The Contribution of Non-Governmental Organisations to the Fight against Poverty in Chegutu District, Zimbabwe.

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DECLARATION

I declare that this thesis is my own, unaided work. It is submitted in fulfilment of the requirements of the degree of Doctor of Philosophy in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in any university.

____________________________________**Signature** **Date:** 30/06/2022

DEDICATION

This work is dedicated first to my family, Mai Tanaka as well as the young man, Tanaka. I learnt an important lesson during this journey that hard work pays, and patience is still a virtue. Let us keep pushing the boundaries, the sky is the limit. I also dedicate this work to the Makondo family, my model of an African family characterised by hospitality, warmth, and a non-judgemental stance.

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ABSTRACT

The study explored the contribution of NGOs to the fight against poverty from an asset accumulation perspective. The research was motivated by the paucity of studies in Zimbabwe examining NGOs and poverty reduction from an asset accumulation perspective. The reality in Chegutu District reflects asset challenges emanating from income struggles, vulnerability to economic shocks and infrastructural shortages. Some of the problems are caused by politics and broader poor governance practices in the district and country at large. The study deployed a qualitative approach; given the goal of capturing NGOs' beneficiaries, staff, and government officials' perspectives, lived realities and experiences. Data to answer the research questions were collected using in-depth interviews, focus group discussions (FGDs) and documentary analysis. It emerged that NGOs in Chegutu District rely more on supply side asset accumulation interventions to fight poverty. They include household economic strengthening (HES), vocational training, community apprenticeship, nutritional gardens as well as service provision, with only referral strategy and lobbying resembling demand side interventions. Several asset accumulation strategies mentioned above generate income (financial assets) in poor households; enabling them to buy food, pay for children's school fees, afford medical care, and meet other daily needs. As households build financial assets, their investments in children's health and education improve, a view supported by many scholars. Guided by a theoretical framing – the Sustainable Livelihood Framework (SLF), which argues that poverty is a function emanating from lack of access to five forms of assets–financial, social, physical, natural, and human (Arun, Annim, and Arun, 2010) – findings suggest the need to widen the framework. NGOs also facilitate the building of informational and psychological assets which are key factors in the process of poverty reduction. This research also established that asset accumulation interventions by NGOs hinge on both institutional and non-institution enablers such as government ministries, partner NGOs, community volunteers and community leaders. The study argues that for NGO beneficiaries to reap benefits from NGO interventions, agency taken to be a component of the SLF human assets in the form of patience, resilience, innovation and thinking outside the box plays a critical role. Asset building interventions by NGOs are not operating without challenges and drawbacks. Asset accumulation at household level supported by NGOs is being slowed by bad governance induced macro-economic challenges such as inflation as well the advent of COVID-19 which disrupted asset accumulation interventions like household economic strengthening, nutritional gardens, and educational support. While the supply side interventions are key in fighting poverty, this study recommends that NGOs need to intermix their interventions with more demand side interventions that include watchdog and advocacy to deal with structural causes of poverty. This may call for NGOs to re-examine their orientation.

Key words: Non-Governmental Organisations; Asset accumulation; Poverty; Zimbabwe; Chegutu District

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ADMT	Africa Development Mission Trust
AIDS	Acquired Immuno Deficiency Syndrome
ART	Anti-Retroviral Therapy
BASE	Backward Society Education
BBC	British Broadcasting Corporation
BRAC	Bangladesh Rural Advancement Committee
CA	Community Apprenticeship
CADEC	Catholic Development Commission
CAPSI	Centre for African Philanthropy and Social Investment
CAMPFIRE	Community Areas Management of Indigenous Resources
CBOs	Community Based Organisations
CFs	Community Facilitators
CSOs	Civil Society Organisations
CRS	Catholic Relief Services
COVID-19	Corona Virus Disease 2019
DAPP	Development Aid from People to People
DFID	Department for International Development
ENSURE	Enhancing Nutrition Stepping Up Resilience and Enterprise
ESAP	Economic Structural Adjustment Program
FAAB	Farming as A Business
FACT	Family AIDS Caring Trust
FAO	Food Agricultural Organisation
FGD	Focus Group Discussion
FMP	Family Matters Programme
FTRLP	Fast Track Land Reform Programme
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH

GNU	Government of National Unity
GSL	Group Savings and Lending
HB	Hospaz Bantwana
HES	Household Economic Strengthening
HIV	Human Immunodeficiency Virus
HOSPAZ	Hospice Palliative Care Association of Zimbabwe
ICSEED	International Centre for Solar Environmental and Economic Development
IDS	Institute of Development Studies
IGAs	Income Generating Activities
ILO	International Labour Organisation
IPC-CG	International Policy Centre for Inclusive Growth
IR	Interview Respondent
ISALS	Internal Savings and Lending Schemes
JP/V	Jekesa Pfungwa/Vulingqondo
LEAD	Linkages for Economic Advancement of the Disadvantaged
MoHCC	Ministry of Health and Child Care
MoPSE	Ministry of Primary and Secondary Education
NAC	National AIDS Council
NGOs	Non-Governmental Organisations
NPAP	National Poverty Alleviation Programme
NORAD	Norwegian Agency for Development Cooperation
NRM	Natural Resources Management
NSAs	Non-State Actors
OCHA	Office for Coordination of Humanitarian Affairs
ODI	Overseas Development Institute
ORAP	Organisation for Rural Association for Progress
OVC	Orphans and Vulnerable Children
PDC	Provincial Development Coordinator

PIP	Policies Institutions and Processes
PLHIV	People Living with Human Immunodeficiency Virus
PMTCT	Prevention of Mother to Child Transmission
PPE	Personal Protective Equipment
RAAP	Rural Action Alliance Program
REBA	Regional Evidence Building Agenda
ROSCAS	Rotating Savings and Credit Associations
SDG	Sustainable Development Goal
SHDG	Self Help Development Groups
SIDA	Swedish Development Authority
SILC	Savings and Internal Lending Communities
SLF	Sustainable Livelihood Framework
SLSP	Small Livestock Support Programme
SNV	Netherlands Development Organisation
SPM	Selection Planning and Management
SRH	Sexual Reproductive Health
STIs	Sexual Transmitted Infections
SWN	Safe Water Network
TCPL	Total Consumption Poverty Line
TSP	Transnational Stabilisation Plan
TVET	Technical and Vocational Education and Training
TWO	Tsungirirai Welfare Organisation
UNAIDS	United Nations Programme on HIV/AIDS
UNDP	United Nations Development Programme
UNICEF	United Nations International Children’s Emergency Fund
UNRISD	United Nations Research Institute for Social Development
USA	United States of America
USAID	United States Agency for International Development

UZ	University of Zimbabwe
VSLA	Villages Savings and Loan Associations
VOICE	Voluntary Organisations in Community Enterprise
VT	Vocational Training
WASH	Water, Sanitation and Hygiene
WHI	Water Health Intervention
YMCA	Young Men Christian Association
YWCA	Young Women Christian Association
ZACH	Zimbabwe Association of Church Related Hospitals
ZANU PF	Zimbabwe African National Unity Patriotic Front
ZDHS	Zimbabwe Demographic Health Survey
ZHRC	Zimbabwe Human Rights Commission
ZICHIRe	Zimbabwe Community Health Intervention Research
ZIMASSET	Zimbabwe Agenda for Sustainable Socio-Economic Transformation
ZIMPLATS	Zimbabwe Platinum Mines Limited
ZIMPREST	Zimbabwe Programme for Economic and Social Transformation
ZIMSTAT	Zimbabwe National Statistical Agency
ZNNP+	Zimbabwe National Network for People living with HIV
ZT	Zebakwe Trust

CHAPTER 1: INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 INTRODUCTION

The process of accumulating assets is a key factor in helping households to move out of poverty (; Sherraden, 1991; McKay, 2009; Meikle, Green-Pimentel & Liew, 2018). While this is undebatable, poor households struggle to begin the process of accumulating assets and transitioning from poverty to self-sustenance on their own. Part of the problem emanates from limited assets and the lack of realisation by households that they have resources that they can call upon in dealing with poverty as argued by Green and Goetting (2010), and more recently Dube (2020).

Non-Governmental Organisations (NGOs) help households to accumulate assets. This emanates from the various interventions they implement. These include economic strengthening, livelihoods, service provision, women empowerment, poverty reduction, environment protection and advocacy (Lewis & Kanji, 2009). As NGOs implement various interventions, there is an inherent building of assets, though this is scantly captured in Zimbabwean literature. There are limited studies that explore the roles that NGOs play in enabling asset accumulation in the fight against poverty. While there is a preponderance of studies such as Chitongo (2013), Budzi (2016), Kabonga (2015), Nyathi (2012) as well as Mandinyenya and Nyandoro (2017) which explore NGOs and community development, they weakly address issues of asset accumulation. Hence studies that focus on asset accumulation perspective as an approach to poverty reduction are uncommon. Due to this research vacuum, there is lack of in-depth understanding of the strategic approaches used by NGOs to foster asset accumulation and its effects on poverty reduction. To cover this gap, this study examined the contributions of three NGOs towards poverty reduction from an asset accumulation perspective. These were Tsungirirai Welfare Organisation (TWO), Zebakwe Trust (ZT), and Africa Mission Development Trust (ADMT). The three NGOs were studied in order to explore the strategic approaches they used in promoting asset accumulation and poverty reduction. Focus was also centred on strategic alliances forged in asset accumulation and the challenges faced in implementing the latter.

In Chegutu District, several NGOs including Family Aids Caring Trust (FACT), Young Men Christian Association (YMCA), TWO, ZT, ADMT and many others are implementing a plethora of projects. Their orientation ranges from strengthening economic status, empowerment of women, improvement of agriculture, poverty reduction, fostering income-generating projects, environmental protection, to HIV and AIDS. The interventions target diverse categories of people with the goal of improving the living conditions of Chegutu residents. Despite implementation of several development projects by NGOs in the district, poverty is on the rise. Using the Total Consumption Poverty Line (TCPL) to examine Mashonaland West where Chegutu District is located, ZIMSTAT (2019) discovered that 72.6 per cent of the population lives in poverty. Over the years, poverty has been growing; particularly in the post-2000 period (Kabonga, 2020c; Mafuta & Kamushanje, 2020). This raises questions about the effectiveness of contributions made by NGOs to reduce poverty in Chegutu District.

Households in Chegutu District do not have access to adequate assets which are needed to move them beyond poverty. This creates problems in which, as observed by Bird and Prowse (2008:6), "lack of assets, both private and collective, [drive] poor people into deeper and more intractable poverty." Wage employment, which is a source of financial assets, is at its lowest ebb because of deindustrialisation experienced in the post-2000 period. This is common; not only in Chegutu District, but throughout Zimbabwe as a whole, partly caused by bad governance of the Mugabe regime (Mawowa, 2013; Karanda & Toledano, 2020). Agriculture, which is a livelihood strategy for most of the households and a source of financial assets over the years, has been experiencing a downward trend owing to lack of investment and the successive droughts of 2002, 2004, 2006, 2008, 2010, 2012, 2014, 2018 and 2019 (Muzerengi & Tirivangasi, 2019; Frischen, Meza, Rupp, Wietler & Hagenlocher 2020). With subdued incomes, households are unable to purchase productive physical assets. Labour-constrained households face difficulties in paying children's school fees; culminating to rising figures of school dropouts despite children's right to education. Without funds to pay for health care, households are at the mercy of preventable diseases as evidenced by the bouts of diarrheal diseases that tend to affect the district (McAteer et al., 2018). The reality in Chegutu which has been explained above has resulted in many international and national NGOs coming to the district. Even with their presence, poverty and inadequate assets are conspicuous. This raises questions about the strategic approaches being employed, or the levels of capacity of NGOs to reduce poverty.

To explore the contribution of NGOs to poverty reduction, the researcher employed the Sustainable Livelihoods Framework (SLF) which was developed in the 1990s by the Institute of Development Studies (IDS). It is used to interrogate the forms of assets NGOs build and their effect on poverty reduction. The SLF argues that poverty is a function of lack of access to five forms of assets – social, natural, financial, human, and physical (Makiwa, Moyo & Gasva, 2017; Makiyi, 2018). However, as this study reveals, NGOs facilitate access to more than five forms of assets. This study expands theoretical knowledge regarding livelihood assets by discussing the importance of informational and psychological assets which have been neglected by the SLF.

This chapter proceeds with the following sections: (i) a background section that traces the historical contribution of NGOs to asset accumulation since independence in Zimbabwe using the scant literature available. This section shows that asset accumulation supported by NGOs has a long history, though there are gaps in the literature. In section (ii), the statement of the problem is outlined. It discusses the reality of poverty and household asset shortages in Chegutu District, and then the literature gaps are identified. Section (iii) presents research objectives and research questions, followed by (iv) which discusses the thesis layout.

1.2 BACKGROUND: NGOs AND ASSET ACCUMULATION IN ZIMBABWE SINCE INDEPENDENCE

This section discusses the evolution of NGOs' approaches to poverty reduction in Zimbabwe, exploring their different effects on asset building. The researcher examines the few available literature since there is generally lack of scholarly studies on NGOs and asset accumulation in Zimbabwe. Poverty problems in Zimbabwe have persisted since attainment of independence in 1980 (Murisa, 2010). As shown by ZIMSTAT (2019), poverty-related problems in the country are reflected by lack of access to various forms of assets at the household level. These persistent problems in the country have elicited diverse responses from the NGO sector. At various periods of the country's development trajectory, NGOs have responded to poverty in different ways (Dube, 2020). The various responses adopted by NGOs over the years have had implications on the building of assets in poor households.

Hundred years of colonial rule exacerbated poverty amongst the black majority. This is because colonialism displaced people from their land. At independence, there was a large mass of people without land, which is considered to be a vital natural asset for the livelihoods of many people in

Zimbabwe (Dube, 2020). The new native government failed to address the colonial imbalances for some years after independence, as shown by 70 per cent of the best farming land still being owned by 1 per cent of the population (Shumba, 2017; Helliker, Batasara & Chiweshe, 2021). The dual economy inherited at independence was characterised by the development of white-owned sectors and severe neglect of native dominated sectors and areas. There were challenges brought by the war of liberation. The liberation struggle, though meant to politically free the blacks from the shackles of colonialism, came with other problems like the destruction of infrastructure and disruption of farming systems in communal areas. As a result, soon after independence, NGOs focused on efforts to reduce the effects of war, address racial inequality, and ameliorate blatant poverty in black communities (Dorman, 2002; Mhaka, 2014; Mago, Nyathi, & Hofisi, 2016). NGOs such as the Silveira House, Christian Care, and Young Women Christian Association (YWCA) were active in performing the roles outlined above. In addition, NGOs concentrated on welfarist efforts like providing food, clothing, and health care mainly to the victims of the war (Bornstein, 2003). These were interventions with little impact on asset accumulation, though NGOs such as Silveira House capacitated farmers to earn income (financial assets) which enabled the building of other assets (Muir & Riddell, 1992).

Some scholars observe that the period between 1979 and 1980 was characterised by welfare-oriented organisations. These organisations focused on assisting disadvantaged and vulnerable groups, particularly women who were organised into clubs dealing with nutrition, childcare, and hygiene (Dumba, 2005). The period was dominated by Community Based Organisations (CBOs) which; besides being involved in rehabilitation, relief, and social services, also focused on rebuilding the war-torn country. The early focus on relief was meant to help communities stabilise before embarking on the asset accumulation drive that occurred around 1986. In most cases, relief activities helped households to stabilise before embarking on an asset accumulation trajectory. Soon after independence, relief focused organisations depended on government for financial support, except for those that were NORDIC supported. Dumba (2005) concludes that the activities of NGOs in the early stages of self-rule in Zimbabwe failed to establish structures that sustained poverty. Rather, the activities were concerned with trying to secure minimal living standards for the 'have nots' and focus was mainly on rural than urban areas. This supports the argument that in the early years of independence, there were few NGOs that focused on building sufficient levels of assets as the concern was helping vulnerable communities to get by.

The period from 1982 to 1986 saw the emergence of NGOs with long-term development goals. The transformation of NGOs' focus to a development mode was in line with a series of government transitional development plans (Mpofu, 2011; Sibanda & Makwata, 2017). This reflects the contribution of NGOs to government's developmental policies. Dorman (2001) concurs that after independence, there was the restructuring of welfarist and political organisations into a development mode underpinned by the government's reconstruction and de-racialisation rhetoric. Even the church-related NGOs neatly fitted into the state's developmentalist ambitions in both discourse and in praxis (Dorman, 2002). This period marked an attempt to facilitate access to various forms of assets through income-generating activities like saving clubs, milling and market gardening. NGOs facilitated access to human assets by providing training in welding, carpentry, building, and agriculture (Mpofu, 2011). There were also several NGOs involved in the establishment of physical assets in form of dams, irrigation schemes, schools, and clinics. The construction of community physical assets created short term jobs associated with financial asset inflows. International NGOs emerged to assist the development of the newly independent state mainly through the construction of community physical assets like clinics, hospitals, colleges, dams, and schools between 1982 and 1986.

Between 1987 and 1991, NGOs concentrating on the empowerment of women, environment conservation and human rights emerged (Dumba, 2005). However, as early as that NGOs like Organisation for Rural Association for Progress (ORAP) were concerned with self-reliance in poor communities (Dube, 1995). Focus on human rights shows NGOs' concerns about good governance; disputing the notion that in early days of independence, they were only concerned with welfare and community development. To ensure the empowerment of communities, some NGOs focused on securing access to credit (financial assets) and skills development (human assets). Examples of NGOs that emerged during this period include Musasa Project (Dorman, 2001). NGOs operating during this period collaborated with various regional and international organisations. The then-president of Zimbabwe, Robert Mugabe, captured the importance of NGOs in poverty reduction when he declared in 1989 that the "government appreciates that NGOs can and do play a vital role in development, they can act as valuable partners in the development process" (Dumba, 2005:49). The history of NGOs in Zimbabwe shows that they cooperated with government in addressing developmental needs of the country, although there are many instances where NGOs, particularly those dealing with governance and advocacy issues, have clashed with the government over economic mismanagement, corruption, and nepotism (Muzondidya & Nyathi-Ndlovu, 2010; Gukurume 2017; Kabonga & Zvokuomba, 2021b).

The 1990s saw Zimbabwe shifting from socialist-driven to market-driven policies in the form of the Economic Structural Adjustment Program (ESAP). Many studies concur that the adoption of ESAP saw the worsening of poverty levels in Zimbabwe, Chegutu District included (Raftopolous & Phimister, 2004; Bond, 2007; Muzondidya & Nyathi-Ndlovu, 2010; Shumba, 2017; Mate, 2018). Shumba (2017) shows that ESAP resulted in inflation, job losses, food shortages as well as high costs of education and health care. This was addressed by NGOs that attempted to solve the problems brought by ESAP through paying school fees, distributing food and offering health programmes to assist vulnerable members of society. According to Dumba (2005), welfare initiatives in the form of safety nets were introduced to assist vulnerable groups through the NGO sector. The social dimensions of the adjustment programme that was adopted by the country resulted in NGOs focusing on addressing the social costs of ESAP (Dumba 2005). The asset accumulation trajectory by NGOs that had gained momentum in the mid-1980s to late 1980s suffered as most NGOs retreated to welfare provision during this neoliberal period.

The failure of public policies like ESAP, Zimbabwe Programme for Economic and Social Transformation (ZIMPREST) and others in the mid-1990s to the late 1990s had severe implications on the welfare of the people (Mpofu, 2011, Sibanda & Makwata, 2017). The epitome of the failure of the economy was marked by ‘Black Friday’ of 14 November 1997 when the Zimbabwean dollar plunged dismally. The period between 1996 and 1999 was characterised by economic problems believed to have been caused by economic mismanagement which drove many households into poverty. Lack of financial, physical, and other assets was a reality for many people in Zimbabwe. The existent economic and political situation created conditions for the emergency of NGOs in the mid-1990s which focused on governance issues, human rights and advocacy. These NGOs criticised the Mugabe regime for mismanaging the economy and viewed growing poverty as a function of poor governance. Thus, they suggested that bringing the country to a good governance path was a prerequisite for sustainable asset building and social wellbeing. The adoption of such demand-side approaches by NGOs is lauded by many scholars such as Arhin, (2016) as well as Ibrahim and Alagidede (2020) who view them as attacking the root causes of poverty.

NGOs' activities and approaches to poverty reduction in many cases are determined by the prevailing socio-economic and political conditions (Mutongwizo, 2017). This is true when one analyses the activities and approaches of NGOs in the post-2000 period. USAID (2010) as well as Mafuta and Kamuzhanje (2020) submit that the post-2000 era; particularly the Zimbabwean crisis period from 2000 to 2008, resulted in various NGOs adopting welfare orientation with little focus on building assets as people were suffering and poverty had grown to an alarming level. The historical phase between 2000 and 2008 was characterised by several socio-economic challenges caused by bad governance and politics of the day (Murisa, 2010). The adoption of the FTLRP to politically pacify war veterans, payment of gratuities to former freedom fighters and the role of Zimbabwe Defence Forces in the Democratic Republic of Congo (DRC) war are cited as the immediate causes of the post-2000 economic crisis (Shumba, 2017; Claborn, 2020). Zimbabwe's economy reached its tipping point in 2008; characterised by hyperinflation, low production, unemployment, low growth rate and disinvestment (Chitambara & Tyson, 2017; Madziyauswa, 2018; Bond, 2019; Kabonga, 2020c; Claborn, 2020; Kanyenze, Chitambara & Tyson, 2017; Mafuta & Kamuzhanje, 2020). Socially, poverty reached alarming levels and droughts created food insecurity for over 2.5 million people (Muzerengi & Tirivangasi, 2019; Frischen et al., 2020), a reality also witnessed in Chegutu District which is part of the country. The cholera outbreak of 2008 due to the breakdown of water and sanitation systems in cities; including Chegutu District towns, ravaged society and destroyed human capital (Shumba, 2017; Chigudu, 2018). According to Chigudu (2018), while the cholera outbreak of 2008 was attributed to the collapse of water and sanitation systems in the country, a deeper reading reveals economic, political, and historical processes that precipitated the breakdown of WASH systems. On their part, NGOs responded with relief strategies to the social and economic crisis that engulfed Zimbabwe, although the strategies did not support the accumulation of assets. Studies by Mapedze (2015) as well as Mafuta and Kamuzhanje (2020) reveal that because of the 2002, 2004, 2006 and 2008 droughts, NGOs like Care International, Goal Zimbabwe, Save the Children and Concern Worldwide distributed food aid to vulnerable communities. Similarly, in Chegutu District, NGOs also responded with food aid to help those facing starvation. These interventions saved the lives of millions of Zimbabweans who were starving, and some citizens neglected by the ZANU PF government due to politicisation of food aid (Kabonga & Zvokuomba, 2021a). However, the approach shifted from capacitating farmers; a strategy that builds financial assets to food aid, a strategy described in Zimbabwean literature as entrenching dependency (Matongera, 2017; Muzerengi, 2019). Due to vulnerability aggravated by the economic downfall, NGOs in Zimbabwe also resorted to cash transfer towards people in need, which is used mostly for consumption purposes than for building assets (Handa et al., 2018; de Hoop, Groopa & Handa, 2019).

The Government of National Unity (GNU) operating from 2009 to 2013 brought political protagonists together and relatively stabilised the economy (Saunder, 2019; Kabonga, 2020c). Generally, the stabilised economy created a conducive environment for driving an asset accumulation agenda since during the GNU; focus was on moving away from welfare focus to a development focus. To help poor households take advantage of the stabilised economy and move out of poverty, development-oriented NGOs instituted several programmes with conspicuous asset accumulation intentions. For instance, World Education Incorporation Zimbabwe in the Chegutu, Makonde and Mazowe districts integrated saving groups, and livelihood activities with its HIV programming in order to help vulnerable households to accumulate financial and physical assets (Tsungirirai Welfare Organisation, 2014). Elsewhere in Zimbabwe, other NGOs like Catholic Relief Services (CRS) and Care International also accelerated village saving groups to increase household financial assets, complemented with educational assistance to poor households. Other asset accumulation approaches evident during this period included livestock transfer projects, gardening projects, livelihood projects, vocational training, and market linkages for farmers (World Vision Zimbabwe, 2018; Mhembwe & Dube, 2017).

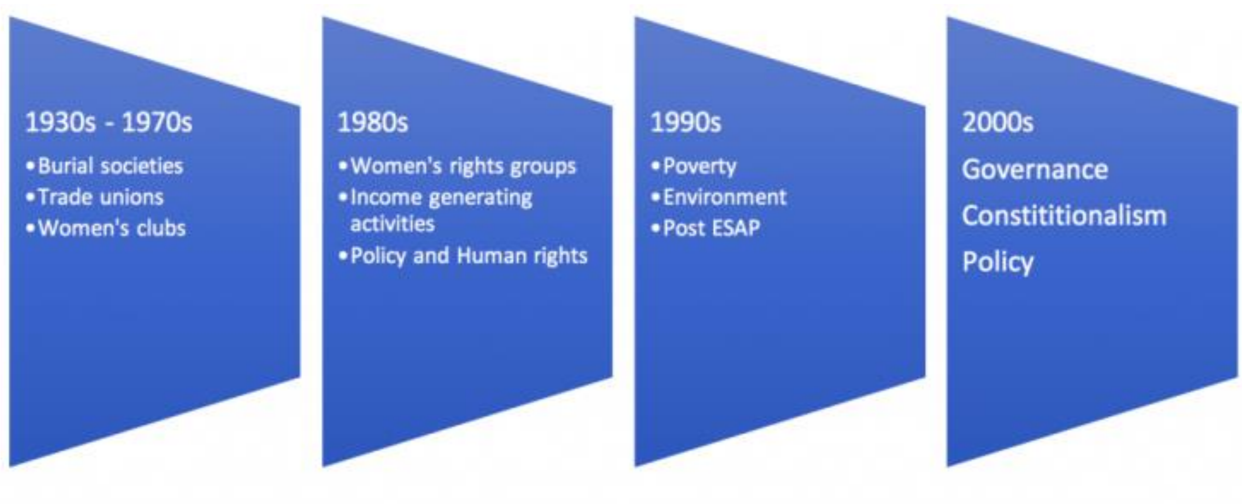


Figure 1: The historical development of NGOs in Zimbabwe from the 1930s to the 2000s (ZIMFACT, 2019)

The social, economic, and political shifts in the broader society of Zimbabwe are also reflected in Chegutu District. The poverty-related problems of Chegutu District cannot be explained without reference to the neoliberal policies of the 1990s that plunged both the urban and rural populace into poverty. ESAP was anti-poor; not only to Chegutu District, but the rest of the country as argued by Shumba (2017). The district was not spared from the rapid economic downfall that occurred between 2000 and 2008. This worsened its poverty situation. The economic crisis period between 2000 and 2008 resulted in deindustrialisation of the urban parts of the district (Magidi, 2018), creating vulnerability for those that relied on employment as a livelihood strategy. Ever since that crisis period, the informal economy has proliferated, no wonder the prominence of petty trade in Chegutu District as a survival strategy (HOSPAZ Bantwana, 2018). The mobilisation of war veterans supported by the ZANU PF regime in the early 2000s culminated in farm invasions which disturbed the thriving agricultural sector. Thus, with deindustrialisation in urban parts (Magidi, 2018) intermixed with the plunder of productive farms, sources of employment became restricted, engendering income poverty in the district.

However, the coming of the GNU stabilised the economy and created a conducive environment for NGOs in Chegutu to foster asset accumulation. That is why NGOs like TWO intensified village saving groups and Catholic Relief Services also consolidated saving groups intermixed with livestock pass-on projects. Even institutions such as UN Women took the opportunity to empower women through various income-generating activities that built financial assets. As shown in the broader Zimbabwean matrix, dynamics in Chegutu District reflect a shift from welfare focus towards a development orientation during the tenure of the GNU.

Most households in the district suffer from poverty and lack of adequate assets needed for dignified survival (Budzi, 2016). The growing levels of poverty have resulted in NGOs such as TWO, ADMT, Zebakwe Trust, USAID, FACT, YMCA, Goal Zimbabwe, and many others coming to the district to implement programmes that improve education, health, agriculture, Water and Sanitation (WASH), as well as ameliorate the impact of HIV and AIDS and reduce poverty. However, the operating environment for NGOs is characterised by difficulties. Since the emergence of a stronger opposition in the late 1990s, NGOs have been perceived by government to be associated with opposition political parties (Chakawarika, 2011). This is the general perception of some government officials that are tasked with enabling and monitoring the operations of NGOs in the district. As a sector, NGOs are generally viewed as appendages of the west, culminating in a lot of restrictions and compliance requirements, a view explored earlier by Chakawarika (2011). For instance, there is need for all NGOs in the district to agree with the District Development Coordinator (DDC), and sign a MOU before the commencement of activities, although this is not a requirement in the Private Voluntary Organisations (PVO) Act. In addition, the requirement to submit reports to the Office of the President (OPC) by NGOs in the district shed light on how governance structures are suspicious of the operations of NGOs. The informal interactions with people in the NGO sector in the district beyond the studied NGOs show regular surveillance by the OPC. It is a serious misgiving for NGOs in the district to implement activities including asset accumulation interventions without the OPC being aware. This is a common trend throughout the country, reflecting the increasing securitisation of the state (Muzondidya & Nyathi-Ndlovu, 2010). There is toleration of NGOs in the welfare and development sector, with increased surveillance and scrutiny for NGOs that seek to transform governance, advocacy, and watchdog functions. This presents challenges for poverty reduction because scholars like Ibrahim and Hulme (2010) argue that, to address the root cause of poverty; NGOs should play advocacy and watchdog roles.

1.3 STATEMENT OF THE PROBLEM

In order to clearly expose two dimensions of the statement of the problem which this study sought to address, the research problem has been discussed in two parts. The first part explores the existing reality of poverty in Chegutu District, reflected by inadequate forms of assets which the study sought to address. The second part focuses on identifying and fulfilling literature gaps inherent in NGOs research, specifically on the nexus between asset accumulation and poverty reduction.

1.3.1 The reality of poverty in the Chegutu District

Though Chegutu District is affected by many socio-economic problems, poverty remains one of the most enduring challenges (Budzi, 2016). Makiyi (2018) explains poverty in Chegutu District as a function of the broader Zimbabwean socio-economic dynamics. Several studies argue that any attempt to explain the genesis of poverty in Chegutu District ought to appreciate the impact of the neoliberal policy of the 1990s, the Fast-Track Land Reform Programme (FTLRP), the economic empowerment and indigenisation rhetoric, the Zimbabwean Crisis of 2000-2008 and, to some extent, the failed post-GNU dollarisation policy (Mawowa, 2008; Mawowa, 2013; Kabonga, 2020c). Some of the factors border on bad governance by the Mugabe government and populist interventions to win support by the ruling ZANU PF party whose stranglehold on power was under threat from the opposition Movement for Democratic Change (MDC) (Mawowa, 2013).

At the individual level, poverty in the district is evidenced by homelessness, begging, an increase in prostitution (Mawowa, 2013), malnutrition and more school dropouts. Magure's (2015) study further adds that at community level, poverty is evidenced by dilapidated infrastructure, urban slums, the outbreak of preventable diseases and growing informality in the district's towns. Most households are in poverty because they have inadequate assets (Arun et al., 2010). Inadequate financial, human, social, natural, and physical assets is a reality for most households. The situation in Chegutu District is summarised by Simba et al (2015:408) when they observe that "people are experiencing economic hardships with limited or no apparent alternative livelihood strategies."

In explaining the prevalent poverty in Chegutu District, the researcher reflects on asset problems that confront the district's communities. The study by Simba et al. (2015) confirms that people in Chegutu District lack access to financial assets or sources of financial income. This is explained in part by the Zimbabwean economic crisis in the post-2000 era resulting in the closure of companies and mines. The crisis as highlighted earlier is rooted in both politics of the day such as ZANU PF populist policies like the indigenisation and the economic empowerment rhetoric (Shumba, 2014) and clear economic mismanagement (Murisa, 2010). The closure of companies and mines disrupted wage employment, a fundamental source of financial assets for Chegutu residents (Mutongwizo, 2017; Magidi, 2018). Specifically, the closure of key companies such as Cargill, David Whitehead as observed by Simba et al. (2015) and the Hunyani Pulp and Paper Division affected financial flows for many Chegutu residents (Magidi, 2018), consequently plunging thousands into poverty. Financial assets are important for Chegutu residents, given their fungibility. As explained by Hughes (2006), financial assets, more than any other assets, can be turned into other categories of assets.

The vulnerability of Chegutu residents is shown largely by unreliable sources of income for most of the households. TWO's midterm evaluation of the OVC project reported that 71 per cent of households rely on informal income largely composed of petty trade, NGO grants and at times agriculture-related piece jobs (*maricho*) (HOSPAZ Bantwana, 2018). These informal sources of income have remained largely the same since 2000 as also observed by Bird and Prowse (2008) in other parts of the country. These informal sources of income have created income-expenditure deficits for many. The average household monthly income in Chegutu District is US$64, which is far below the average household monthly expenditure of US$74 (HOSPAZ Bantwana, 2018). Food consumption is the major driver of household expenditure, surpassing health, and education expenditure.

Studies by Budzi (2016) and Makiyi (2018) reveal that Chegutu District suffers from lack of physical assets. The standard of living of a community can be deduced from the kind of infrastructure that exists in that community. Chegutu community as a whole is characterised by poor infrastructure. A case in point is highlighted by Budzi (2016) who reveals that residents of Kaguvi in Chegutu urban have not been receiving water for years, owing to poor water infrastructure. This shows the failure of the local authority (the council) to provide public goods and services to Chegutu residents. Consequently, children and women spend their precious time queuing for water at the few boreholes in the town. McAteer et al. (2018) observe that as a result, many who are in that dire water situation tend to rely on many unprotected wells in the high-density suburbs of the town – a clear reflection of natural assets poverty. This explains why the district has constantly suffered from bouts of diarrheal diseases (Magure, 2015; McAteer et al., 2018). Due to this, some of the studied NGOs such as ADMT and ZT have been implementing WASH activities to deal with such problems.

The situation of the rural parts of the Chegutu District is summarised by Karanda and Toledano's (2020:8) assertion that "generally, rural regions are the most acutely harmed by Zimbabwe's economic situation. This means greater suffering for rural populations in terms of getting basic commodities, access to infrastructure, basic service provision such as electricity or clean water, and less educational and employment opportunities." The rural parts of the district have poor roads that are usually impassable during the rainy season. This has made access to healthcare a challenge. Few farmers in horticultural activities face challenges in transporting their produce to the market. Studies such as those by Mutami (2015) and Muyanga, Jayne and Burke (2012) established that households that have access to markets have enhanced chances of accumulating more assets than those without access to markets. Thus, the inaccessibility of the market for Chegutu residents militates against asset accumulation attempts.

Poverty in Chegutu District is shown by problems related to human assets. People lack access to healthcare and education. In Budzi's (2016) study, the adults he interviewed highlighted that they were uneducated. They also feared that their families would remain trapped in poverty as they could not afford to pay for their children's education. Lack of access to education has led to other social problems amongst the youth such as early marriages. When girls and boys drop out of school and marry early, they are perpetuating the cycle of poverty (Mohr & Sharma, 2019). Earlier findings show an association between education and marriage in Chegutu District. Zimbabwe Demographic Health Survey (ZDHS) and ICF International (2016) confirms that women with an education marry late (usually six years later) than women without education.

Related to human assets is the lack of information among residents of Chegutu District (Makiyi, 2018). Information is considered central by Mchombu and Mchombu (2014) in asset accumulation. There are perceptions that poverty in Chegutu District is emanating from lack of information. Until recently, when social media proliferated, the information in most cases was being disseminated through traditional media like newspapers, radios and televisions, platforms that most vulnerable people did not have access to. In such a scenario, the poor lack information on development projects happening in their areas as well as asset-building opportunities. Budzi's (2016:100) study found out that "there are many awareness programmes for water, sanitation and hygiene practices as well as HIV/AIDS programmes that the poor do not know about. Generally, participants indicated that they are poor because they don't have information." As a result, even when services are available courtesy of various providers, the poor lack access to them because they lack awareness that such services exist. Budzi (2016) concludes that the poor in Chegutu District lack information on where to access health services, how local and national governments function, and general information on institutions that can help the vulnerable and marginalised.

Inadequate social assets have contributed significantly to deepening poverty in Chegutu District. According to Budzi (2016), residents of Chegutu District, are convinced that the poverty affecting them is a function of social exclusion and lack of participation in local politics and development programmes. Both rural and urban councils of Chegutu run clubs and cooperatives, yet most of the poor people are not aware of them. The community is also not included in development projects. The only form of inclusion that the community is aware of is when their labour is needed

(Budzi, 2016). This generally suggests a lack of involvement of locals in development processes, a prerequisite for good governance and community development.

The conspicuous asset challenges and poverty in Chegutu District have elicited the response of both national and international NGOs. Chegutu District is characterised by a preponderance of NGOs attempting to fight poverty through various projects and programmes. Despite numerous NGOs in the district which are implementing many poverty reduction programmes; poverty remains a development challenge. In Mashonaland West province where Chegutu is located, 72.8 per cent of the people live in poverty, whilst a total of 21.8 per cent are extremely poor (ZIMSTAT, 2019). Government statistics also show that 63 per cent of the households in the district live in absolute poverty, while 16 per cent live in extreme poverty (Nhapi, 2019). Asset wise, the situation is not any better as discussed in-depth in the sections above. A further problem with Chegutu residents' assets, particularly in the rural areas, is that they "lack assets with a market value" (Budzi, 2016:102). In the case of illness in the household, there is virtually nothing to sell to help the family member. The strain of a low asset base is further exacerbated when households sell the few assets, they have to meet daily needs like food and rentals for those in the urban areas (Budzi, 2016). The persistence of high-level poverty despite the sustained growth of NGOs' activities in the district raises questions about the contributions of these organisations to poverty reduction. Elsewhere in Africa, a similar trend exists of persistent poverty problems despite the entry of NGOs which claim to be working to improve the lives of the poor (Addo, 2015). This confirms the scepticism of Nyathi (2012) on the contribution of NGOs to poverty reduction in low-income countries. Faced with this conundrum, the study investigates the contribution of NGOs to poverty reduction from an asset accumulation dimension.

1.3.2 Literature gaps

Most existing academic literature on asset accumulation focuses on government public policies' contribution to asset accumulation (Sheradden, 1990; Searle & Köppe, 2014), and much of this literature centres on developed countries (Searle & Köppe, 2014; Meikle et al., 2018). This paints a picture that asset accumulation is the function of public policy. Consequently, NGOs are left out in asset accumulation debates in much of the available literature, whether in Zimbabwe or elsewhere. This omission is oblivious of the important roles that NGOs play in poorer societies. Micro-level players like NGOs are important enablers of asset accumulation that occurs in poor households. A focus on NGOs' contribution to asset accumulation broadens the understanding of different stakeholders' roles in poor households' asset accumulation processes.

Literature on asset accumulation in Zimbabwe is scant and weak. There is an absence of studies that specifically interrogate the roles that NGOs play in enabling asset accumulation in the fight against poverty. While there are researches on NGOs and community development that weakly address asset accumulation such as Nyathi, 2012, Chitongo, 2013, Budzi, 2016, Kabonga, 2015, and Mandinyenya and Nyandoro, 2017, studies that focus on the asset accumulation perspective as an approach to poverty reduction are uncommon. As a result of this, what largely remains unknown is the strategic approaches employed by NGOs to foster asset accumulation and their effects on poverty reduction. In fighting poverty, numerous studies; for instance, Makiwa, Moyo and Gasva, 2017 as well as Mafuta and Kamuzhanje, 2020 argue that NGOs pursue health, education, environment protection, water, sanitation, and hygiene (WASH), economic strengthening, empowerment, and livelihood functions. In exposing these poverty reduction activities, Zimbabwean literature is problematic since there is lack of a nuanced analysis of the forms of assets that poor people accumulate and the effect of this accumulation on poverty reduction.

Theoretically, the study is guided by the SLF which assumes that poverty is a function of lack of access to five forms of assets – natural, human, social, physical, and financial assets (Ndhlovu, 2018; Jaka & Shava, 2018). While it is true that poverty is a function of lack of access to assets, the problem is taking the five forms of assets as the only existing forms. The obsession with the five forms of assets has been the major weakness of the SLF as it neglects the other forms of assets which are fundamental in poverty reduction such as political assets (Odero, 2006), cultural assets (Mtapuri & Mazengwa, 2013) and housing (Moser, 1998; Ensor et al., 2020; Hallegate, Vogt-Schilb, Rozenberg, Bangalore & Beaudet 2020). In enabling asset accumulation, NGOs do not only facilitate access to five forms of assets. The study expands the frontiers of knowledge on how other forms of assets particularly informational and psychological assets identified in this study contribute to poverty reduction. The literature unlike this study does not explore the roles of psychological and informational assets in poverty reduction.

1.4 RESEARCH OBJECTIVES

The overarching research objective for this study is to understand the contribution of NGOs to asset accumulation and poverty reduction in Chegutu District. From this primary objective, the sub-objectives are:

- to analyse the strategic approaches implemented by NGOs to enable asset accumulation;
- to explore the contribution of asset accumulation to poverty reduction;
- to explore NGOs' strategic partners in asset accumulation and their roles; and
- to examine the challenges faced in realising asset accumulation in studied cases and the implications for scholarship and practice.

1.5 RESEARCH QUESTIONS

The primary research question for this study is: How do selected NGOs' contribute towards asset accumulation and poverty reduction in Chegutu District? From this overarching research question, the sub research questions are:

1. What are the strategic approaches implemented by NGOs to enable asset accumulation?
2. What is the contribution of asset accumulation to poverty reduction?
3. What are NGOs' strategic partners in asset accumulation and their roles?
4. What are the challenges in realising asset accumulation in studied cases, and what implications arise for practice and scholarship?

1.6 EXPLORING CENTRAL CONCEPTS

The central concepts of the study are NGOs, poverty, and asset accumulation. Below, is an exploration of the meaning of these concepts and how they are used in the study.

1.6.1 Non-Governmental Organisations (NGOs)

The term NGO carries different meanings in different situations (Willetts, 2002; Lewis, 2016; Dube, 2020). However, there seems to be a consensus in scholarly literature that NGOs are independent organisations that are not run by government and are not driven by a profit motive unlike private businesses (Moyo, 2001; Willets, 2002; Lewis & Kanji, 2009; Lewis, 2010; Viegas, 2018; Ibrahim & Alagidede, 2020). From a characterisation perspective, NGOs embody five characteristics: being private, formal, non-profit making, voluntary and self-governing (Lewis & Kanji, 2009; Dar, 2014; Karanda & Toledano, 2020). The study adopts the structural/functional definition of NGOs propounded by Salamon and Anheier (1992), especially the view that sees them as agencies for socio-economic change. This definition resonates with the role of NGOs in the fight against poverty through asset accumulation. The study's view of NGOs is also borrowed much from Vakil's (1997) definition of NGOs as organisations that are private, self-governing, and not for profit and exist to improve the quality of life for the vulnerable and poor people.

1.6.2 Poverty

Dube (2019) argues that many scholars do not agree on what constitutes poverty, or issues to be considered for one to be said to be poor. This is probably because words that are used expansively are liable to gain; not a single meaning, but a range of meanings (Spicker, 2007). There is consensus that poverty is a multidimensional concept and that there are many 'poverties'. Arguing from a multidimensional perspective, Mahembe and Odhiambo (2019) note that poverty encompasses limited financial resources, powerlessness, psychological ill-being, exclusion, social isolation, and material deprivation as aspects of poverty. Though poverty is viewed as many things, Dube (2019) submits that it is the deficiency of basic human needs such as shelter, food, clothing, clean environment, and clean water. Guided by the SLF, the study conceptualises poverty as inadequate physical assets (productive machines, for example, hoes, ploughs, and many others), financial assets (for example, cash, savings, and credit), human assets (exemplified by skills, education and good health), social assets (lack of affiliation to groups, networks and social relations) and natural assets (lack of access to environmental resources, land, water and others). With these conceptual views, the thesis unpacks the contribution of NGOs to poverty reduction from the asset accumulation perspective.

1.6.3 Asset accumulation

This study adopts the definition of assets inherent in the SLF. From the SLF, there are five forms of assets. These are social, human, natural, financial, and physical assets. Other definitions of assets are worth noting. Kamal (2014: 3) submits that assets are “the sum of financial assets (such as bank accounts, stocks, bonds) and non-financial tangible assets (such as homes and real estate, businesses, jewellery and vehicles).” Asset accumulation is an increase in assets (Beverly, Moore

& Schreiner, 2001), and from the SLF, it is the increase or building of the five forms of assets. Asset accumulation is synonymous with asset building (Adjei, Arun & Hossain, 2009; Chowa & Masa, 2012). Beverly et al. (2008) holistically views asset accumulation as the identification, gathering and preservation of financial wealth, human capital, tangible property, social capital, natural resources, political participation, cultural capital, and influence. Based on the above submissions, the researcher views asset accumulation as the process through which poor households with an inadequate stock of social, human, natural, financial, physical and other resources build or increase them and use them to fight poverty.

1.7 THESIS OUTLINE

In Chapter 2, the researcher reviews the literature on NGO contributions to poverty reduction in the Zimbabwean and global context. The chapter explicates the health, education, income, and wellbeing outcomes of communities exposed to NGO activities. In this chapter, the researcher also explores strategies used by NGOs to reduce poverty in Zimbabwe and other developing regions of the world. Broadly speaking, these strategies are microfinance, skills development, the provision of public goods, advocacy, and capacity building. The researcher also briefly discusses the nexus of asset accumulation and poverty in this chapter. The SLF, which is the theoretical framework of the study, is also discussed in this chapter. The SLF helps to conceptualise the roles of NGOs in poverty reduction, situating the contribution of NGOs in the five elements of the SLF which are livelihood assets, vulnerability context, transforming structures, livelihood strategies and livelihood outcomes. Literature review situating the roles of NGOs in the elements of the SLF culminate to the conceptual framework of the study in the form of an asset accumulation trajectory.

Following Chapter 2 is **Chapter 3** which focuses on the methods of the study. It starts by describing the research approach and design; followed by a discussion on sampling, data collection and data analysis methods. The penultimate section of the chapter looks at how rigour and trustworthiness were achieved in the study. The chapter concludes with a look at the ethical considerations of informed consent, confidentiality, anonymity, and respect for participants.

In **Chapter 4**, results are presented; guided by themes that emerged during data analysis. This is the most important chapter of the thesis as it captures respondents' beliefs, lived experiences, realities, and opinions on the contribution of NGOs to poverty reduction from an asset accumulation perspective. The chapter provides insights into strategic approaches to asset accumulation and the contribution of asset accumulation to poverty reduction. The chapter also presents findings on institutional and non-institutional enablers of asset accumulation and finally the challenges faced by NGOs and households in asset accumulation.

In **Chapter 5**, the study discusses the findings of the study based on the themes in Chapter 4. Thus, in this chapter, the researcher discusses NGOs' supply and demand-side approaches to asset accumulation, the relationship between asset accumulation and poverty reduction, engaging with the theoretical framework used for the study as well as situating the findings in the existing milieu of literature.

Chapter 6 makes conclusions of the study; informed by the research questions. This chapter also explores the contributions of the study to knowledge and literature. The implications of the study for practice and scholarship are reflected in the recommendations.

1.8 CONCLUSION

The chapter has introduced the focus of the research by discussing the contribution of NGOs to poverty reduction from an asset accumulation perspective. An exploration of NGOs and asset accumulation in Zimbabwe since 1980 was also made in the chapter. Literature shows that since the attainment of independence, NGOs in Zimbabwe have always been involved in activities that promote access to various forms of assets. Despite this, the problem has been the lack of an in-depth study of NGOs' strategic approaches to asset accumulation and poverty reduction. The chapter also presented the research problem underlining the two problems motivating the study. These are the reality of poverty existing in the Chegutu District reflected by inadequate financial, physical, social, and human assets by Chegutu residents and the extant literature gaps. Arguments made in this chapter show a paucity of specific studies that examine NGOs' strategic approaches to asset accumulation and poverty reduction. The chapter concluded by looking at the research objectives, research questions, definition of key terms and a description of the thesis' outline.

CHAPTER TWO: LITERATURE REVIEW, THEORETICAL FRAMEWORK AND CONCEPTUAL FRAMEWORK

2.1 INTRODUCTION

The previous chapter introduced the focus of the study, that is, an investigation into the contributions of NGOs to poverty reduction in Zimbabwe from an asset accumulation perspective. This chapter reviews global and Zimbabwean literature on NGOs' strategies and contributions to poverty reduction to situate the study within the broader context of existing literature on NGO scholarship and poverty reduction. The literature is divided between studies that are normative in nature, which recognise the positive contribution of NGOs towards income, health, education, and ownership of assets and those that argue that NGOs have worsened the situation of the poor people and that their projects are unsustainable. This contrasting review of literature identifies broad strategies that are used against poverty, whether in Zimbabwe or elsewhere. These include microfinance, skills development, capacity building, service provision, self-reliance, and watchdog activities. The chapter concludes with a conceptual framework in the form of an asset accumulation trajectory showing NGOs' poverty reduction strategies and possible outcomes.

2.2 POVERTY REDUCTION STRATEGIES BY NGOS IN THE GLOBAL CONTEXT

In other developing countries NGOs use microfinance, capacity building, self-reliance and monitoring of government strategies as means to reduce poverty. These strategies mirror in many aspects strategies used by NGOs to fight poverty in Zimbabwe. This is expected since NGOs operate in the context of best practices, although there is a lot of contextualisation of approaches to maximise outcomes.

Poverty in developing countries has predominantly remained rural; that is why many NGOs are inundating rural communities in African countries. Sixty per cent of Africa's poor are in chronic poverty, with 40 per cent in transitory poverty. Thus, "asset building and the generation of income opportunities as well as effective risk management strategies are both important for poverty reduction" (Beegle, Christiansen, Dabalen & Gaddis, 2016: 5). The poor in Africa and elsewhere tend to have weak access to quality public goods (Beegle et al., 2016), explaining NGOs' focus on service provision (Lewis & Kanji, 2009). Poverty in developing societies is reflected by endemic malnutrition (Jha, 2008), low life expectancy (Mahembe & Odhiambo, 2018), high infant mortality rates (Omideyi, 2008) and low educational attainments (Beegle et al., 2016). NGOs in the developing world seek to address these widespread problems through service provision, microfinance, skills development, capacity building and using the watchdog approach. The strategies are explained in detail, particularly what they entail. Their contributions to poverty reduction are discussed later in section 2.4.

2.2.1 Microfinance

Microfinance centres on efforts to improve access to loans and saving services for the poor normally excluded from formal financial services (Nikkhah & Bin Redzuan, 2013). The strategy has been used extensively in Africa and beyond by NGOs to reduce poverty and entrench economic empowerment (Zakaria, 2011; Addo, 2015; Ojo & Mafimisebi, 2020). Microfinance is considered an effective strategy against poverty because it enables the provision of financial services to those who are usually neglected by financial institutions (Kalim, 2011; Zhang, 2017; Singh & Chudasama, 2020). Several studies debate the utility of microfinance on poverty reduction, although many of these studies are women-centred (Chowdhury & Chowdhury, 2011; Karlan, et al., 2017; Mazumder and Lu, 2015; Jamal, Raihana & Sultana, 2016; Ab Rahim, Shah & Raki, 2018). The strength of microfinance lies in its ability to address income problems, the physical deprivation of goods and services and ensure the inclusion of poor households excluded from the financial sector (Sheraton, 2004).

The provision of loans, savings and insurance products is seen as a means of expanding people's capabilities through the availing of opportunities and encouraging self-reliance. This argument is broadened by Sheheli (2011) who identifies the three roles of microfinance in poverty reduction: helping poor households to meet basic needs and hedge against risks; improvement in household economic welfare as well as strongly empowering women and engendering participation in decision making at the household level. In their work, Kindness and Gordon (2008) show that microfinance is characterised by lending to groups, providing inputs extension from microfinance institutions and offering mobile banking arrangements.

While several studies agree that microfinance plays an important role in poverty reduction, Dube (2020) together with Banerjee and Jackson (2017) disagree and submit that it only addresses income poverty. Thus, microfinance may not address other dimensions of poverty that include powerlessness, defencelessness, and low self-esteem. Earlier works by Ahmed (2002) suggest that there is lack of evidence of the ability of microfinance beneficiaries to withstand future economic shocks without falling into poverty. Banerjee and Jackson (2017) discovered that microfinance institutions keep the poor in debt as the majority struggle to repay loans. Therefore, instead of alleviating poverty, microfinance exacerbates economic and social vulnerabilities by increasing the extent of indebtedness among those already marginalised. Concerns have also been expressed on the targeting patterns of microfinance beneficiaries. From Dube's (2020) analysis, NGOs tend to target those that have the potential to pay back the loans, meaning that the poor of the poorest once again, are excluded from such schemes.

2.2.2 Capacity building

Capacity building is a process through which individuals, organisations and groups increase their abilities to perform their core functions, solve problems and clearly define their objectives (Zakaria, 2011). Applying it to the NGO sector, Langran (2002) sees capacity building as the ability of NGOs to strengthen the development abilities of a community through, for instance, education and skills training. To Dube (2020), capacity building is about equipping communities to utilise indigenous knowledge systems and local resources. Capacity building occurs on three fronts that are: financial capacity (resources, opportunities, and knowledge); human resources (skills, motivations, confidence, and relational abilities and trust); and social resources (networks, participation structures, shared trust, and bonding) (Zakaria, 2011). Capacity building remains a popular strategy used by NGOs across Africa and beyond to address the growing problem of poverty (Zakaria, 2011). Before embarking on capacity building, Nikkhah and Bin Redzuan (2013) advise that the first thing is to appreciate the current capacity of beneficiaries. This will then determine the course of action to be taken. This view is further expanded by Nikkhah and Bin Redzuan (2013) who argue that there is no single approach to capacity building. Generally, through education, skills training and knowledge transfer, NGOs develop the capacity of communities towards achieving poverty reduction.

2.2.3 Self-reliance

Self-reliance encompasses some aspects of capacity building and has been used by NGOs as a strategy to address the problem of poverty in poor communities. The concept is closely related to concepts like self-help, mutual help, and rural progress (Nikkhah & Bin Redzuan, 2013). Self-reliance is about encouraging communities to use local initiatives, their abilities, and their possessions to improve their communities (Kelly, 1992). No wonder it is increasingly being used as the *modus operandi* in poverty reduction. For self-reliance strategies to succeed, communities must be willing to depend on available local resources and on the technology, they own and control. The important duty of NGOs, therefore, is to mobilise communities and motivate them to become self-reliant and fully participate in development processes. To enable self-reliance in communities, Korten (1990) argues that NGOs should develop the capacities of people to meet their own varied needs through self-reliant local action. The potential energy of communities usually remains dormant due to local cultural inertia, educational challenges, and isolation. These problems can be addressed by NGOs who help communities to be alive to their potential through the raising of consciousness, small loans, education, and the introduction of simple and appropriate technologies (Nikkhah & Bin Redzuan, 2013).

2.2.4 Monitoring of government strategies

Monitoring of government strategies through the watchdog role is one of the methods used by NGOs to ensure implementation of pro-poor policies. The watchdog role also involves whistleblowing when policies remain unimplemented or are implemented poorly. It also involves NGOs scanning the environment to see impediments to policy implementation. As argued by Lewis and Kanji (2009), NGOs' watchdog role involves exposing conditions and factors that impoverish the citizens of a country. Evidence from developing countries in Africa, reveals that governments tend to constrict NGOs that promote public accountability since it encompasses revealing corruption in the government and corruption by government officials (Moyo, 2010). For playing the watchdog role, NGOs are often accused of being unpatriotic and working as agents of western imperialism. Consequently, governments tend to use restrictive legislations to punish them (McCandless & Pajibo, 2003). McCandless and Pajibo (2003) thus view development as being political.

At policy level, NGOs' watchdog role contributes to the development of national policies that culminate to improved access to goods and services by poor communities (Dangah, 2012). This resonates with Ibrahim and Hulme's (2010) notion of NGOs contributing to poverty reduction through pushing for macro-structural changes that culminate in improved service provision for the poor.

To ensure the development of pro-poor policies, studies suggest that NGOs encourage the participation of the poor in policymaking (Owa, Owa & Owa, 2017). Addo's (2015) study shows that Save the Children Fund influences grassroots participation in Mongolia's National Poverty Alleviation Programme (NPAP). NGOs' watchdog role also extends to exposing corporate violations of human rights, fraud, and environmental mismanagement (Lodge & Wilson, 2006). This was done by NGO Corp Watch in exposing the impoverishment of poor people who were working in deplorable conditions in Vietnamese clothing industry that supplied sportswear material to manufacturer; Nike, in the 1990s. This aligns with the monitoring of multinational corporations' behaviour.

To conclude this section, the common strategies used by NGOs in the rest of the developing world to address poverty do not differ much from those adopted by Zimbabwean based NGOs. These strategies centre on microfinance, building the capacity of the poor, enhancing self-reliance and monitoring government strategies in order to ensure the implementation of pro-poor policies. The next section explores poverty reduction strategies by NGOs in Zimbabwe.

2.3 POVERTY REDUCTION STRATEGIES BY NGOS IN ZIMBABWE

NGOs in Zimbabwe implement various strategies to address the challenge of poverty. These strategies are usually in the form of small projects aligned with the national development goals (Dumba, 2005). Based on existing literature, the NGOs' strategies against poverty in Zimbabwe include income generation, service provision and skills development (Muir and Riddell, 1992; Dube, 1995; Dumba, 2005; Mhaka, 2014). Hitherto, these strategies continue to dominate NGOs' work in Zimbabwe.

Strategies designed by NGOs to address poverty can be divided into supply-side/micro tasks and demand-side/ macro tasks (Fowler, 1997; Mkhwanazi, 2012; Addo, 2015;). Supply-side/micro-tasks are reflected through the provision of public goods by NGOs. This is usually done to cover the gaps left by government's incapacity to adequately provide public goods while demand-side/macro tasks are reflected when NGOs demand services on behalf of the poor instead of directly providing them. Mkhwanazi (2012) warns that the approaches are not mutually exclusive, but NGOs may combine the approaches to improve the efficiency of the delivery of services to the poor. This section focuses on providing a detailed explanation of what the strategies entail. Evidence of the contributions of the strategies to poverty reduction is provided elsewhere in section 2.3.

2.3.1 Income generation

Income generation remains a popular activity to address poverty by NGOs in Zimbabwe (see Muir & Ridell, 1992; Tovera, 2016). NGOs involved in income generation strive to facilitate access to financial assets since income problems are pervasive in the Zimbabwean society as shown by (Dumba, 2005). Income generation seeks to ensure that households become financially independent. To ensure income generation, studies (Muir & Riddell, 1992; Nyathi, 2012; Sithole, 2017) show that NGOs in Zimbabwe focus on a broad array of strategic approaches such as community-saving groups, market gardening, tailoring, micro-credit schemes, carpentry, and cattle breeding. NGOs in Zimbabwe such as ORAP, World Vision, Care International and GOAL Zimbabwe have over the years implemented income generation programmes with mixed results.

These various income generation approaches mentioned above often target individuals or groups (Gibson, 2003; Nyathi, 2012). However, Gibson's (1993) study reveals that group-based income generation approaches suffer from damaging aspects of lost responsibility, anti-business ethics and politicised structures which significantly derail the intended plans. Thus, Gibson (1993) recommends the use of income generation approaches that targets individual. The individual-based approach to income generation views poverty as a consequence of individuals' deficiencies of lack of capital and training. Scholars that view poverty as a function of a system of political economy underpinned by unjust exploitation of the poor reject individual approaches to income generation since they do not pay attention to powerful structural processes causing poverty (Hurley, 1990).

Literature reveals the weaknesses of welfare-oriented approaches to poverty reduction (Phatheka, 2019; Dube, 2020). The inadequacies of welfare-oriented approaches have contributed to NGOs focusing more on income generation through assisting households to secure income through their efforts in agriculture, sewing, carpentry, welding, and many other enterprises (Phatheka, 2019). Several studies (Mandinyenya & Nyandoro, 2017; Dube, 2019; Dube, 2020) concur that NGOs' income generation activities seek to empower beneficiaries, ensure self-reliance, and ultimately contribute to community development. Zimbabwe has an unemployment rate of over 80 per cent (Shumba, 2017; Sibanda & Makwata, 2017; Kabonga, 2020c). Therefore, income generation strategies by NGOs feed into employment creation, contributing to addressing income poverty (Phatheka, 2019).

2.3.2 The provision of basic social services

Lewis and Kanji (2009) draw attention to the prominence of NGOs in the provision of public goods. This resonates well with the Zimbabwean scenario where the government has been unable and to some extent unwilling to provide adequate public goods for the greater part of the post-independence period. This is so, given the politicisation of public goods; especially food aid in order to garner political support by the ZANU PF government that has ruled the country since independence (Mwonzora & Mandikwaza, 2019).

The provision of basic needs like healthcare support is termed the supply or micro approach to poverty reduction (Mhaka, 2014). The strength of NGOs in service provision emanates from their comparative advantages of being innovative, their ability to quickly adapt programmes to specific settings and proximity to grassroots linkages that support the participation of the masses; thereby leading to sustainability (Banks & Hulme, 2012). While some scholars such as Robinson and White (1997) criticise NGOs' service provision as not being cost effective, their contribution to service provision remains important in reducing the suffering of poor households (Chigudu, 2018).

To address health problems in Zimbabwe, NGOs implement several health activities. For example, the Zimbabwe Association of Church Related Hospitals (ZACH), a church-related NGO that dominates the health sector in Zimbabwe, is involved in servicing rural communities. Sixty-eight per cent of the rural health sector is supported by the organisation; with forty-five per cent of health services in Zimbabwe being provided by the organisation (Dumba, 2005). The organisation provides advice to member mission hospitals on policy issues, sourcing donations for drugs and equipment from abroad, training doctors and nurses and recruiting them. Other key NGOs involved in the health sector in Zimbabwe include Oxfam, Save the Children, FACT, Christian Care and World Vision. These NGOs contribute to the provision of primary health care, nutrition education, family planning and HIV and AIDS support. The importance of NGOs in healthcare provision was witnessed during the 'Zimbabwe Crisis period'. According to Murisa (2010) and Chigudu (2018), NGOs were active in the fight against cholera in 2008.

Education remains another key contributor to fighting poverty since it creates a skill set that enables poor households to exploit their surrounding environment and opportunities (Khambayat, 2017). It is not surprising that many NGOs have focused on education in their poverty reduction drive. Explaining the importance of education, Dumba (2005:69) notes that "education offers the prospect of breaking through the cycle of poverty." As explained by the World Bank (2003:64) in the context of agriculture and off-farm livelihood "skills acquired through formal and informal education enhance farmers' ability to acquire and decode market and technical information, select optimal cropping patterns, and purchase the right mix of inputs. Education also plays a critical role in facilitating off-farm employment and economic development." This shows that survival strategies by households in generating income are based on having the right mix of skills. NGOs are conduits in the development of skill sets needed to generate income. The importance of education to poverty reduction is captured by Mhaka (2014) when he explains that education reduces poverty in the long run as individuals get jobs and earn better incomes. In line with this, Tom (2010) submits that work is the route out of poverty, but without education, it is harder to get employment.

The involvement of NGOs in the education sector dates back to the early years of independence. At independence, the educational sector in Zimbabwe was besieged by several challenges. Massive construction of infrastructure was a compelling need since various schools were affected by the war. In addition, free education introduced in 1980, and the return of children from neighbouring countries, meant the need for the expansion of the infrastructure (Dumba, 2005). The sector was also compounded by the urgent need to reform the colonial curriculum to one aligned to the new political dispensation. Such a move required huge funding since there was need for printing of textbooks.

In the early 1980s, organisations such as Swedish Development Authority (SIDA) assisted with the construction of schools that were destroyed during the war and the construction of teachers' houses in vulnerable communities (Dumba, 2005). On top of establishing a teacher training unit at the University of Zimbabwe (UZ), SIDA also assisted with curricula training. USAID helped in the setting up of teacher training colleges such as Belvedere Teachers College in the early days of independence. Such assistance was only stopped in the early 2000s when sanctions were imposed on Zimbabwe for gross violations of human rights and bad governance by the Mugabe regime. Organisations such as Kapneck Trust, HOSPAZ, Plan International, World Education, Higher Life Foundation and many others are involved in the payment of school fees, stationery and uniform support, building the capacity of teachers and infrastructure development. The activities of these organisations are important in the development of much needed human skills in the fight against poverty. Service provision is increasingly being questioned by scholars like Dube (2020:8) who believe that such strategies will "over time […] lead to people ceasing to be proactive and innovative to find solutions to the challenges they face but instead wait for NGOs to do things for them." Service provision undermines the centrality of the state. According to Lewis and Kanji (2009) there is a gradual "shift away from ... focus on state institutions ... towards more privatised forms of development intervention which rely on NGOs." No wonder, state leadership's discomfort grows as NGOs increasingly play this role.

2.3.3 Skills development

Skills development projects are premised on the need to promote self-sustenance, ensuring that beneficiaries do not depend perpetually on NGOs for assistance. Skills development projects allow beneficiaries to gain a skill that they can use to survive. Skills that contribute to communities being self-reliant include basket making, welding, metal fabrication, carpentry, horticulture and many others (Mhaka, 2014). Where skills development projects are successful, beneficiaries stop depending on NGOs, allowing them to rely on themselves. NGOs like ORAP have over the years promoted skills development to ensure that poor households are self-reliant (Dube, 1995). Skills training programmes empower communities to take charge of their livelihoods. This is important since NGOs are criticised in many studies for creating dependency (Mago et al., 2016; Chui & Jordan, 2017).

For Mandinyenya (2014), skills development programmes allow individuals to earn income, allowing a positive change in their lives. Lack of income underlines many challenges that poor households face such as lack of food, clothing, medical care and education, a reality that is evident in Chegutu District which is the study's area of focus. This is not to say that poverty in poor households is merely reduceable to little or no income. Other dimensions like powerlessness, emotional anguish and lack of voice in the community are worth considering (Mtapuri, 2008; Budzi, 2016).

Skills development enhances opportunities for establishing jobs in local communities. Job creation is imperative in the Zimbabwean context, given the collapse of the formal economy and the challenge of unemployment (Kabonga, 2020c).

This foregoing section on existing literature explains popular strategies used by NGOs in Zimbabwe so as to deal with poverty. These strategies include income generation, provision of services, and skills development. The strategies were discussed, focusing on what they entail without the use of case studies to show outcomes, which is done elsewhere in this chapter. The follow-up section explores the contributions of NGOs' strategies to asset accumulation and poverty reduction, beginning with the rest of the world and then deepening to Zimbabwe.

2.4 CONTRIBUTIONS OF NGOS TO THE BUILDING OF ASSETS AND POVERTY REDUCTION IN AFRICA AND THE REST OF THE DEVELOPING WORLD

Many empirical studies; usually normative in their ideological position (Habiba, 2017), provide evidence of improvements in access to water, increase in health and education facilities, creation of employment opportunities, development of skills among the poor and improvements in the quality of lives of poor people in African countries and beyond due to interventions of NGOs (Adjei, Agyemang & Afriyie, 2012; Addo, 2015; Gebisa & Tefera, 2020; Jakia, Hosain & Hosain, 2020). However, this success has not been without challenges, weaknesses, and drawbacks. In this section, scholarly literature is reviewed on the contributions of NGOs to poverty reduction in Africa and other developing regions beyond.

Throughout the world, governments are unable to meet the demand for public goods (Adjei et al., 2012; Addo, 2015; Ibrahim & Alagidede, 2020), a reality that has fostered the need for other actors; notably NGOs, to play a role. These shortcomings are evident in education, healthcare, food security and infrastructure and they have necessitated the response of NGOs (Kange'the & Manomano, 2014; Kange'the & Chivanga, 2015). There is a strong belief that NGOs are more efficient and responsive to the poverty problems faced by the poor, owing to their strong community presence and their resultant awareness of the experiences of the poor. Evidence from a survey of 30 Latin American NGOs shows that they have a stronger capacity to implement projects when compared to government (Lewis & Kanji, 2009).

2.4.1 NGOs and the evidence of physical assets building

To address poverty which is caused and reflected by lack of physical assets in developing countries, NGOs implement programmes at household and community levels in order to improve asset ownership. At the community level, Adjei et al. (2012) argue that the construction of pre-schools and primary schools (physical assets) by the Rural Action Alliance Programme (RAAP) in Wa West District, Ghana, contributed to improving the academic performance of children. This is understood in this thesis as 'human assets' according to the SLF. Small, Mengo and Ofori's (2012) study shows that the partnership between Netherlands Development Organization (SNV), United Nations Development Programme (UNDP) and the local community in Niger led to the rehabilitation of local community physical assets like clinics and schools. Partnerships are viewed by Dumba (2005) as central to the success of NGOs' activities.

Other studies show that the participation of women in projects funded by NGOs improves ownership rights over families' assets. Gebisa and Tefera's (2020: 44) study in Ethiopia revealed that in "prior intervention programme(s) only 16.42% of the women had full ownership rights on their families' assets but after participation in intervention programmes the number of women who enjoyed assets ownership rights increased by 26.86%." The study focused on a section of society; that is women, who might not account for asset accumulation in general. Global literature, just like the Zimbabwean literature, is silent on which of the various types of physical assets the poor use in their transition from poverty and this study which focused on Chegutu gives antecedents of key physical assets in poverty reduction.

2.4.2 NGOs and income generation

To reduce income poverty, NGOs rely on approaches such as microfinance, informal village saving groups and agricultural support. Several scholars in the 1990s considered NGOs' microfinance as positively contributing to poverty reduction (Rekha, 1995; Johson, 1999; Oxaal & Baden, 1997). More recently, a study by Gebisa and Tefera (2020); though limited as it focused on women, found out that microcredit schemes have a positive effect on the reduction of poverty in Ethiopia. They argue that "when women receive small loans to start their small businesses, they gain experience, confidence, practical skills and economic independence" (Gebisa & Tefera, 2020:43). The study also shows that 62.6 per cent of the respondents were in the lower-income category but after the involvement of NGOs 47. 2 per cent managed to move to the higher-income category. This shows that NGOs are important in the building of financial assets. Similar studies such as those of Asmelash (2003) and Adjei et al. (2012) also agree that microcredit programmes by NGOs improve financial income to participating households when compared to households without access to them.

Polarity in microfinance studies is shown by a stream of studies (Helmore, Chidiac & Hendricks, 2009; Van Rooyen, Stewart, de Wet, 2014; Sujatha & Matyadri, 2015; Duvendack, Palmer-Jones, & Vaessen, 2014) that dispute the utility of microfinance in poverty reduction. As explained by Akmam and Islam (2017), people who receive loans from microfinance NGOs may not be able to use them for income-generating as they lack the requisite skills to run successful IGAs. NGOs such as Bangladesh Rural Advancement Committee (BRAC) have rolled out expansive microfinance schemes in Bangladesh with minimal impact on poverty reduction, suggesting that extending loans to communities may not be effective in empowering them (Roy, Raquib, & Sarker, 2017).

NGOs improve the financial income of households through interventions that focus on improving their saving capacity. Income flows alone are of less value, unless that income is saved for future purposes and emergencies (Gebisa & Tefera, 2020). NGOs can improve the saving habits of their beneficiaries by using approaches such as ISALS; also known as Villages Savings and Loan Associations (VLSA) in other circumstances (Kabonga & Zvokuomba, 2021a). In Wa West District in Ghana, the introduction of VSLA by RAAP enabled beneficiaries to make savings and acquire credit. Access to credit enabled the beneficiaries to engage in shear butter extraction projects achieved by the purchase of shear butternuts during bumper harvest seasons for storage and resale later (Adjei et al., 2012). This has enabled the beneficiaries to accumulate higher earnings. This aligns with Ibrahim and Alagidede’s (2020) notion that NGOs offer workable alternative development solutions to poor communities.

Besides village savings groups, agricultural support by NGOs helps to improve the income status of households. Dhakal's (2002) study in Nepal found out that PLAN International distributed improved potato, maize, and vegetable seeds to poor communities. The distribution of improved seed varieties helped to improve production and raise family income (Dhakal, 2002). A study by Adjei et al. (2012: 66) showed that "financial support, together with input loans the NGOs give, which are sometimes in the form of livestock for rearing and fertiliser for crop production to the poor households, enable them to increase profit in their investments after paying back the loans."

Other studies authenticate the view that activities underpinned by NGOs' support change the financial status of households. UNDP (2012) reports that in Tanzania, a partnership between UNDP and Unilever effectively developed a value chain of Allanblackia oil which is used to make cooking oil, spreads, and margarine. By 2010, around 47 per cent of women had collected more than 500 tonnes of Allanblackia oil from both forests and planted trees, securing additional income to pay for children's school fees, medical care, food, and agricultural inputs. There is consensus in existing literature that improved income brings positive effects on the healthcare of household members, providing education for children and securing access to food and nutrition (UNDP, 2012: Adjei et al., 2012). Nevertheless, further studies are needed to ascertain whether financial assets or all other forms of assets are the most important in helping households to move out of poverty.

2.4.3 NGOs supporting the utilisation of natural resources

The ability of households to move out of poverty is a result of how they utilise stock of natural resources around them which include air, water, soil, and a preponderance of living things (Dube, 2017; Chevo, 2018). This is a role that NGOs are increasingly creating awareness of. Mkhwanazi's (2012) study reveals that access to land, even small plots, communal grazing, and forests, enables households to sustain diversified livelihoods that include wage employment, crop production and the keeping of livestock (as a form of investment) as well as allowing households to cope up with difficult times.

Globally, many households are in poverty because of deprivation related to natural assets needed in the pursuit of livelihood strategies. In response, NGOs in Africa and the rest of the world promote access to natural assets, delivering environmental services in cities and getting involved in natural resources management (NRM). NGOs such as the Safe Water Network (SWN) and Water Health Intervention (WHI) managed to reduce water poverty amongst rural households of Greater Accra Region, Ghana, through the provision of safe water and sanitation facilities.

Elsewhere in the Volta Region of Ghana, an Australian NGO, Green Cross International through Safe Water for the Green Project, improved access to water and improved sanitation facilities in several schools which lacked WASH services and facilities (Adjei et al., 2012; Addo, 2015). Kang'ethe and Chivanga (2015) observed that in Nigeria, the International Centre for Solar Environmental and Economic Development (ICSEED) promotes the sustainability of the environment by advocating for the use of renewable resources in the same way as NGOs like Soil for life and Sozo in South Africa (Olivier, 2015).

2.4.4 NGOs and access to services

The role of NGOs in the provision of services such as education and health care are central in attempts to reduce poverty in poor households (Mihai, Titan & Manea, 2015a; Viceisza et al., 2020). Begum, Zaman and Khan (2004) admit that illiteracy emanating from lack of access to education impedes poverty reduction. Mihai, Titan and Manea (2015b) concur by pointing out that human capital investments yield long-run benefits, and this places education at the centre of the poverty reduction agenda. Some NGOs are established to improve the human assets of the beneficiaries. For instance, the Collective for Orphan Care and Education in Kenya was established to respond to the education needs of young people. The organisation focuses on improving the health, education and well-being of youth and vulnerable children (Small et al., 2014). Working with various stakeholders, the organisation mobilises support and offers scholarships to young girls and boys. To improve educational outcomes, the organisation runs a volunteer programme where recent graduates assist children in their studies (Small et al., 2014). Though with the limitation of focusing on women, Gebisa and Tefera's (2020) study in Ethiopia shows that poverty among women can be eradicated if they are educated and strong enough to generate income for themselves and their families. The provision of appropriate education remains the best way to develop human assets. Many NGOs in Africa and beyond are involved in improving the health statuses of community members, since health is an important measurement of poverty (Begum et al., 2004). Adjei's et al. (2012) study in Kenya shows that 50 per cent of medical services, preventive health and curative health is provided and supported by NGOs. Similarly, Begum's et al. (2004) study in Bangladesh reveals that in diarrheal control, sexual reproductive health services, health awareness, family planning services and the expansion of WASH services by NGOs such as World Vision, have achieved extensive success. Also in Ghana, Adjei et al. (2012)

found out that NGOs, through education on HIV and AIDS, reproductive health, appropriate use of the mosquito nets, family planning and education on Sexually Transmitted Infections (STIs), have improved health outcomes, particularly for rural inhabitants. Similarly, Dhakal's (2002) study in Nepal shows that Plan International and Backward Society Education (BASE) promoted health in communities through activities like mobile clinics, the distribution of contraceptives, toilet construction, dissemination of immunisation information and creating health awareness. Where NGOs are involved in health programmes, evidence from Bangladesh suggests a high distribution of reproductive health services, a decline in infant mortality rates and improved health care access by "poor women and children whose access to government or profit-making services is restricted" (Habiba, 2017:4). Elsewhere in rural Guteamala, Rohloff, Diaz and Dasgupta (2011) argue that while NGOs help to improve health outcomes of vulnerable community members, health care organisations exhibited an inability to provide services in a coordinated and sustained manner. In the long run, Ojo and Mafimisebi (2020) warn of the incapacity of NGOs to sustain support and funding to the health sector.

Besides focusing on formal education, NGOs are also involved in non-formal education. BRAC, one of the largest NGOs in Bangladesh, runs satellite schools based on the informal education policy. The organisation focuses on disadvantaged rural children. The extensive reach of the organisation is evidenced by the establishment of 30 000 primary schools and 44 000 adult education centres, significantly improving literacy and post-literacy education among the youths and adult members of the community (Adjei et al., 2012). Where CBOs are involved in the running of primary schools, literacy rates improve. In the case of India, literacy rates improved by 20 per cent (Habiba, 2017).

Though NGOs are important in ensuring access to education, Dhakal's (2002) study in Nepal, just like Robinson and White's (1997) research, revealed challenges related to the quality of education through NGO programmes. More recently, Ibrahim and Alagidede (2020) have doubted the capacity of social spending to eliminate the fundamental causes of poverty. This is despite earlier studies such as Desai's (2005) conclusion that social spending helps people achieve their ability, gain skills and knowledge, and allow poor people to take control of their lives. Social spending alone may not address the fundamental causes of poverty; that is why Arhin (2016), as well as Banks and Hulme (2012) suggest that NGOs should venture into advocacy.

2.4.5 The role of NGOs in skills transfer

NGOs are increasingly involved in skills transfer because many households in Africa and beyond are poor because of the lack of skills required in developing livelihood strategies. This is important, given the limitations of the governments in providing such services to a large number of people in need of skills transfer. At times government-run programmes are politicised, resulting in supporters of the sitting government benefitting from the neglect of deserving poor candidates (see McCandless & Pajibo, 2003).

Small, Mengo and Ofori (2014:12) observed that in Liberia, through the National Vacation Job Programme, "youth who had dropped out of school are now able to return to school quickly and can acquire useful job skills." Job skills enhance chances of employability and consequently financial income. Employment is considered by Singh and Chudasama (2020) as an instrument to pull the poor out of poverty. Evidence from China, Brazil and Indonesia shows that between 1970 and 2000, employment lifted a significant number of people from financial poverty, showing the utility of NGOs' skills transfer interventions. Skills training programmes run by Plan International and BASE in Nepal were found to help beneficiaries to get jobs as well as promote self-employment (Dhakal, 2002). Pindiri and Muhoyi (2011) as well as Kabonga et al. (2021) express scepticism about the utility of NGO skills development projects in addressing extreme poverty; since at times, the beneficiaries do not have access to capital to start IGAs after the training.

The above section provides evidence from literature regarding the crucial roles of NGOs in asset building and poverty reduction in Africa and the rest of the developing world. As shown above, NGOs contribute to the reduction of poverty through improving income generation in poor households, facilitating skills transfer, providing health and education services, and promoting sustainable use of natural assets.

2.5 CONTRIBUTIONS OF NGOS TO ASSET ACCUMULATION AND POVERTY REDUCTION IN ZIMBABWE

Several studies in Zimbabwe discuss the outcomes of NGOs' strategies in terms of their contribution to health, education, income, and ownership of assets (Chitongo, 2012; Chitongo & Kufakunesu, 2013; Mhaka, 2014; Matsvai, 2018). As NGOs implement development programmes in the realm of WASH as well as livelihoods and economic strengthening projects, they have effects on asset accumulation and poverty reduction. There is a strand of Zimbabwean literature that discusses the positive contribution of NGOs to the fight against poverty (Chitongo & Kufakunesu, 2013; Mhaka, 2014; Matsvai, 2018). Conflicting these are rare studies that argue that NGOs have worsened poverty (Nyathi, 2012; Taru, 2013). Chitongo and Kufakunesu (2013) disagree with these studies and argue that NGOs have improved some aspects of people's standard of living, owing to their several comparative advantages such as grassroots orientations and their responsiveness to the plight of the poor. In this section, the researcher traced the varied contributions of NGOs to building of assets and reduction of poverty.

2.5.1 Contribution of NGOs to income generation

NGOs use several approaches to improve income levels in communal areas. The approaches include the provision of credit, income saving initiatives, crop diversification programmes, inputs supply, income-generating projects, and marketing assistance. In their study, Besley and Cord (2007) confirm that NGOs in Zimbabwe focus on increasing income through income-generating projects. Income is an important household outcome that helps to alleviate money metric poverty (Mago & Hofisi, 2016).

Riddell and Robinson's (1992) findings in Zimbabwe reveal that credit-focused initiatives form the bedrock of NGO activities in promoting the building of financial assets. NGOs like Silveira House supported farmers with credit loans to enable the purchase of inputs and cover the cost of ploughing the land. Later findings in Gutu District by Matsvai (2018) confirm that support in the form of fencing materials, seeds, extension services and pesticides by the United Nations Development Programme (UNDP, 2014: 10) increased "incomes through selling vegetables to the surrounding communities [which] enhanced their ability to send children to school and meet their medical expenses meaning they can recover from both financial, social and health shocks."

However, it is important to note that NGO support to farmers aimed at improving financial assets has not always produced the desired results. For instance, Chitongo's (2013) study in Murehwa District revealed that the distribution of inputs such as seeds by the Catholic Relief Services (CRS) failed to improve productivity because of erratic rains. This questions the notion of NGOs helping local people to develop noble approaches that are suited to the local context (World Bank, 2003). The failure of NGO projects is at times because of the effects of the vulnerability context. Chitongo

(2013) draws attention to the effects of erratic rainfall on farmers' productivity in Murehwa District. A holistic picture of why NGOs fail in asset accumulation requires an appreciation of their operational inefficiencies. In Chitongo's (2013) case study, there was the distribution of late-maturing varieties in Murehwa District when the farmers preferred shorter-term varieties. In instances where the right cultivars and other inputs were distributed on time by NGOs, for instance in Gutu Green Gardens and community gardens case studies, the yields of beans, potatoes, leafy vegetables, and onions improved tremendously (Chitongo & Kufakunesu, 2013; Chimire & Chitongo, 2018).

The demand for credit support is usually higher, though many NGOs are unable to meet it in poor communities of Zimbabwe. It has been demonstrated that NGO credit programmes are popular because interest rates are relatively cheaper than credit from banks (Ridell & Robinson, 1992; Mago & Hofisi, 2016; Kange'the & Chivanga, 2015). More so, the performance of credit programmes by NGOs is satisfactory when compared to the performance of financial institutions. The repayment rates of loans to NGOs were observed to be relatively higher than traditional money lenders, owing to reasonable interest rates. Riddell and Robinson (1992: 27) provide evidence when they point out the high repayment rate "was certainly true of the Silveira House schemes in Zimbabwe: in the first five years of the Silveira House 'pump-priming' scheme, repayment rates were 97% of money lent, declining to an average of 73% over the following five years, largely as a result of the disruption caused by the pre-Independence war."

Microcredit contributes to poverty reduction through the availing of financial services to communities neglected by financial institutions (Nyathi, 2012). Microcredit programmes in Zimbabwe which were spearheaded by NGOs like RUDO and Care International enabled smallholder farmers to have access to inputs, consequently improving productivity (Mago & Hofisi, 2016). However, a recent study by Kabonga (2016) concurs with Nyathi's (2012) research in expressing concerns about the targeting process of microcredit programmes which are characterised by the exclusion of the poorest of the poor who are widowed, people living with disabilities and child-headed families. To address this, Garutsa (2014) suggests scaling up quantitatively though it comes with its difficulties. Recent insights from Dube (2020) show that though NGO programmes may lead to improved income, there are chances that the people may still be exposed to shocks that emanate from financial crises and natural disasters.

Employment creation is one of the ways through which NGOs facilitate access to financial assets (Begum, Zaman & Khan, 2004). NGOs generate employment in two ways. Firstly, NGOs themselves employ people to run their operations (Kange'the & Chivanga, 2016) and the implementation of projects (Mhaka, 2014). More recent insights reveal that employment in the NGO sector is a lucrative opportunity for many since remuneration is in foreign currency (USAID, 2019). Begum et al. (2004) as well as Mhaka (2014) identify employment generation through income generating activities (IGAs) supported by NGO loans and management support. Nyathi (2012) notes that in Zimbabwe, IGAs underlined by NGO support include jewellery making, pottery, weaving, beekeeping, agriculture, and piggery. Participants in IGAs have an opportunity to gain the financial income needed to fight poverty. This is illustrated in Matsvai's (2018) study where participants in the beekeeping project increased financial income through selling honey in Gutu District.

NGOs are criticised for being narrow and losing sight of the broader macro-economic and political context in which the asset-building projects are embedded. The success of NGOs' micro-projects depends a lot on the prevailing macro-economic conditions. This is largely ignored in NGOs' practice (Ojo & Mafimisebi, 2020) as they conceptualise poverty reduction as an isolated and localised activity (Habiba, 2017). Dumba (2005) together with Mandinyenya (2014) highlight that the failure of IGAs in the post-independence period is largely due to the depressed local purchasing power of the local currency. Beyond the scope of individual projects, the viability of micro-enterprises in Binga District tended to be affected by the quality of road linkages to the markets (Mhaka, 2014).

A considerable amount of literature has been published on the important contribution of NGOs to enabling access and building of financial assets through ISALS by poor households (Raftopolous & Lacoste, 2001; Chitongo, 2013; Gudza, 2014). Together with Chitongo (2013), several other studies (Regional Evidence Building Agenda [REBA], 2007; Mandinyenya, 2014) link NGOs to various ISALS groups present in Zimbabwean communities. The contribution of ISALS to improved financial assets is noted in Chitongo's (2013:136) study in which it is observed that they have "become a reliable local institution that offers loans, encourages entrepreneurship and increases community members' asset bases." However, conflicting literature (Kabonga, Dube, Dziva & Chaminuka, 2021) draws attention to some dysfunctional ISALS groups characterised by problematic group members who fail to pay back loans and actively borrow from the group savings. Previous studies on ISALS such as those conducted by REBA (2007), Sithole (2017) and Development Aid from People to People (DAPP) (2018) mainly tend to focus on the impact of giving loans to women and do not provide a holistic picture of the impact on other members of society. Focusing on women, Raftopolous and Lacoste (2001) discovered the escalation of domestic violence caused by disagreements on how to use the income from NGOs supported ISALS groups.

Income obtained by households from programmes run by NGOs is used in the diversification of livelihood strategies. Kabonga et al. (2021) provide evidence that financial income from village savings groups is ploughed into horticulture, small shops and buying and re-selling activities. This finding is also reflected in DAPP (2018) where income from savings groups is used in establishing rural micro-enterprises. From the SLF, diversification hedges against the effects of the vulnerability context. More recent insights (Oyinbo & Olaleye, 2016; World Bank, 2017) advise promoting both non-farm and farm livelihoods which offer a viable pathway for poverty alleviation in developing countries like Zimbabwe. Despite this, there is lack of recent literature on the impact of diversification on livelihoods supported by NGOs.

2.5.2 NGOs' contribution to ownership of physical assets

NGOs in Zimbabwe promote poverty reduction through entrenching the ownership of physical assets. This is because poverty is not only a lack of food, clothing, and shelter but also a lack of physical assets (Gebisa & Tefara, 2020). An empirical study by Mago et al. (2016) discovered that the lack of physical assets like farming implements was considered to be poverty in Binga, Zimbabwe. They submit that poverty is the shortage of amenities such as hospitals, schools, roads, and lack of farm implements, or clean water (Mago et al., 2016). Many communities in Zimbabwe are in poverty because they lack adequate stocks of physical assets. As a result, many activities by NGOs are geared towards addressing physical asset poverty. Chitongo (2013) observed the importance of physical assets on poverty reduction in Murehwa District when the CRS introduced the Small Livestock Support Programme (SLSP) to households with thin asset bases. Consequently, this increased ownership of cattle and improved livelihood outcomes as the livestock could be sold during drought periods, thereby reducing household vulnerability (Chitongo, 2013). Livestock support programmes are associated with improved availability of draught power, and this has a positive impact on farmers' productivity and income (Mago & Hofisi, 2016).

An earlier study by Makumbe (1996) in Gutu District has also established that rabbit production improved people's income and livelihood outcomes. In the same mode, Chitongo and Kufakunesu's (2013) study revealed that the transfer of small livestock (goats and chicken) improved financial assets for some of their respondents. Though it appears as if livestock transfer projects are relatively successful in the generation of financial inflows, many studies (Makumbe, 1996; Chitongo, 2013; Chitongo & Kufakunesu, 2013) do not reveal the spillover effect of livestock transfers out of the area of implementation. However, a recent study by Matsvai (2018) in Gutu District reveals the spillover effect of the livestock support programme. Communities surrounding Gutu like Tokwe, Muzondo, Mafukidze and Chibhamu received heifers through a transfer of aspects of the project and have accrued benefits enjoyed by beneficiaries in Gutu District (Matsvai, 2018). This illustrates that NGO projects may impact surrounding communities outside the initially targeted communities though earlier studies by Petras (1997), Kabonga (2016) and Edwards and Hulme (1996) expressed the 'patchwork quilt' nature of NGOs' work, a scenario where some areas are well serviced by NGOs while others tend to suffer under poverty.

Studies in Zimbabwe and elsewhere tend to view asset-building narrowly as the increase in physical and financial assets, neglecting other forms of assets and their contribution to the reduction of poverty. Even those studies that view asset accumulation narrowly within the realm of financial and physical assets are not clear on the forms of physical and financial assets which are most important in poverty reduction. For instance, Mago et al's (2016) study draws attention to the importance of physical assets in household livelihoods without showing the fundamental physical assets that the poor need to adequately address poverty. A similar drawback is reflected in Chitongo's (2013) Murehwa District study where he showed several physical assets needed by the poor such as ploughs, carts, and cattle without identifying the key physical assets needed by poor communities in Zimbabwe to move out of poverty. In Chapter 4, the researcher explored the key physical assets and other forms of assets anchoring attempts by Chegutu residents to move out of poverty.

2.5.3 NGOs and the accumulation of social assets

Lewis and Kanji (2009) claim that NGOs have always been associated with the concept of social assets. Activities sponsored by NGOs tend to encourage community cooperation, teamwork, and community solidarity (Dube, 2020) and evidence from literature suggests that strong social networks are important in the fight against poverty (Woolcook & Narayan, 2000; Appe, 2019). In many instances, NGOs tend to work with groups that are already there in the community as opposed to forming new ones (Nyathi, 2012:77). However, this view is disputed by observations which show that approaches by NGOs to poverty reduction focus on group formation in order to enable solidarity among vulnerable households.

Muir and Riddell's (1992) study shows that in the 1980s up to the early 1990s, Silveira House in Zimbabwe provided credit to strong cohesive groups who were considered creditworthy. Farmers were provided with loans and inputs in the form of maize seed, chemicals, and fertilizers; with the groups being required to repay the loans at the end of the season. Group members applied pressure on those that defaulted on loan repayment. There were group tasks whereby members worked in each other's one-hectare plots. This helped in improving their concerted performance. Findings by Chitongo and Kufakunesu (2013) on the Green Gardens in Gutu District highlight that some Care International activities succeeded because of the cooperation, connectedness, and solidarity of members. They submit that because of solidarity in the Green Gardens projects, productivity improved, and financial income increased for the members. This gives credence to Lewis and Kanji's (2009) argument that as development partners, NGOs foster the improvement of social ties and networks, forming the basis for collective action.

Other studies capture the benefits of belonging to groups through which NGOs channel their support. For instance, Chimire and Chitongo (2018:19) note that "beneficiaries also cited other intangible benefits from garden membership, including community cohesion" as does Dube (2020) where Care International ensured that beneficiaries were brought together to experience closeness. Female beneficiaries of Jekesa Pfungwa/Vulingqondo (JPV) and Kunzwana Women Association skills development programmes in Manicaland province were able to work independently in groups, supporting each other and discussing without hindrance; issues that affected them (Mandinyenya, 2014). Although there is evidence to demonstrate the success of group activities supported by NGOs and the resultant development of social capital, there is need to consider the challenges that emerge from group activities such as conflicts as highlighted by (Raftopolous & Lacoste, 2001).

2.5.4 NGOs and the utilisation of natural assets

NGOs contribute to addressing poverty in poor communities by promoting the sustainable utilisation of natural stock of assets (Mandinyenya, 2014; Budzi, 2016). At national level, some countries have implemented policies that ensure equitable access to natural resources in a bid to address natural assets poverty. Though with disastrous effects, the FTLRP and the Community Areas Management of Indigenous Resources (CAMPFIRE) programmes in Zimbabwe (Patel, 1998; Chaumba, Scoones & Wolmer, 2003; Zikhali, 2008), are clear examples of national-level policies to ensure that the poor have access to natural assets.

As argued in Chapter 1, asset building is not only an outcome of national level public policy processes, but over the years; on their part, NGOs have implemented projects that have implications on households' access to natural assets. In Chegutu District, a study by Budzi (2016) argues that to address water poverty, agencies like USAID and United Nations Children Fund (UNICEF) were involved in ensuring access to WASH services through the drilling of boreholes and the rehabilitation of non-functional boreholes. Chitongo (2013) makes a similar observation of improvements in access to water in Murehwa District through the drilling of 14 boreholes by NGOs in areas that had chronically ill people, thereby reducing vulnerability to cholera and dysentery. Matsvai's (2018) study weighs in and argues that by working with the community, the construction of weigh dams by UNDP in Gutu District improved access to water for domestic use, livestock drinking and irrigation purposes.

Besides attempts at making poor households access various types of natural assets, Mandinyenya (2014), unlike Matsvai (2018), shows that NGOs have a role to play in the preservation of natural assets. In Chipinge District, Mandinyenya (2018) shows that the JPV horticulture skills development project discouraged the use of fertilisers that are damaging to the environment and encouraged organic farming. While access is important, households must move beyond it to the actual use of natural assets in the enhancement of livelihood outcomes. To illustrate this point, Nyathi (2012) observed that people in Binga District have access to perennial rivers but lack the required knowledge to run productive irrigation schemes.

2.5.5 NGOs and the building of human assets

Efforts by NGOs aimed at improving human skills and capabilities are not only limited to education concentrated in schools, but there are skills development programmes that they run. Many NGOs in Zimbabwe; including World Education Inc, CRS, GOAL Zimbabwe, International Rescue Committee (IRC) and World Vision run several skills development programmes. Skills development programmes increase productivity and employment chances (Dhakal, 2002). NGOs in Chegutu District which is this study's focus, were found to be using capacity building and skills training as an approach towards breaking the cycle of poverty that entangles many households (Budzi, 2016).

Drawing on the findings of Dhakal (2002) and Chakawarika (2011), one can note that as communities gain knowledge and skills, they finally become empowered. It is important to stress that the success of skills development programmes at household level depends very much on the agency of household members and the vulnerability context, particularly the macro-political and economic conditions. This is a reality that emerged during fieldwork. In Chipinge District, Mandinyenya's (2014) study revealed a scenario where some women were complaining of depressed local markets while others sought wider markets outside their local area, demonstrating the importance of agency.

2.5.6 The contribution of NGOs to food security

Besides their effects on education, health, income and asset ownership, contributions of NGOs are noticeable on food security. A mixed-methods study by Chitongo and Kufakunesu (2013) showed that half of the food-for-work programme beneficiaries of Care International witnessed improved food security. Kaseke (1998) adds that in the context of recurrent droughts, food-for-work programmes act as a drought mitigation measure. Related to food-for-work programmes is supplementary feeding; where NGOs provide food in high nutrition content such as nutritional maize meal, beans, and cooking oil. However, food aid is increasingly being questioned by authors like Mhaka (2014), Muzerengi (2019) and Dube (2020) who believe that people can produce more for themselves.

As a result of the dependency problems spawned by food aid, NGOs such as Catholic Development Commission (CADEC) stopped food distribution in 2012, focusing on helping people to start their initiatives. As part of helping people to produce for themselves, more recently, Matsvai (2018) found improvements in the nutrition and diet of households participating in NGO-supported cooperative nutritional gardens in Gutu District. A similar study on community gardens in Gutu District revealed improved availability of healthy and nutritious food coupled with an increase of meals from two to three a day (Chimire & Chitongo, 2018). The authors concluded that the income from community gardens is used for several household needs such as buying groceries, paying for grinding mill services and buying village pots. A common trend observable in NGO literature is that improvement in income has positive effects on food and nutrition, health, and educational outcomes (Mandinyenya, 2014; Tovera, 2016; Sithole, 2017). Thus, access to income is pivotal in enlarging people's capabilities. The next section interrogates the importance of NGOs in poverty reduction with a focus on their comparative advantages.

2.6 WHY ARE NGOS IMPORTANT IN POVERTY REDUCTION? THEIR COMPARATIVE ADVANTAGES

Amandla Development (2010) explains that, unlike government, NGOs are closer to the people and can respond to the poverty needs of the community. Lombard and van Wyk (2001) agree with Amandla Development (2010) on NGOs being closely located to the people. This comparative advantage has resulted in NGOs having a greater understanding of issues affecting the community and responding appropriately (Ojo & Mafimisebi, 2020). However, their particular focus on specific projects has resulted in them being accused of narrowly defining the needs of their constituencies (Brown & Kalegaonkar, 2002) and of providing piecemeal solutions to otherwise complex problems of poverty (Choudry & Kapoor, 2013). In some cases, their closeness to people has not always produced positive results (Nyathi, 2012). Mutale (2016) confirms that there are many NGOs that have been working in the same area for some time without effecting tangible improvements in the community's poverty situation.

NGOs' prioritisation of community needs has thrust them into a trust-based relationship with the people, resulting in communities cooperating more with NGOs than their governments (Mkhwanazi, 2012). In their study, Lombardand van Wyk (2001) found out that NGOs tend to have good relations with communities. As shown by Nyathi (2012) as well as Ojo and Mfimisebi (2020), the good relations with communities emanate from a long engagement and reputation of being more transparent than government. Some scholars (Lombard & van Wyk, 2001; Seabe,

2011) view NGOs' closeness to the community as being important in mobilising the kind of social action and sense of obligation needed in addressing poverty.

Sengsouriveng (2006) together with Seabe (2011) are of the view that the autonomy and flexibility in NGOs' structures allow them to be innovative and to develop efficient ways of carrying out their micro and macro tasks. Clark's (1991) review of NGOs' activities around the world showed that NGOs' staff had greater flexibility to experiment, try and develop new approaches to problem-solving. However, other studies disagree on claims of autonomy and flexibility. Scholars (Dorman, 2001; Kabonga 2016) established that NGOs' dependency on donor funds undermine their autonomy because they end up aligning their operational activities to the requirements of their financiers. Due to the dominance of European and USA donors, NGOs in the global south rarely criticise the views of countries who give then income (Petras 1997). The notion of autonomy mentioned above is questionable in other contexts; for instance, in Zimbabwe, where the state is suspicious of NGOs and view them as agents of western imperialism (Dorman, 2001, McCandless & Pajibo, 2003; Kabonga & Zvokuomba, 2021b). Consequently, the Zimbabwean government has attempted to curtail the operational space of NGO societies (Dorman, 2001). As recently as July 2021, the state; through the Harare Provincial Development Coordinator (PDC) accused NGOs of supposedly interfering in politics. All NGOs operating in Harare were forced to present their credentials at PDC's office and meet with government officials to discuss their programmes (PDC letter to NGOs, 2021). This is not a new phenomenon in Zimbabwe since McCandless and Pajibo (2003) observed in one province: the summoning of NGO officials to the governor's office before the 2002 rural council elections.

Mkhwanazi (2012) explains that NGOs communicate clearly to the government regarding the successes and failures of public policies. This notion is also expanded by Zhang (2005) who argues that NGOs help the poor to articulate their needs and desires clearly. They do this by blowing "the breath of life into the soul of the community and moving it to appropriate actions" (Mkawanazi, 2011:57). Nevertheless, the advocacy role of NGOs creates tensions with governments, as at times they use confrontational approaches in articulating the needs of the constituencies which they represent (Muzondidya & Nyathi-Ndlovu, 2010; Moyo, 2010).

2.7 THE RELATIONSHIP BETWEEN POVERTY AND ASSET ACCUMULATION

From an asset accumulation perspective, lack of assets is both a reflection and predictor of poverty. Poverty and asset accumulation have a direct relationship because the greater the number of assets, the lower the risk of impoverishment (Moser, 1998; McKay, 2009). Having more assets improves prospects of more income through the production of goods, speculating and lending (Kamal, 2014). With a focus on rural areas, Adjei et al. (2009) found out that landlessness is a predictor of poverty. Poverty is associated with low human assets, resulting in ill-health and inadequate educational endowments. Similarly, Oluwatayo (2018) found out that the absence of household assets and low education indicates poverty. Discussing the importance of physical assets, Oluwatayo (2018) notes that families with houses and buildings do not pay rent on such assets and accumulate income from rentals, thus reducing financial outflow. This view is buttressed by Searle and Köppe (2014) who point out that assets provide the infrastructure from which financial resources will flow. Thus, asset ownership can lead to poverty reduction.

Household asset portfolios indicate future household income generation through direct contribution to livelihood strategies. Such portfolios increase the possibility of participation in financial markets, gaining interests generated on savings and providing income from rents on physical assets (Etim & Edet, 2014). Etim and Edet (2014) further argue that households that own physical and financial assets can generate income and guarantee future expenditure and consumption. Assets cushion households from poverty by providing a safety net during economic crises, as they can be sold or pawned in cases of income shortfalls. Assets also provide a buffer in emergencies, since physical and natural assets can be sold. Usually, households that lack assets, whether private or collective, are at risk of sinking deeper into intractable poverty after a shock. Asset accumulation as a poverty reduction strategy result in increased income and the ability to withstand shocks and risks.

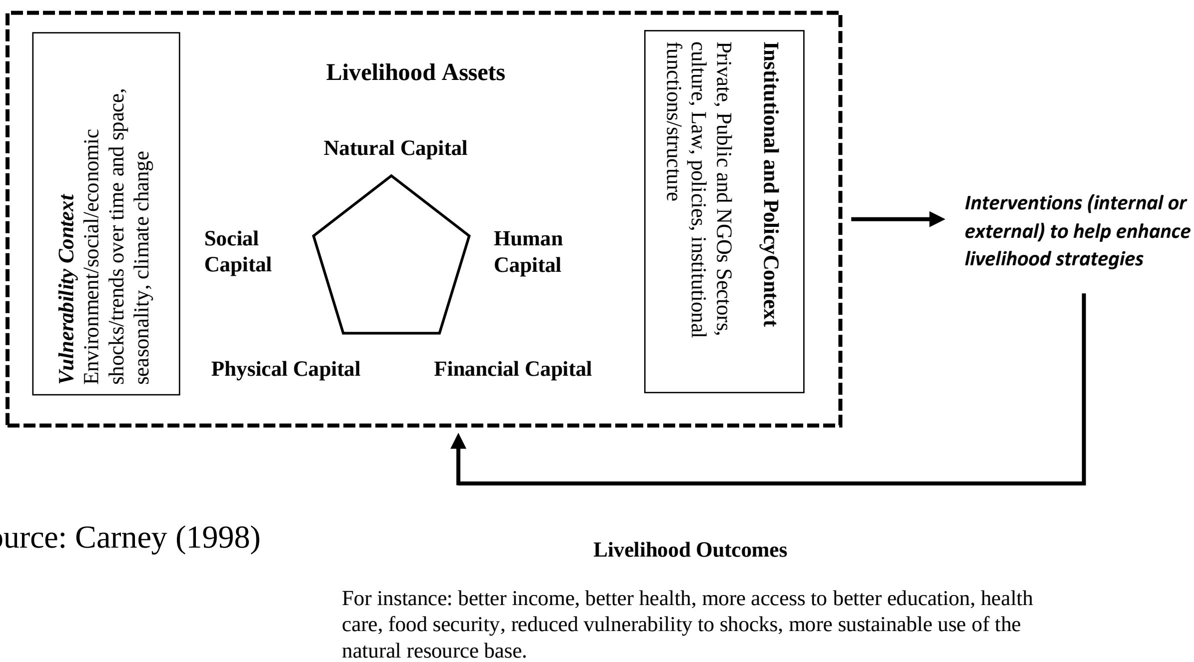
Scholarly studies clearly show that poverty can be transmitted from generation to generation (Manlagñit, 2004). Kamal (2014) argues that many households are trapped in a cycle of poverty (Kamal, 2014). Ownership of assets helps to break the cycle of poverty (McKay, 2009) because they are a store of wealth that can be passed to future generations. Assets ensure that households continue with their lives; making earnings and accruing profits in good times whilst enduring difficulties in times of distress (Manlagñit, 2004; McKay, 2009). In other words, the possession of assets helps poor households to endure distress (Kamal, 2014). Sherraden, Curley and Grinstein-Weiss (2003) do not focus on the economic benefits of assets only, but argue that they engender health effects on thoughts, goals, behaviour, and the overall wellbeing of individuals. Sherraden, Curley and Grinstein-Weiss (2003) summarise the positive effect of asset accumulation, arguing that assets create an orientation towards the future. They insist that accumulation fosters the development of human assets, enabling access to financial assets, providing a foundation for risk-taking and increasing personal efficacy. Consequently, it enhances social power, enables political participation, and improves household welfare. This concurs with Kamal's (2014) argument that assets help households to move out of poverty and improve their standard of living.

Asset accumulation ensures the wellbeing of households on three fronts: the economic, welfare as well as political and social. The economic front is achieved through improved income and productive assets; including savings, insurance, and household durables whilst the welfare front improves access to health, education, food, and clean water. The political and social front entails the ability to take part in decision making platforms, gaining access to affiliations and networks as well as participating in collective community action. Asset accumulation helps households to move from poverty and improve their standard of living (Meikle, et al., 2018). Etim and Edet (2014) agree with Kamal (2014) that asset accumulation is one means through which households can move out of poverty and improve their livelihoods while those that lose assets because of ill-health and disaster are pushed into poverty. Assets are therefore important because, "poor people can use their existing assets as collateral for borrowing, giving families a way to move up and out of poverty" (Kamal, 2014:1). According to the SLF, as households' livelihoods are embedded in the vulnerability context, assets help them in dealing with exposure to distress.

2.8 THEORETICAL FRAMEWORK: THE SUSTAINABLE LIVELIHOOD FRAMEWORK (SLF)

The study is guided by the SLF, which is rooted in the works of Robert Chambers, and further refined at the Institute of Development Studies (IDS), Sussex, by Ian Scoones and colleagues. The framework is used to interrogate how activities by NGOs contribute to poverty reduction through asset accumulation approaches. The SLF looks at why people resort to certain livelihood strategies and their attempts at sustaining livelihoods (Chingarande, 2009). The SLF appreciates how; within a given context (politics, history, socio-economic conditions and agro-ecology and policy settings), various forms of assets are combined to enable households to pursue a single or combination of livelihood strategies, culminating in survival outcomes (Chitongo, 2013; Chevo, 2018; Scoones, 1998). Chevo (2018) argues that the framework interrogates institutional processes that promote the ability of households to carry out livelihood strategies in order to achieve households' objectives (livelihood outcomes).

In using the SLF, the researcher shows how NGOs contribute to the various elements of people's livelihoods in the Chegutu District. These elements are livelihood assets, policies, institutions and processes, the vulnerability context, livelihood strategies and livelihood outcomes. The relationship and interaction between these elements are usually shown diagrammatically, as illustrated in figure 2 below. Thus, in this study, shown below are the livelihood assets that NGOs facilitate access to, the roles of NGOs as part of transforming structures of the SLF, the contribution of NGOs in the reduction of livelihood vulnerability, the livelihood strategies that NGOs contribute to and the livelihood outcomes in households supported by NGOs.



Source: Carney (1998)

Figure 2: Showing the Sustainable Livelihood Framework

At the epicentre of the SLF is the assessment of various forms of assets that underlie livelihoods at various hierarchical levels (individual, household, village, etc.). In literature, the household appears to be the fundamental unit of analysis (Chambers & Conway 1992; Chingarande, 2009; Mtango & Kijazi, 2014; Nciizah, 2020) and this study focuses upon it .

The most fundamental aspect of the SLF is that it focuses on what people already have, rather than what they do not have as a way of "strengthening people's inventive solutions" (Moser, 1998:1). Segers, Dessein, Nyssen, Behailu and Deckers (2005) add that the SLF puts people at the centre of development as a way of improving the effectiveness of development interventions. Davidson, Goldstraw and Packham, (2014) also support the view that it begins at everyday experiences, the aim being to use the information elicited and build a picture of household livelihood strategies. The SLF is a shift in development practice from resource-based and needs-based solutions to poverty towards a focus on people and their capacity to move out of poverty through implementing various livelihood strategies.

The SLF understands livelihoods holistically, as a mixture of several occupations such as remittances, paid work, agriculture, and off-farm activities. This thesis examines the different kinds of livelihood strategies which NGOs are underlining and their contribution to poverty reduction. In doing that, the researcher is aware that livelihoods transcend a single activity and "[include] complex, diverse, contextual, dynamic strategies developed by the household to meet their needs" (de Haan, 2012:347). As argued by Scoones (1998) and Chitongo (2013), underpinning livelihoods is the possession of assets that determines livelihoods. These assets can be classified as human, natural, social, physical and financial (Conway, 1992; Scoones, 1998; Norton & Foster, 2001; Chambers &; Morse & McNamara, 2013).

A livelihood is a consequence of a combination of assets that the poor people have access to and exercise control over (Scoones, 1998; Chitongo, 2013; Dube, 2017; Chevo, 2018). From the SLF, it is the NGOs, civil society, government, and the private sector that facilitate access to assets. In totality, these are known as the transforming structures or the PIP (Policies, Institutions and Processes) box. Besides contributing access to assets, the transforming structures (NGOs, private sector, and government departments) may also facilitate the vulnerability of poor people (Bennett, 2010). Studies by scholars (Petras, 1997; Nyathi, 2012; Taru, 2013, Kabonga 2016) concur that at times, NGOs worsen the conditions of the poor; a reason why the conceptual framework below indicates negative effects of NGOs interventions. To address poverty problems, NGOs usually focus on ameliorating the effects of the vulnerability context on people's livelihoods. This is the reason Morse and McNamara (2013) see the SLF as being developmental in its aim.

Chambers and Conway (1992:6) provide answers to what a sustainable livelihood is:

> A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living; a livelihood is sustainable when it can cope with and recover from stress and shocks, maintain, or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long-term.

A livelihood must enhance capabilities and assets (Scoones 1998). It is this process that the study views as asset accumulation.

2.8.1 Key concepts of the SLF

This section explains the key concepts of the SLF that are assets, transforming structures (or PIP box), vulnerability context, livelihood strategies and livelihood outcomes. Applied to the study, explanations are provided on how these concepts connect with the contributions of NGOs to asset accumulation and poverty reduction.

2.8.1.1 The concept of assets in SLF: Locating the role of NGOs in the building of assets

Several scholars differently categorise livelihood assets. Corbett (1988) categorises assets into investment and productive assets. Investment assets refer to savings, insurance, and valuable resources such as jewellery whose value is extractable during crisis periods. Productive assets refer to objects like land, houses and machinery that can generate income and act as a store of value (Chevo, 2018). Grown and Sebstab (1989) divide assets into physical assets (for instance, property), human assets (skills and time), social assets and collective assets (for instance, common property and public sector entitlements). Chambers and Conway (1992) also separate assets into tangible and intangible assets. Tangible assets are physical resources and stores whereas intangible assets comprise claims and access. More common is the categorisation of assets into five forms: natural assets, human assets, social assets, physical assets, and financial assets (Chambers & Conway, 1992; Scoones, 1998; Allison, 2005; Chitongo, 2013). Based on the SLF, the study investigates how access and the building of several forms of assets help households to deal with the poverty problem affecting them.

Assets are the building blocks which households use to construct their means of living, attain wellbeing, and achieve household security (Chitongo, 2013; Chevo, 2017; Nciizah, 2020; Dube, 2020). Assets are the entry point of the SLF, where the need is to understand the various forms of assets owned, claimed, or accessed by the household. There are varying degrees of access and control of assets (Farrington, 2002). In trying to understand livelihood strategies, various forms of assets must not be analysed as stand-alone but "are interlinked and need to be considered together in order to understand livelihood strategy" (May, Brown, Cooper & Brill, 2009:10).

Despite the diversity in the conceptualisation of assets, most scholars converge on the idea that assets are the foundation of livelihood strategies. Livelihood outcomes are a function of access to assets, a combination of various forms of assets, their transformation, exchange, and expansion in various forms. The roles of access, expansion, building and transformation of assets are done by NGOs, civil society, the private sector, and government; aspects which are technically termed as the 'transforming structures' by the SLF (Ellis, 1998; Scoones, 1998; Ellis, 2000).

This thesis reflects on how NGOs promote the building of various forms of assets and their effects on poverty reduction. The study's categorisation of assets borrows from the SLF categorisation of assets as follows:

- *Natural assets* are non-man-made assets in the form of natural resource stocks of air, soils, water and the environment (Kollmair & Gamper, 2002; Dube, 2020). NGOs are vital in advocating for poor people's access to natural assets such as land (Mujeyi, 2010; Olivier, 2015).

- *Physical assets* are man-made infrastructure that includes buildings, roads and productive assets such as machinery and technology. May et al. (2009) see physical assets as encompassing tools and equipment needed for production. Existing literature in Zimbabwe scantly shows NGOs acting as a conduit to accumulating tools and equipment for income-generating activities (Riddell & Robinson, 1992). More often, several NGOs have called for rural households' access to appropriate technology.

- *Financial assets* exemplify a capital base in the form of cash, credit, and savings (Dube, 2020). Financial assets embody two aspects, liquidity (how readily it can be turned into cash) and fungibility (meaning financial assets more than any other assets can be turned into other categories of resources) (Ellis, 2000; Hughes, 2006). More studies (Kollmair & Gamper, 2002; Hughes, 2006; Serrat, 2008) show that financial assets are the least available form of assets in poor households, making other forms of assets important substitutes. In Zimbabwe, there is a long history of NGOs getting involved in promoting the building of financial assets through saving groups and income generation projects, although in-depth studies are scant.

- *Social assets* are largely about organised human-to-human networks, small to large organised inter-human group claims, organised inter-human group relations, affiliations, and associations. Social assets dwell on what a household can benefit from networks of friends and from being members of clubs, societies, and affiliation networks. Social assets focus on the reciprocity which exists between households within communities based on the trust derived from social ties (Moser, 1998). Chevo (2018) identifies two aspects from which social assets can be derived. These are inheritance, particularly one's position within society which is rooted in kinship relationships and deliberate efforts to build trust and reciprocal relationships. Kollmair and Gamper (2002) further add that the amount of social assets of poor households is determined through birth, age, gender, and caste. NGOs are important stakeholders in the building of trust and reciprocal relationships in poorer communities since they are voluntary associations (Lewis & Kanji, 2009; Dube, 2020). In most cases, strategies utilised by NGOs are dispensed through community groups, a characteristic observed in literature (Musinguzi, 2015).

- *Human assets* are about what members of a particular household can do for themselves, drawing on such capabilities as good health, skills, and education. In most cases, the labour capacity is usually there, but what lacks are the skills and education (Chingarande, 2009). Human assets are important because they determine how the other four types of assets are utilised (Hughes, 2006). There is a growing realisation that poverty in Zimbabwe is a function of lack of skills, knowledge, and poor health (Budzi, 2016). No wonder there is an influx of NGOs in Zimbabwe that focus on ensuring human capital endowment through the service provision function.

Later in chapter 4, the study explores in detail how NGOs' strategies are leading to the accumulation of the above set of assets of the SLF and its effects on poverty reduction. The SLF framework recognises the five types of assets outlined above, known as the pentagon of assets (Allison, 2005), although a significant number of studies (Norton & Foster, 2001; Odero, 2006; Dube, 2017) are of the view that what constitutes assets is debatable, and the five forms are inconclusive given that there are other forms of assets. Odero (2006) advocates for the inclusion of information as a form of asset. Dube (2017) recognises culture and indigenous knowledge as other forms of assets that households can rely on in constructing livelihoods. The researcher concurs with the scholars who note the insufficiency of SLF assets, and the study contributes to knowledge through exploring NGOs and other assets in the form of informational and psychological assets as shall be explored in chapter 4 and 5.

The more assets a household has, the less likely it is to fall into poverty (Arun et al., 2010). Therefore, asset accumulation strategies by NGOs help households move out of poverty and prevent them from falling into poverty since poverty is at times a function of lack of adequate assets. For Arun et al. (2010), mere asset-building does not fight poverty, but there is a need to transform assets into meaningful and productive outcomes.

2.8.1.2 The concept of vulnerability in SLF: NGOs and the reduction of the vulnerability context

The vulnerability context denotes a set of conditions and events that inhibit or enhance the people's livelihoods (Chevo, 2018). Njagi (2005) sees the vulnerability context as events that determine access to assets and livelihood outcomes. The vulnerability context affects the typology of assets available to people. Moser (1998) argues that the vulnerability context can either enhance or inhibit livelihoods. In the SLF, the role of transforming structures represented by NGOs in this research is to limit the effects of the vulnerability context on the livelihoods of poor people. In this study, NGOs are viewed as playing an important role in limiting the vulnerability context, consequently expanding the range of assets available to the poor. Put differently, asset accumulation strategies seek to deal with the vulnerability context of food shortages, income struggles and many others that the poor households in Chegutu District experience. The researcher is alive to the potential of NGOs worsening the vulnerability context of poor households, and this is captured in the conceptual framework below.

Livelihoods are prone to shocks and stresses. Stresses are pressures that are usually predictable, continuous, and cumulative, such as a growing population and droughts. Shocks are unpredictable, sudden, and traumatising experiences such as raging fires, devastating floods, and epidemics, and are divided into covariate shocks and idiosyncratic shocks (Dube, 2017). Covariate shocks are events that affect an entire community or country. These can be natural disasters and economy-related challenges like major price hikes and economic recession. Idiosyncratic shocks are confined to the household level and include the death or sickness of a family member (Chevo, 2018).

Livelihood assets are not only a means to sustain daily life but can be called upon in times of shocks and stresses (Rakodi & Lloyd-Jones, 2002). The illness of an income earner within a household result in the family selling assets to cover medical costs. This may cause a decline in the overall household asset portfolio. NGOs, as a part of transforming structures in the SLF, limit the effects of the vulnerability context on people's livelihoods through their projects. They do this through the mobilisation of different forms of assets (Dube, 2020). As this study views poverty as part of the vulnerability context in Chegutu District, NGOs build capacities that enable poor households to withstand shocks and stresses.

2.8.1.3 Policies, Institutions and Processes in SLF: The place of NGOs in the SLF

Policies, institutions, and processes (PIP), also referred to as the transforming structures, are another element of the SLF. The SLF examines policies, institutional arrangements, and political and economic processes because they frame the context within which households exist and pursue livelihoods, shaping the assets accessible to households (Chevo, 2018).Usually referred to in the literature as the 'PIP Box', processes, institutions and policies affect access to assets, and as such; limit the impact of shocks and stresses on people's livelihoods (Bennet, 2010). Farrington (2002) is of the view that the PIP Box acts as a conduit for accessing available assets, or a barrier against accessing various forms of assets. Chingarande (2009) concludes that access, control, and use of assets are influenced by institutional structures and processes. As NGOs are part of the PIP, the thesis analyses how they are ensuring the building of assets and limiting the impact of the vulnerability context on people's livelihoods. Nciizah (2020) argues that the role of institutions like NGOs is to enhance or inhibit the range of possibilities available to poor households.

Institutions are divided into structures (NGOs, civil society, private sector, levels of government) and processes (power relations, laws, culture, policies) (Njagi, 2005; Bennet, 2010;). Structures are public and private sector organisations responsible for setting and implementing policies and legislation, delivering services, trade and performing other activities that affect livelihoods (Serrat, 2008). Processes include laws, regulations, agreements, and cultures that determine how structures operate (Serrat, 2008). Serrat (2008) argues that processes are incentives to make better choices in as much as they deny or grant access to livelihood assets.

2.8.1.4 Livelihood strategies: Asset accumulation strategies by NGOs

Livelihood strategies are an amalgamation of household activities intended to achieve livelihood outcomes (de Haan, 2007) and in this study, livelihood strategies reflect asset accumulation strategies. Livelihood strategies are implementable and anchored on achieving predetermined livelihood outcomes (Dube, 2017). Since livelihood strategies are made up of activities that generate the means of living (Chingarande, 2009), the study uses the SLF to examine household activities backed by NGOs' interventions to build assets aimed at poverty reduction (Dube, 2020). Transforming structures such as NGOs facilitate access to assets that allow poor people to implement livelihoods strategies. As argued before, livelihood strategies are a function of access to assets and, poor people pursue diverse and many livelihood strategies.

Scoones (1998) identifies three types of livelihood strategies, which are, agricultural intensification (or intensification), livelihood diversification, and migration. Agricultural intensification is the main rural livelihood strategy; for poor households depend on capital and technological investments. Dumba (2005) identifies agriculture as one of the strategies NGOs use to deal with poverty in Zimbabwe. Livelihood diversification captures the wide range of activities households can use to withstand and recover from shocks and stresses. The innovative capacity of NGOs is reflected by their wide range of activities that help poor households to respond to poverty. Innovations such as saving groups, microfinance, and skills training (Dorman, 2001; Kabonga, et al., 2021) and various income-generating activities ranging from gardening, horticulture and candle making (Dumba, 2005) show the ability to diversify livelihoods.

2.8.1.5 Livelihood outcomes: Asset accumulation and the reduction of poverty

Livelihood outcomes result from strategies implemented by households (Dube, 2017). According to the SLF, households' access to assets influenced by institutions like NGOs, then fashioned into livelihood strategies, results in the following outcomes: increased income; improved well-being;

vulnerability reduction; improved situation of food security; sustainable use of the available natural resources; improved social relations and status; and improved dignity and respect (Carney, 1998, Ellis, 2000; Kollmair & Gamper, 2002).

Livelihood outcomes must lead to a meeting of current and future households' needs (Chevo, 2018). The above outcomes provide the benchmarks to conceptualise the role of NGOs in poverty reduction. Achieving the above outcomes marks the positive contributions of NGOs to poverty reduction. Morse, McNamara and Acholo (2009) argue that livelihood outcomes lead to the building of various forms of assets and make households more resilient. The study calls such a process 'asset accumulation' – a scenario where livelihood outcomes lead to households having access to other forms of assets that they lacked and enhance these assets in terms of quantity and quality.

2.9 CONCEPTUAL FRAMEWORK: THE ASSET ACCUMULATION TRAJECTORY

The study adopts an asset accumulation trajectory shown in figure 3 as the conceptual framework. NGOs intervene in poor households in Chegutu District in order to address asset poverty reflected by lack of financial, human, social, physical, and natural assets. The asset accumulation strategies used by NGOs are diverse, encompassing microfinance, skills development, income generation, service provision, capacity building and monitoring of government strategies. These strategies are livelihood strategies meant to address the vulnerability context that poor households are embedded in. From the reviewed scholarship (Adjei et al., 2012; Mandinyenya, 2014), asset accumulation strategies result in livelihood outcomes of more income, improved social relations and networks, ownership of more assets and positive outcomes on education, health, and nutrition. The relationship is not simple as NGOs' strategies may worsen the condition of the poor (Nyathi, 2012; Taru, 2013; Kabonga, et al., 2021). This can be through entrenching dependency, worsening of social relations in communities and failure to address the root causes of poverty; thus, superficially addressing poverty and suffering. This conceptual framework is heavily influence by the theoretical framework chosen for the study. In other words, the conceptual framework mirrors the theoretical framework in practise. Thus, household poverty shown in the conceptual framework explains the vulnerability context of the SLF whereas the household asset accumulation strategies capture the livelihood strategies in the SLF. Finally, the possible outcomes align with livelihood outcomes of the SLF. The asset accumulation strategies have a possibility of building assets or eroding the assets that poor household already have.

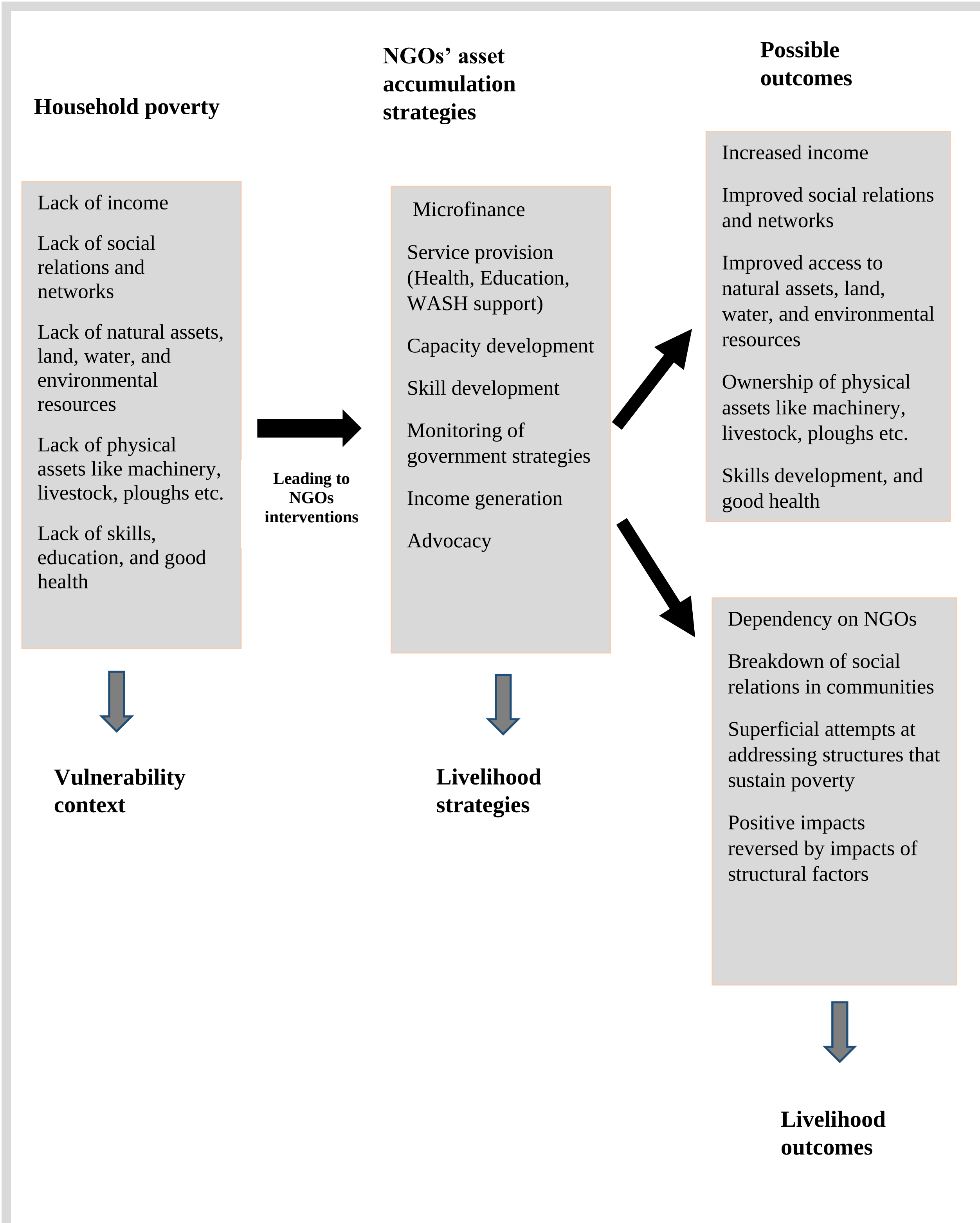


Figure 3: Showing asset accumulation trajectory (Author's construction)

2.10 CONCLUSION

The foregoing chapter reviewed Zimbabwean and global literature to understand the contribution of NGOs to asset accumulation and poverty reduction. As NGOs implement their projects, studies show that they bring positive impacts on education, health, income, food security and ownership of assets. Equally, compelling scholarship brings to the fore the weaknesses of NGOs' interventions with some scholars arguing that NGOs have worsened the conditions of the poor. Amidst this polarity, there is some semblance of consensus that skills development, service provision, microfinance, watchdog activities and capacity building remain popular and workable strategies used by NGOs to reduce poverty. The chapter concluded by discussing the asset accumulation trajectory and explaining the theoretical as well as conceptual frameworks used to interrogate the study and frame the contribution of NGOs to poverty reduction.

CHAPTER 3: METHODOLOGY

3.1 INTRODUCTION

This chapter begins with a description of the study area to give a proper context of the study site. Explored in the chapter is the rationale for the research approach and research design adopted. The chapter also discusses the approaches to fieldwork, particularly the data collection methods and the sampling methods employed. Explanations are also provided on how rigour and trustworthiness were attained in the study. Towards the end of the chapter, the researcher also deals with the ethical considerations of informed consent, anonymity, confidentiality, and respect for participants.

3.2 DESCRIPTION AND BRIEF HISTORY OF THE STUDY SITE

The research was carried out in Chegutu District which is located in the central-northern part of Zimbabwe as shown in figure 4. The district is surrounded by Mhondoro-Ngezi District to the south, Kadoma District to the east and Zvimba District to the west (Kabonga, 2020b). The district is approximately 107 kilometres southwest of Harare, the capital city of Zimbabwe. The administrative town of Chegutu has a long history that goes back to the late eighteenth century. The town was initially located at Hartley Hills. The location of the town at Hartley Hills was based on the availability of gold deposits. It was only in 1899 when the town moved to its current location, gaining village status in 1903 followed by the proclamation of a town status in 1942. The current location of the administrative town of Chegutu District is approximately 34 kilometres away from the original location at Hartley Hills. Before changing its name to Chegutu in 1982, the town was named after a famous colonial hunter and explorer called Henry Hartley.

Mawowa (2008) observed rapid population growth in the 1990s in Chegutu District. Between 1988 and 1993, the population grew by 4 per cent, followed by a steady 3.5 per cent increase between 1993 and 1998. The post-2000 era witnessed rapid population growth in the district, especially in the two urban centres of Chegutu and Norton. In 2002, Chegutu urban had a total population of 22 726, which increased to 49 842 in 2012 (ZIMSTAT, 2013). The combined rural and urban population of Chegutu District between 2002 and 2012 witnessed massive growth as the population moved from 100 000 to 149 025. The growth was mainly in the urban areas due to the development of new suburbs and houses (Mawowa, 2008). The opening up of new areas for agriculture during and after the FTLRP resulted in the growth of the population in the district. The current population of Chegutu District is estimated to be well above 150 000 (World Population Review, 2020). Estimates of the National AIDS Council, Chegutu District Office (2022) shows that there are over 16 000 orphans and vulnerable children in the district. The District Social Welfare reports show that the district faces several social problems like unemployment, drug abuse, child abuse, food insecurity and child marriages. This explains the continued relevance of NGOs, especially in the arena of poverty reduction.

Chegutu District is located on the Midlands Greenstone Belt, a portion of the Great Dyke that is endowed with huge mineral deposits (Mawowa, 2008; Mawowa, 2013). As a result, it has traditionally relied on mining activities. It is not surprising that 30 per cent of the mineral output of Zimbabwe has traditionally been produced in Chegutu District (Mawowa, 2013). Despite being a rich mineral area, the district has suffered significantly from the effects of poverty. Due to the closure of mines owing to the economic crisis beginning in 2000, artisanal mining has since flourished (Mawowa, 2013). Agriculture remains a vital economic activity. However, the district's agricultural sector has suffered from the land expropriation of 2000, forcing many former farmworkers into artisanal gold panning and prostitution, both of which are indications of growing poverty levels (Mawowa, 2008). In rural parts of the district, subsistence farming continues with occasional cash cropping and horticultural production, especially gardening. Despite the district being located in Ecological Regions 2 and 3, it has of late suffered from recurrent droughts. Past droughts that have ravaged the district include the droughts of 2001/2002, 2007/2008, 2011/2012 and 2018/2019 agricultural seasons.

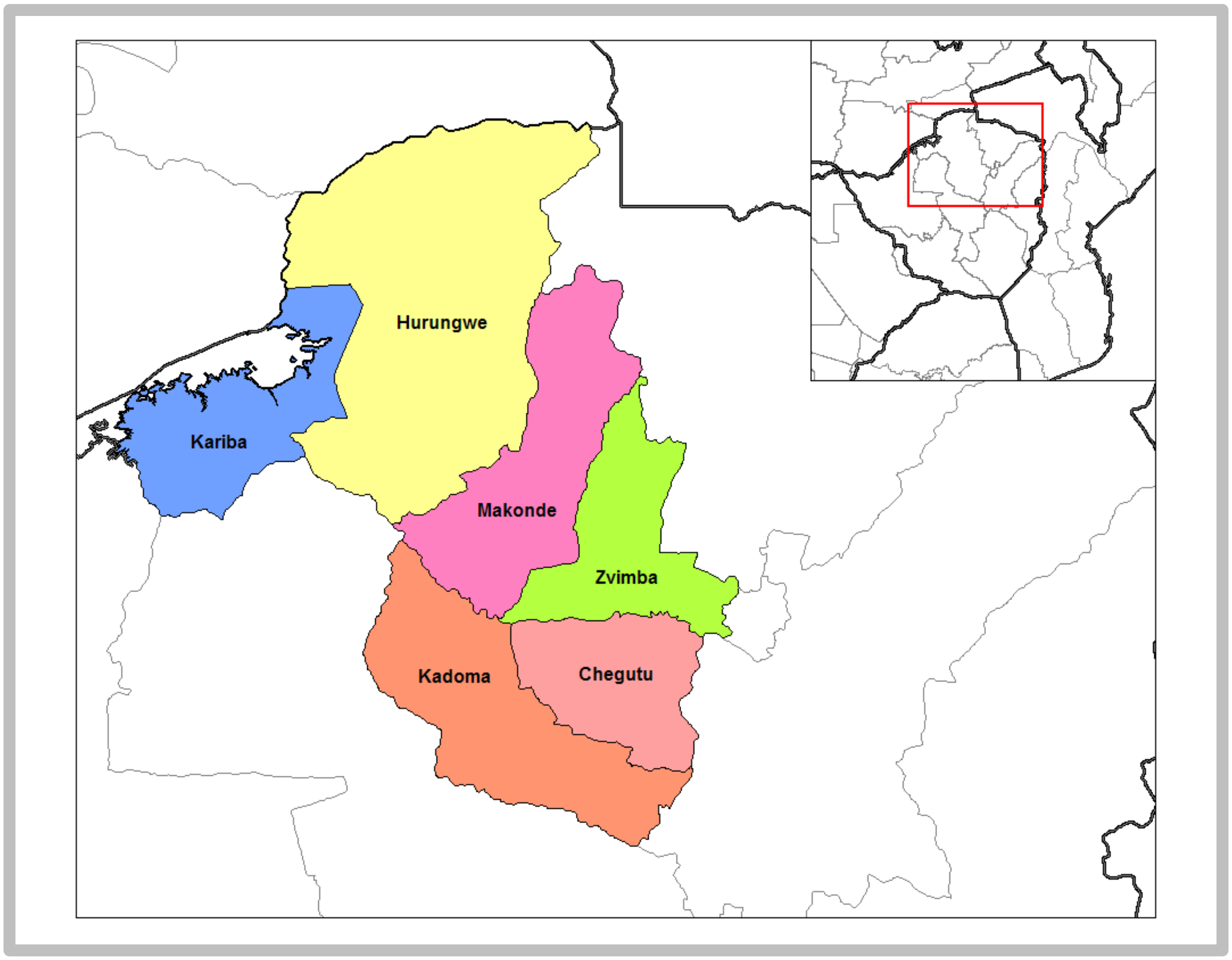


Figure 4: Showing the location of Chegutu District (Google Maps)

3.3 QUALITATIVE RESEARCH APPROACH

In this study, the researcher employed the qualitative approach with an interpretivist dimension guided by the "belief that people attribute different meanings to their social environment, and this is their justified belief about what establishes acceptable knowledge; that is, one should "take the role of the other to acquire social knowledge" (Lofland & Lonfland, 1995:16). To gain acceptable knowledge on the contribution of NGOs to poverty reduction, the researcher borrows from Fielding's (1982:83) approach of "telling it like it was for them" involving 'getting into the head of subjects' to understand research participants' view of reality (Kivunja & Kuyini, 2017). In other words, the researcher placed reliance on the "stories told by the participants" (Mohajan, 2018:7) to invoke personal reflections on NGOs and poverty reduction. The study relied on what Lincoln and Guba (1987) called the 'human instrument approach', that is, focusing on human-textured experiences and their reflections about the experiences. This then distinguishes qualitative research from quantitative research in the sense that while quantitative researchers allow the data to speak for them, qualitative inquirers let the observed or the researched speak. This culminates into incredible descriptions of the social world (Perakyla, 2004).

In line with the above argument, the approach used suited the study of how NGOs contribute to poverty reduction through asset accumulation. A qualitative approach offered an ontological space to unravel NGO beneficiaries' life histories and lived experiences regarding the contribution of NGOs to poverty reduction. Qualitative research proved useful in capturing NGOs' role in asset accumulation and poverty reduction from the perspectives of actors involved, that is, NGO staff and beneficiaries. Creswel (2009) and Mohajan (2018) argue that qualitative research requires researchers to indulge in people's experience. As the researcher was enmeshed in NGO beneficiaries' experiences, there was the gathering of high-level details of the effects of asset accumulation approaches to poverty reduction.

Apart from the above research lenses, the researcher also approached the study of NGOs' contribution to poverty reduction from a constructivist notion with a "view that all knowledge, and therefore all meaningful reality as such, is contingent upon human practices, being constructed in and out of interaction between human beings and their world and developed and transmitted within an essentially social context" (Crotty, 1998:42). The aim was to engage in research that probes and searches for deeper meanings rather than just surface features. The qualitative approach was well-suited for this study since the researcher engaged with respondents, probed on areas that answer the research questions punctuated with following up on interesting themes. Guided by the constructivist notion, the researcher was aware from the onset that the respondents had multiple perspectives regarding NGOs and poverty reduction. To capture the ranging ontological and epistemological perspectives, a qualitative approach oriented the study towards several methods, namely, in-depth interviews, documentary analysis and Focus Group Discussions (FGDs) to gather the data. This supports basic tenets of triangulation, and more specifically, Golafshani's (2003) positing that the use of several data collection methods in qualitative research such as documentary review, observation and interviews leads to a more valid and reliable understanding of multiple realities.

Taylor, Bogdan and DeVault (2016) submit that the purpose of qualitative research is to understand participants' versions of reality or reality from their point of view. The goal of qualitative research is to capture the views of the respondents so as to answer the research questions and address the research problem. During fieldwork, the researcher was concerned with understanding respondents' points of view regarding NGOs' roles in asset accumulation and poverty reduction. The deployment of qualitative data collection methods in the mode of in-depth interviews and FGDs permitted the respondents to express their points of view on how NGOs enabled asset accumulation and poverty reduction unhindered.

Existing literature supports that qualitative research adopts an 'emergent research design' (Mc Millan & Schumacher, 2010; Creswell & Creswell, 2018) – one that captures its flexibility. Qualitative research cannot be tightly prescribed to certain plans, processes, and procedures. As argued by Cypress (2017) the researcher is supposed to adapt the research to contextual problems and plan on how to address them. Aligning with the emergent research design of qualitative research, this work was adapted at various points in the research process to manage the scope of inquiry. In the initial plan, the researcher wanted to interview community leaders, several government officials, non-NGO beneficiaries, NGO beneficiaries and NGO staff, but because of financial and time constraints, only NGO staff, beneficiaries, and few government officials were included. The researcher found these to have adequate viewpoints to satisfy the study's research questions. As the researcher interfaced with them to the point of saturation, the researcher was able to achieve the objectives of the study.

3.4 CASE STUDY DESIGN

The researcher adopted a case study design of an exploratory nature (Baxter & Jack, 2008). The study was a multiple case study since the researcher investigated in depth the contribution of three NGOs to poverty reduction from an asset accumulation perspective. The use of the multi-case study permitted the examination of differences and similarities in the contribution of TWO, ADMT and ZT to asset accumulation and poverty reduction. This is because in selecting a multi-case study, the logic is that each case produces contrasting or similar study results (Leedy & Ormrod, 2015).

A case is defined by Miles and Huberman (1994:24) as "a phenomenon of some sort occurring in a bounded context". In this study, the cases are the three NGOs in Chegutu District, and they also form the unit of analysis. Following Yin (2003) and Stake's (2010) argument, the cases were bound by place (a focus on Chegutu District), activities (NGOs' approaches to asset accumulation and poverty reduction) and time (within the last five years). The study remained reasonable in scope because of the binding of cases, a view expressed also by (Harrison, Birks, Franklin & Mills, 2017).

The case study design functions to challenge, extend and confirm a certain theory in as much as it can be used in theory building (Yin, 2014). Therefore, the rationale for using this design was rooted in the possibility of extending the forms of assets that NGOs facilitate access to and the roles that several institutions play in the process of asset building. In this regard, the researcher agrees with Ebneyamini and Moghadam (2018) that the case study design helps in extending theory and is deployable where inadequacies in theory exists. A case study allows an in-depth interrogation of phenomena. For that reason, it was well-suited to answer the research questions that focus on NGOs' strategic approaches to asset accumulation and how asset accumulation contributes to poverty reduction. In line with Yin's (2003) arguments on when to use a case study, the researcher was able to answer the why and how of NGOs' approaches to asset accumulation and poverty reduction.

A case study permits issues to be explored using multiple lenses, consequently ensuring that various facets of a phenomenon are understood and revealed (Yin, 2018). The study achieved this through the use of multiple methods of collecting data (in-depth interviews, documentary analysis and FGD) and sources (NGOs' beneficiaries, NGOs' staff and government officials) in order to unravel a plethora of strategic approaches to asset accumulation and poverty reduction. This use of various methods of collecting data resulted in a more synergistic view of the studied issues (Flyvbjerg, 2011; Yin, 2014; Mohajan, 2018).

3.5 POPULATION AND SAMPLING

As mentioned in Chapter 1, the NGO sector in Chegutu District is diverse and comprises numerous types of NGOs implementing varied interventions. Thirty NGOs are operating in Chegutu District.

Of these 30, there are 6 NGOs in the subsector of development. The 3 NGOs that were sampled for the study are part of this sub-sector.

The total population of households receiving services that affect poverty reduction such as economic strengthening, vocational training and community apprenticeship, nutritional gardens, and service provision (health, education) from these 3 NGOs comprised the population of the study and they were 850 households as reflected in the NGOs' databases. The biggest chunk of the beneficiaries was from TWO amounting to 400 households with 290 from ADMT and 110 from ZT. TWO has been implementing the HB project since 2015 and the programme is comprehensive in terms of reach and services offered when compared to ADMT and ZT interventions.

There are 8 ministries and government departments that NGOs in Chegutu District work with. These are the Ministry of Health and Child Care (MoHCC), Ministry of Primary and Secondary Education (MoPSE), Ministry of Women Affairs, Community, Small and Medium Enterprises Development, Ministry of Lands, Agriculture, Fisheries, Water and Rural Development, NAC, Rural District Council, Department of Social Welfare and DDC's office. The government officials interviewed for this study were sampled from this population.

Below, the researcher explains the sampling procedure adopted. The focus is on how the three cases were sampled followed by the sampling within cases. Within cases, two non-probability sampling procedures of purposive and snowball sampling were adopted.

3.5.1 The selection of the cases

The study employed a two-staged approach to sampling. The first stage was the sampling of the three NGOs. The researcher used purposive sampling to select the three cases. Though there are 30 NGOs in Chegutu District, the study focused on the sub-sector of development-oriented NGOs which is made up of 6 NGOs. For this study, 3 NGOs (TWO, ZT and ADMT) were selected as case studies in understanding their contribution to poverty reduction from an asset accumulation perspective. These NGOs are development-oriented and many of their activities are geared towards reducing poverty and improving households' standards of living. The NGOs were included in the study based on their relevance to the topic. The NGOs are implementing poverty reduction strategies; thus, they were were-well suited to be included in the study. Qualitative inquirers are advised that the random selection of cases is neither necessary nor preferable but the criteria for selection should be of relevance to the study (Yin, 2011) as done with the selection of the 3 NGOs.

3.5.2 Sampling within cases

The second stage of sampling was sampling within cases. Within the cases, the researcher employed purposive sampling where the researcher had influence over elements included in the study and usually the choice of respondents is influenced by the qualities they have (Etikan, Musa & Alkassim, 2016; Etikan & Bala, 2017). For NGOs' staff, the researcher carefully and purposively selected officials who were directly involved in the implementation of asset accumulation strategies. For one of the organisations, TWO's Monitoring and Evaluation Officer and two Field Officers were sampled while the Project Officer and Programmes Officer were sampled for ADMT and Zebakwe respectively. Consequently, a total of 5 NGO officials were purposively sampled as shown in Table 1 below. While TWO also had a Programmes Officer, it was mainly field officers that dealt directly with poverty reduction. The researcher agrees with Bernard (2002) and Patton (2002) that purposive sampling enables information-rich respondents to inform a study as witnessed during the Chegutu fieldwork.

Concerning NGO beneficiaries, the researcher followed several procedures to come up with the 48 respondents. Initially, the researcher obtained databases of NGO beneficiaries, including the types of services received. This was then narrowed down to a focus on beneficiaries receiving services that are believed to promote asset accumulation and poverty reduction. The researcher then purposively selected 2 beneficiaries who were benefiting from poverty reduction activities from each NGO. These beneficiaries referred the researcher to other beneficiaries receiving similar services. This snowballing procedure enabled easy and faster access to information-rich participants.

In the end, 48 beneficiaries (30 for interviews and 18 for FGDs) were sampled from TWO, ADMT and ZT. These beneficiaries were receiving economic strengthening services, income-generating projects, vocational training, educational support, and health support services. Purposive sampling combined with snowballing helped enable respondents that are "proficient and well-informed with a phenomenon of interest" (Etikan et al., 2016:2) so as to proffer their views, opinions, and experiences. For this study, the researcher was not concerned about representativeness but the relevance of the 48 sampled beneficiaries to the study. As mentioned before, these sampled beneficiaries were receiving services that have an effect on poverty reduction.

There are active debates about the sufficiency of sample sizes in qualitative research. For instance, Morse (2000) is of the view that when more relevant data emerge from each participant, the fewer respondents are sampled. For others like Ritchie, Lewis and Elam (2003) the sample size should not be too big to enable management of the analytical task. Key guidelines in sampling include the requirement that the chosen sample size should be big enough to permit a rich textured analysis of the phenomenon being studied and small enough to allow "deep, case-oriented analysis" (Sandelowski, 1995:183). The 48 sampled NGO beneficiaries were adequate for the study since they possessed intimate knowledge and experience of NGOs' contribution to poverty reduction and asset accumulation. Morse (2000) advises that when more rich and useable data is collected from respondents, then fewer participants are required. Informational redundancy was used (Vasileiou, Barnett, Thorpe & Young, 2018) to finalise the sample size of NGO beneficiaries. Sampling was terminated when no new information was emerging from the sampled units.

The NGO sector partners with key government line ministries and departments in poverty reduction. These departments and ministries are mentioned in the population section above. Three representatives from government departments and ministries were purposively sampled to inform the study. These were considered to be information-rich since they work with NGOs in poverty reduction.

Data Collection methods	**Sampling category**	**Number of respondents sampled**
Focus Group Discussions	NGOs' beneficiaries	18
In-depth interviews	NGOs' beneficiaries	30
	NGOs' staff	5
	Government officials	3
Total		56

Table 1: Showing the number of respondents sampled in the study.

3.6 DATA COLLECTION METHODS

To capture the strategic approaches to asset accumulation, the contribution of asset accumulation to poverty reduction, NGOs' strategic alliances in asset accumulation and the challenges faced by NGOs in asset accumulation, in-depth interviews, documentary analysis and FGDs were employed. The 'methods mix' employed served to improve the rigour and trustworthiness of the research. As submitted by Bowen (2009) qualitative researchers should at least rely on two sources of evidence to seek corroboration and convergence.

3.6.1 In-depth interviews with NGOs beneficiaries

The understanding of in-depth interviews in this study is underpinned by Allmark et al. (2009) who view in-depth interviews as a set of techniques for generating data from individuals based on open-ended questions. In-depth interviews are usually flexible. In total, 30 NGOs' beneficiaries were interviewed. The beneficiaries were drawn from the three NGOs under study, that is, TWO, ADMT and Zebakwe Trust. Ten beneficiaries were drawn from each of the three NGOs. The gender distribution of the respondents was seven females and three males for TWO's beneficiaries, 5 females and 5 males for ADMT's beneficiaries and eight females and two males for Zebakwe Trust's beneficiaries. In total, the researcher interviewed 20 females and ten males who were benefitting from NGOs' interventions. Aligning with the naturalistic characteristic of qualitative research (Denzin & Lincoln, 2018), the interviews were conducted in the natural settings of the study subjects, that is, at their homesteads. After the sampling process described above, the beneficiaries were tracked to their homesteads with the help of staff from the 3 NGOs and followed by conducting the interviews.

The researcher directly engaged the NGO beneficiaries to get their side of the story on the contribution of NGOs to poverty reduction. To accomplish the task, an interview guide was used. Using in-depth interviews initialised with open-ended questions, for instance, the researcher would ask, "What are the services you have received from ZT or ADMT or TWO?" In many cases, the discussion would then unfold based on the initial response. Clarity and elaboration were sought on certain areas which were inadequately explained. The researcher's fieldwork experience supports the view by Morris (2015) that in-depth interviews offer the opportunity to gain insights and probe on interesting aspects of research. The interview style adopted in the study aligns with the qualitative interview method proposed by Neuman (2000) in which:

- The researcher displayed interest in responses and encouraged elaboration and explanations;
- The interviewer used open-ended questions and probes were recurrent;
- The interview adopted a friendly conversational exchange though with a little more direction from the researcher;
- The researcher and respondent jointly control the pace and direction of the interview; and
- The interviewer adjusts to the respondents' language usage and norms.

On average, the in-depth interviews conducted lasted for about 50 minutes. The researcher noticed that when the interview reached the 50-minute mark, concentration would diminish, and the respondents would end up repeating what they would have said before. With permission granted by the respondents, the interview process was recorded using a digital voice recorder for transcription later.

For the NGO beneficiaries, the questions were framed in Shona (the local language in Chegutu District). This was done to ensure adequate comprehension of the questions. The researcher had no problem with changing the questions on the interview guide from English to Shona since the process was done well before the interview process. The follow-up questions to initial responses were in Shona. The researcher is a native Shona speaker; thus, encountered no problems in engaging the respondents using the local language. Guided by the advice of McGrath, Palmgren and Liljedahl (2018) of not conducting interviews using esoteric jargon; the interviews were conducted in the mode of a layman's language. As the interview process unfolded, the researcher cross-checked with respondents on interpretations of their responses, particularly on areas much important to the study. This was done to ensure that the respondents' views were correctly captured in the researcher's field notes. The study's credibility was enhanced due to this strategy.

3.6.2 In-depth interviews with officials from NGOs

Besides interviewing TWO, ADMT and ZT beneficiaries, the researcher also interviewed five officials drawn from the three NGOs. For TWO, two field officers and the Monitoring and Evaluation (M and E) Officer were interviewed. For ADMT, the researcher interviewed the Project

Field Officer whereas for Zebakwe Trust, interviewed was the Programmes Officer. The interviewed respondents were responsible for implementing and superintending projects meant to reduce poverty in the community. Of the interviewed NGO officials, four were males and one was female.

In-depth interviews aim to understand respondents' lived experiences (Taylor et al., 2016). As the researcher engaged these respondents, they were found to be knowledgeable and possessing intimate details of NGOs’ attempts at poverty reduction. The NGO staff provided valuable insights on strategic approaches to poverty reduction, the contribution of asset accumulation to poverty reduction, NGOs’ strategic alliances in asset accumulation and the challenges faced by NGOs in asset accumulation. The participants were allowed to speak freely on their terms (Morris, 2015; McGrath et al., 2018) regarding NGOs and poverty reduction. Through narratives of reality provided by NGO officials, the researcher was able to understand NGOs’ approaches to asset accumulation. The use of unstructured in-depth interviews allowed the researcher to seek clarity on interesting aspects of the conservation that emerged during the interview (Seidman, 2013). Thus, Mohajan’s (2018) submission that the unstructured nature of qualitative in-depth interviews leads to new insights was confirmed.

The interviews were held at the offices of the NGOs in line with Creswell and Creswell’s (2018) recommendation of collecting data in the natural settings of respondents. It was convenient for the respondents to interview them at their offices. McGrath et al. (2018) urge qualitative researchers to conduct interviews at a time and place convenient to the respondents.

The interview process on average lasted for an hour. The researcher was granted permission by the respondents to record the interviews using a voice recorder. English was used in conducting the interviews, given that the respondents were conversant in English due to their professional and educational background. Though the interviews would start in English, there were instances where the respondents would choose to respond to some questions in Shona. This was because the respondents better expressed their opinions on the subject matter in the Shona language. The approach to questioning was the straightforward use of ordinary language. This enabled the respondents to adequately comprehend the questions, thus, ensuring relevant responses (Jennifer, 2018).

3.6.3 In-depth interviews with government officials

In-depth interviews comprising open-ended questions allow interviewees to express themselves and lay bare how they conceive the world around them (McMillan & Schumacher, 2010). As the three government officials expressed their views during in-depth interviews, varied perspectives were gathered on the contribution of NGOs to poverty reduction. NGOs heavily interact with government officials as they do their work. As discussed in Chapter 2, NGOs complement the state in development. Thus, it was important to get the views of government officials. Interviewed were one official each from the Department of Social Welfare, Chegutu Rural District Council, and the Ministry of Women Affairs, Community, Small and Medium Enterprises Development. Of the interviewed officials, two were females and one male. The use of in-depth interviews gave voice to participants (McGrath et al., 2018), who; in this context, were government officials; to express their subjective views on NGOs' roles in asset accumulation and poverty reduction.

The researcher used the same interview guide to interview the different government officials. This was done in order to get uniform data on the contribution of NGOs to poverty reduction from an asset accumulation perspective. Although the researcher used the same interview guide, the sequence of the questions was changed, intermixed with a rephrasing of the questions and explanations of the questions for better clarity. Given that in-depth interviews allowed greater flexibility and more freedom (Young, 2018), the researcher was careful not to inherently deviate from the focus of the study. While the government officials provided detailed narrations often encompassing aspects not relevant to the study, reliance was on posing questions that required them to come back and focus on issues of interest to the study.

The interviews would at times start in English but there were occasions where the discussion ended up in Shona. The researcher was careful not to continue posing the questions in English when the respondents generally felt more comfortable and elaborate in Shona. This is viewed as a collaboration between the participant and the researcher while allowing respondents to tell their stories (Baxter & Jack, 2008). However, transcriptions were translated into English. Though the process of transcribing was time-consuming as also observed by (Braun & Clarke, 2006), this was an opportunity to become familiar with the data. The interview process lasted for an average of 40 minutes. The process was conducted at the offices of the respondents. The respondents had indicated that they preferred to be interviewed at their workplaces just like the officials from NGOs. Conducting interviews at the respondents' place of work amounted to capturing government officials' version of social reality in their natural settings. Creswell and Creswell (2018) advise qualitative scholars to interview respondents in their natural settings.

3.6.4 FGDs with NGOs' beneficiaries

To complement the data from in-depth interviews, the study employed FGDs in the mode of group interviews to gather data with participants influencing each other with their answers to the ideas and contributions during the discussion (Freitas, Oliveira, Jenkins & Popjoy, 1998; Kinalski et al., 2017; Femdal & Solbjor, 2018; Muijen, Kongvattananon & Somprasert, 2020). A total of two FGDs were held made up of NGOs' beneficiaries. TWO's FGD was made up of ten (five females and five males) participants and the ADMT's FGD was made up of eight (four females and four males). Johnson and Christensen (2014) argue that FGDs should be characterised by homogeneity to gather relevant and adequate data. Homogeneity was achieved since all participants were NGO beneficiaries and usually drawn from the same localities. The notion of homogeneity is criticised by some scholars who believe unfamiliar respondents can give spontaneous and honest answers (Stewart & Shamdasani, 2015).

The participants of the FGDs differed from those that were interviewed during in-depth interviews. This was done to avoid a scenario where the participants would regurgitate what they would have said during interviews. Thus, the researcher considered similarities in data from FGDs and interviews as resembling 'true corroboration' considering that the respondents were different.

The study concurs with Nyumba, Wilson, Derrick, and Mukherjee (2018) that FGDs allow the generation of rich descriptions as respondents interact and tender their views and lived realities. For the two FGDs held, the respondents contributed varied experiences and wide-ranging views ensuring a rich description of the contribution of NGOs to asset accumulation and poverty reduction. This is the same opinion held by Kinalski et al. (2017) that FGDs allow the submission of varied concepts, opinions, and experiences by participants. Within the same FGD, respondents confirmed, and validated responses tendered by others and there were instances where entirely new insights emerged. In some instances, participants elaborated on each other's views as well as corrected each other's recollection of events. This feeds into the argument by Willig (2008) that in

FGDs, beliefs are confirmed, challenged, and qualified. Data emerging from the two FGDs converged and diverged; often aligning with the submissions of van Eeuwijik and Angehrn (2017) and Cohen, Manion and Morrison (2018) that FGDs provide direct differences and similarities of participants' experiences and opinions as opposed to reaching the conclusion after the analysis of the narratives of individual interviewees.

While FGDs can serve as a principal source of data as argued by Jackson, Drummond and Camara (2007), for this study they complemented unstructured in-depth interviews. The researcher was able to accumulate a rich amount of data within a relatively short period of time, a view also expressed by (Nyumba et al., 2018; Flynn, Albretcht & Scott, 2018). There were instances where the participants tendered viewpoints that were irrelevant to the study. To overcome this challenge, questions were posed that redirected the discussion to the matter at hand, a view also held by past inquirers such as (Van Eeuwijik & Angehrn, 2017).

On average, the FGDs lasted for 50 minutes. As the discussions were unfolding, they were recorded using a voice recorder. The discussions were held in Shona, and all the respondents were comfortable with the language. A similar interview guide was used for the two FGDs but in many instances, the discussions were open and flexible, punctuated by follow up questions on important issues and clarity seeking on grey areas. This served to address one of the weaknesses of FGDs, that is, groupthink which seriously hampers the dependability of the data (Kinalski et al., 2017). In line with Van Eeuwijik and Angehrn's (2017) submission of conducting FGDs at a place that is convenient to respondents, the two FGDs were conducted at the local clinics which were easily accessible to all the participants. The researcher was the moderator tasked with creating a relaxed and comfortable environment for the participants while at the same time making quick field notes on interesting aspects that answered the research objectives.

3.6.5 Documentary analysis

NGOs' annual reports, strategic plans, and programme minutes were reviewed extensively to gather data relating to NGOs' strategic approaches to asset accumulation and contribution of asset accumulation to poverty reduction. Data from strategic plans and annual reports were helpful in corroborating data from NGOs' officials regarding approaches to asset accumulation. Through reviewing NGOs' annual reports, the researcher picked the progress being made by NGOs in fighting poverty and in this instance as submitted by Yin (1994), they functioned as a means to track change. The documents were found to be a useful source of data, complementing primary sources in the form of in-depth interviews and FGDs, a view prevalent in (Dalglish, Khalid & McMahon, 2020).

The study benefited from other secondary sources in the form of academic literature like books, book chapters, conference papers, journal articles as well as other NGOs' grey literature (reports and other publications). This corpus of literature helped to shape the study, culminating in the identification of the research problem and the study's niche of NGOs' contribution to poverty reduction from an asset accumulation perspective. The review of literature helped devise the conceptual framework under which the study is based. In conducting literature review, the procedure recommended by Bowen (2009) was followed of finding documents, selecting them, making sense of the data, and synthesising it.

3.7 DATA ANALYSIS

Thematic analysis was used by the researcher to analyse the qualitative data collected. This method of analysing data involves searching across it with the aim to identify, analyse and report recurring patterns (Braun & Clarke, 2013; Kiger & Varpio, 2020). Though thematic analysis is a method for describing data, the researcher found it useful in the interpretation process through constructing themes and selecting codes. It is important to conceptualise the notion of codes and themes that form the core of thematic analysis employed by the researcher. A code is the most basic element of raw data that can be assessed in a meaningful way (Braun & Clarke, 2006) while a theme is a common recurring pattern across a dataset; usually clustered around a central organising concept (Braun & Clarke, 2006). Usually, it is the combination of codes that lead to the formation of themes.

Thematic analysis was chosen because of its appropriateness when seeking experiences and thoughts across a data set (Braun & Clarke, 2012). As the researcher was enmeshed in the process of data analysis, he was interested in respondents' thoughts and experiences on NGOs' contribution to poverty reduction. The analysis of the data detailed below involved the coding of the data, searching for themes, refining the themes, and reporting findings (Kiger & Varpio, 2020).

Explored below are the six steps followed in analysing qualitative data as informed by (Braun & Clarke, 2006). The researcher is aware of the need to give sufficient details of the analysis process to overcome the challenge observed earlier by Attride-Stirling (2001). Attride-Stirling (2001) warns that researchers render inadequate details of how the data analysis was conducted in many research reports. The analysis presented by researchers may reveal that the steps taken were not linear, but recursive; involving going back to earlier steps considering newly emerging themes that warranted further investigation (Braun & Clarke, 2006). To avoid falling in this trap, the researcher adopted the followed procedures:

- **Stage 1: Familiarising with the data –** The researcher familiarised with the data set (Nowell, Norris, White, & Moules 2017) and this involved repeated and active reading of in-depth interview transcripts, FGDs transcripts and field notes. Before moving to coding, familiarisation with the breadth and depth of the data collected was done (Maguire & Delahunt, 2017). While there was the temptation to begin the process of coding and searching for themes soon after data collection, familiarising with the entire data set provided valuable orientation to the raw data as well as setting the stage for follow-up steps (Kiger & Varpio, 2020). The process of transcribing the data was used as an opportunity to also get familiar with the data**.**
- **Stage 2: Generating initial codes** – At this stage, the researcher began to take notes on interesting aspects of the data and observe connections between data items. Codes, and not themes, were developed. A code is defined by Boyatzis (1998:63) as "[t]he most basic segment, or element, of raw data or information that can be assessed in a meaningful way regarding the phenomenon". As the researcher searched for initial codes, a coding framework was developed to guide the coding process by defining and outlining the codes to be applied across the data set. Armed with the coding framework, the researcher proceeded to label data extracts with relevant codes while at the same time observing connections between items, followed by collation of data by codes to feed into theme development in stage 3 (Maguire & Delahunt, 2017).
- **Stage 3: Searching for themes** – Varpio, Ajjawi, Monrouxe, O'Brien and Rees (2017) caution that themes do not simply emerge from the data but are a function of an interpretive and active process. The themes presented in Chapter 4 emerged through a process of combining, comparing, and analysing the extent to which the codes related to each other.

Braun and Clarke (2006) argue that themes must be related to the data. The themes for this study are much more related to the data collected in the field and they reflect the entire data set since the study employed an inductive analysis.

- **Stage 4: Reviewing themes** – After the process of searching for themes, the study proceeded to the process of refining the themes. At this level, the researcher reviewed the coded data placed under each theme to ascertain proper fit. As the researcher was reviewing codes and data extracts placed under each theme, the researcher constantly posed the following questions recommended by Kiger and Varpio (2020): Does each theme have adequate supporting data? Are the data included coherent in supporting that theme? Are some themes too large or diverse? The reflection process resulted in the coherence and commonality of the data within each theme and the justification for the separation of the themes. There were instances when the researcher had to re-sort data extracts and modify themes "to better reflect and capture coded data" (Kiger & Varpio, 2020:6). The researcher concurs with Braun and Clarke (2006) that at this stage, themes can be combined, divided, and discarded totally.
- **Stage 5: Naming and defining themes** – At this stage, concern was on the names of the themes to be included in Chapter 4 to ensure that they were brief and adequately descriptive. Moreover, here the concern was about the essence of the themes; that is, what are they saying? How do sub-themes relate to the main theme? What is the relationship between the themes? (Maguire & Delahunt, 2017).
- **Stage 6: Producing the research report** – The final stage of the analysis was the production of the research report with a focus on the description of study findings and the final analysis. In Chapters 4 and 5, the researcher strove to move beyond mere descriptions of themes and codes but weaved a narrative that shows logical and concise account of how the researcher interpreted the data. Using representative data extracts in the form of direct quotations, Chapter 4 attempts to fully answer the research questions, reference literature in the discussion of findings sections of Chapter 5, justify why the researcher selected certain themes and as well as locating the study within the current literature.

3.8 ACHIEVING TRUSTWORTHINESS IN QUALITATIVE RESEARCH

Trustworthiness contributes to the acceptance of research in the scientific community (Hayashi, Abib & Hoppen, 2019). As argued by Denzin and Lincoln (2018), trustworthiness captures the extent to which the study findings depict the reality of the studied elements. Following Lincoln and Guba's (1985) trustworthiness model, the researcher took several steps to achieve credibility, transferability, conformability, and dependability. The several steps implemented show that the study's findings can be trusted.

3.8.1 Credibility

Credibility focuses on whether the findings are believable and capture the studied respondents' lived experiences (Lincoln & Guba, 1985; Cypress, 2017). Credibility is about how truthful the findings are. To ensure credibility of the study, the researcher deployed methodological triangulation to ensure rich, comprehensive, and well-developed accounts of the contributions of NGOs to poverty reduction from an asset accumulation approach. The motivation of using multiple data collection methods rested on the belief that a single data collection method cannot adequately explain a phenomenon. The study used documentary analysis, in-depth interviews and FGDs to collect data. Patton (2002) advises qualitative researchers to avoid relying on a single data collection method. The confluence of evidence from many data sources breeds credibility, according to Hadi (2016). The methods triangulation (Denzin, 1978; Korstjens & Moser, 2018) deployed helped in checking the consistency of findings from several sources of data.

The credibility of the study was also enhanced through source triangulation (Korstjens & Moser, 2018). Triangulation of sources allowed searching for consistency of findings from NGOs' beneficiaries, NGOs' officials, and government officials. The researcher found this helpful in establishing coherent themes, particularly regarding strategic approaches to asset accumulation. Besides using sources and methods triangulation, researchers also rely on theory or perspective triangulation to enhance trustworthiness. Theoretical triangulation involves examining and interpreting data using various perspectives (Hayashi et al., 2019). In the study, the SLF and the asset accumulation trajectory helped analyse households' livelihoods that culminate in asset building.

The research methods employed in this study were well-suited to the research of this kind. The researcher used qualitative data collection, sampling, and analysis methods. With these, the researcher was able to allow the actors to speak for themselves and capture their lived realities in respect of poverty reduction. In line with Shenton's (2004) arguments, the research methods adopted are well-established in qualitative inquiry and they were, in this study, "correct operational measures for the concepts being studied" (Yin, 1994;45). In a bid to improve the study's credibility, it was guided by Shenton's (2004) view that procedures used should be derived from other successful and comparable researches. Close studies such as those of Nyathi (2012), Mago et al. (2016), Mhaka (2015) and Dube (2020) on poverty reduction and NGOs in Zimbabwe used the case study research design. Studies such as that of Zainal (2007) affirm that the case study design has been used appropriately elsewhere in the study of poverty reduction.

The study relied on member checks to deepen credibility as recommended by Lincoln and Guba (1985) where the researcher formally requested three NGO beneficiaries, two NGO staff and two government officials to read transcripts of the interview dialogues. The researcher emphasised to them the need to check whether what was on the transcripts matched what they intended to say. The respondents did not find any major anomalies serve for minor semantic differences. The researcher corrected the transcripts to match respondents' preferences. A further step taken and recommended by Patton (2015), was that of showing the interpretation of the data to respondents and checking whether they agreed with the interpretation and subsequent clustering of the data into thematic categories. The researcher support Hadi and Closs (2016) and Creswell and Creswell (2018) who view member checking as playing a validation role in research. In employing member checks, the researcher was cognisant of his personal role in the research and the need to ensure that interpretations are not subjective iterations of his belief system, thus, the need for enhanced safeguards for trustworthiness as advised by (Korstjens & Moser, 2018).

Several studies suggest prolonged engagement between the participants and the researcher to enhance the credibility of the study (Licoln & Guba, 1985; Merriam, 1995; Korstjens & Moser, 2018). From September 2020, the time when the study was ethically cleared by the Wits Ethics Committee, to July 2021, there was constant engagement with the participants, particularly the NGO beneficiaries. The engagement was both formal and informal. Formally, the researcher engaged them during FGDs and in-depth interviews and informally, the researcher would meet with the participants at their homesteads and in the community to chat about their livelihood strategies underlined by NGOs' support.

Tracey (2010) identifies thick descriptions as a strategy to ensure the credibility of a study. For Stenfors, Kajama and Benneth (2020), thick descriptions entail the provision of detailed accounts of the research process and how the researcher arrived at certain conclusions. The accounts contained in the study show the extent to which the researcher investigated NGOs and asset accumulation. The description of NGOs and asset accumulation contained in this study helps the reader to ascertain whether the findings 'ring true' (Shenton, 2004). Chapter 3, the methodology chapter, outlines how the researcher executed data collection and how the data were analysed, presented, and discussed in Chapters 4 and 5.

To enhance the credibility of the study, the study used several tactics to ensure honest informants (Shenton, 2004). All the participants genuinely agreed to participate in the study and offered their data freely. Unwilling participants were excluded and were never criticised for their decision. The researcher encouraged respondents to be open and frank right from the beginning of the in-depth interviews and FGDs, emphasising that there were no wrong or right answers to the questions asked. Consequently, the respondents contributed their ideas and experiences freely, openly and without interruptions. There was the use of iterative questioning techniques to uncover contradictions tendered by respondents. Where there were contradictions, the researcher returned to the matters raised by the participants and posed the same questions, but this time worded differently to get the correct position. Probing also helped to get clarity on areas that were insufficiently explained by the respondents. Iterative questioning and probing were helpful in an interview conducted with an NGO beneficiary who used the concept of ISALS and '*masocieties*' interchangeably. Through probing, it became clear that while the individual was part of TWO ISALS, she was also involved in '*masocieties'* in her locality.

The culmination of this research report was a function of constant debriefing sessions with supervisors and colleagues. There were various defence committees that the researcher underwent before the final submission of the thesis. These were complemented by various presentations of the thesis chapters to colleagues also undertaking their studies at the University of Witwatersrand. Specifically, the researcher presented chapters of the thesis to colleagues on the CAPSI peer review support structures. The researcher found the debriefing sessions important since they were pointing out flaws in the conceptualisation of the study. The colleagues or external auditors to which the researcher presented the thesis chapters assessed whether the findings converged or diverged with other studies. As a result of the sessions, the researcher was able to narrow down the research to poverty reduction from an asset accumulation perspective. Cypress (2017) argues that debriefing sessions are important in the drive towards enhancing the credibility of a study.

3.8.2 Transferability

Transferability explores the extent to which research results are applicable in other contexts with similar conditions (Bitsch, 2005). Thick descriptions do not only serve the purpose of ensuring credibility but also enhance the transferability of the study (Korstjens & Moser, 2018). The greater part of Chapter 1 provides a significant description and explanation of the phenomena under study and the researcher believes that this enables readers to compare NGOs and asset accumulation described in this study and what they have observed in their situations. As recommended by Guba (1981), the study has provided a description of all the contextual factors affecting the inquiry in this chapter and the previous two chapters. The researcher is aware of Firestone's (1993) caution that factors considered by the inquirer as insignificant and as a result left out and unaddressed in a research report may be important from the perspective of the reader.

3.8.3 Dependability

The submissions of Pandey and Patnaik (2014) as well as Cypress (2017) show that dependability is concerned with whether findings could be repeated and are consistent. To entrench dependability, Chapter 3 provided detailed descriptions of the research processes to enable future researchers to repeat the study with possibly similar and different results (Shenton, 2004). Such detailed narrations are important in gauging how proper qualitative research practises have been used and their effectiveness.

3.8.4 Confirmability

Confirmability reflects the degree of neutrality and how study findings are shaped by participants; not the researchers’ interests, motivations, and bias (Pandey and Patnaik, 2014; Korstjens & Moser, 2018). To ensure confirmability, the study took several steps to ensure that the findings contained therein are the results, experiences and lived realities of the study informants than the researcher’s preferences and interests. Methods triangulation allowed the corroboration of findings and thus reliance was not on a single data point (Stenfors et al., 2020). As mentioned before, the researcher triangulated in-depth interviews, documentary analysis and FGDs. The researcher laid bare in this chapter his predispositions, particularly choices for the research approach and research design in the wake of other approaches and designs that could have served the same purpose.

Key to confirmability is the maintenance of the ‘audit trail’ (Bowen, 2009; Anney, 2014; Hadi, 2016; Hayashi et al., 2019) “which allows any observer to trace the course of the research step-by-step via the decisions made and procedures described” (Shenton, 2004:72). Figure 5 presents the data-oriented audit trail; reflecting how the data was gathered, processed, and analysed culminating into conclusions and the study’s findings. To date, the researcher still has in his possession; the field notes made during the data collection process. Maintained are also audio recordings and transcriptions made from audio-recorded interviews conducted as recommended by Anney (2014). These buttress the view made above that the findings and conclusions are not the results of the researcher's preferences.

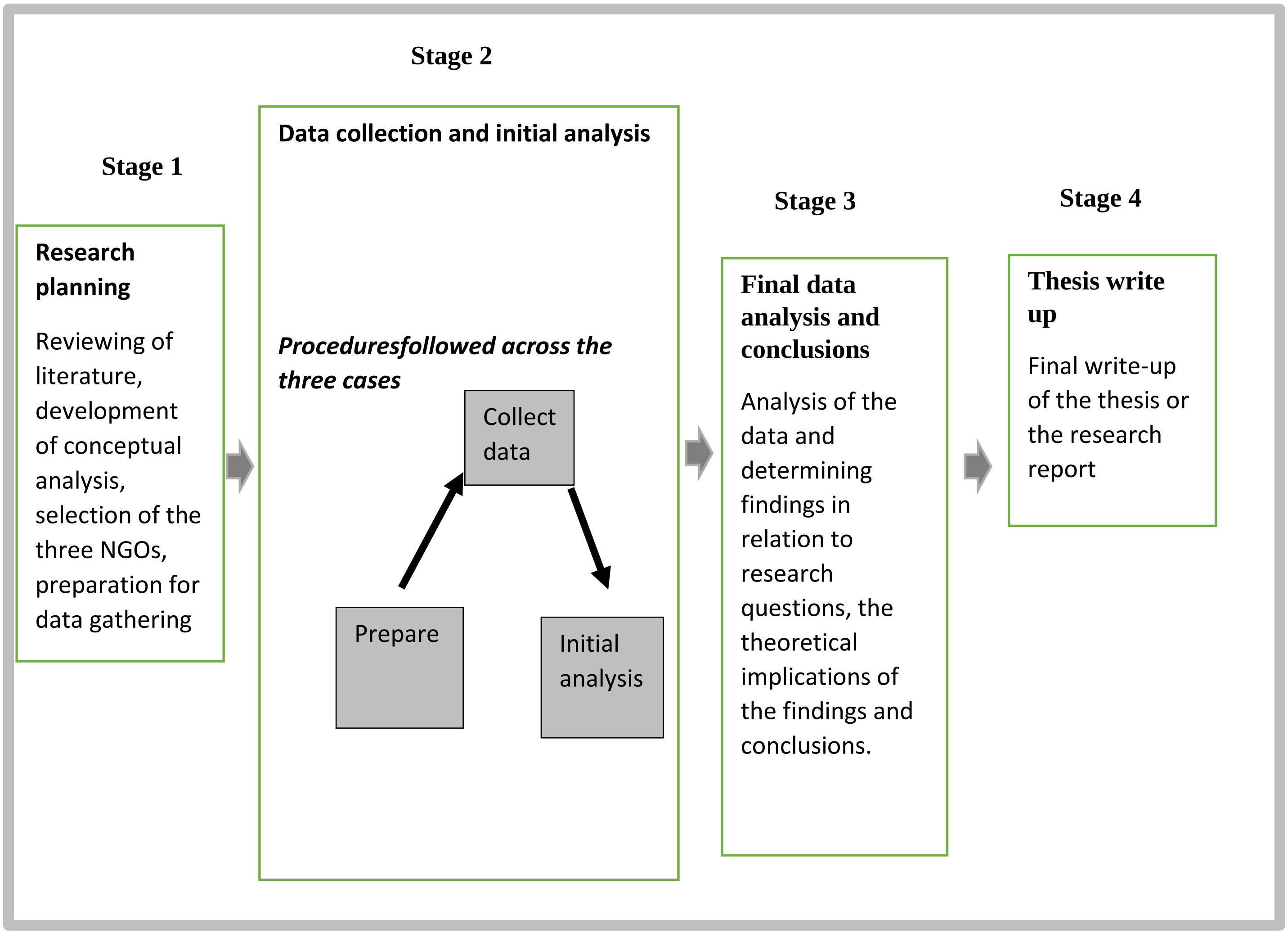


Figure 5: Showing the data-oriented audit trail of the research (Author's construction)

3.9 ETHICAL CONSIDERATIONS

Research is potentially risky to both the respondents and the researcher (Arifin, 2018). That is why elaborate steps were taken to protect the respondents and the researcher from the potential dangers of research. The study was ethically endorsed by the University of the Witwatersrand's Ethics Committee and the Protocol number is H20/08/11. Several steps were taken to ensure that the study was executed in an appropriate manner which is consistent with ethical requirements for such a study.

3.9.1 Informed consent

Participation in the research was voluntary and no participants were forced to participate. Informed consent requires that the respondents are adequately informed about the scope of research, the kinds of questions likely to be asked and participants' roles in research (Allmark et al., 2009; Arifin, 2018). The researcher approached the respondents and the respondents consented in writing (sample of consent form attached in the appendix). The consent forms, particularly for NGO beneficiaries, were in Shona. Weinbaum et al (2019) urge for consent forms to use the language that participants understand and comprehend. Explanation of the consent form was provided to the respondents who agreed to participate in the study, followed by the signing of the forms. This was done for beneficiaries of NGOs who had difficulties in understanding the consent forms on their own but the staff from NGOs and government officials who were provided with consent forms signed after they had understood their role in the research process. The research respondents willingly participated in the research without being coerced, the hallmark of informed consent as described by (Cohen et al. 2018). The respondents understood what the research entailed before agreeing to participate, consequently satisfying the comprehension component of informed consent highlighted by (Sim & Waterfield, 2019).

As highlighted above, the research's purpose was explained to all the respondents and all respondents appeared to have understood it. The respondents were also notified that they could withdraw their participation at any time without prior notice and with no reprisals for withdrawing. For this study, there were no respondents that withdrew from the study. Permission to record the interviews was granted by respondents, expressing no problems with the recording of the interviews.

3.9.2 Confidentiality

Confidentiality captures how the data is treated once it is in the hands of the researcher, particularly the extent to which it will be accessible and disclosed to others (Sim & Waterfield, 2019). It was emphasised to the respondents that the collected data would remain confidential. The recordings made were kept safe in a lockable cabinet to avoid undue access. The backup of the recordings kept on my personal computers were protected by passwords. Arifin (2018) recommends the protection of data on digital devices like laptops with passwords. Even the field notes made during data collection were not shared with anyone and were also kept safe in a lockable cabinet. This ensured the privacy of the data provided by research participants (Weinbaum et al.,2019).

3.9.3 Anonymity

Anonymity is an important ethical consideration that research, whether quantitative or qualitative, should adhere to. During data collection, the researcher did not ask for the respondents' first names and surnames. No actual names were used in the research report; thus, in the presentation of findings, respondents are referred to using the pattern IR1 (Interview Respondent 1), IR2 (Interview Respondent 2), IR3 (Interview Respondent 3) whereas FGD respondents are just referred to as FGD1 participant. This aligns with Richards and Schwartz (2002) and Cohen et al. (2018) on the use of initials, the removal of any identifying information and pseudonyms to ensure anonymity. To achieve anonymity as recommended by Sim and Waterfield (2019), there are no identifying names in the research report through which respondents could be linked to certain narratives or submissions. The research respondents were informed that a hundred per cent anonymity could not be guaranteed as respondents knew each other's participation in the research, particularly the FGDs respondents.

3.9.4 Respect of respondents

During fieldwork, the researcher treated respondents with respect and not as subjects. This emanates from the conviction that respondents are not merely a means to an end (Sim & Waterfield, 2019). There were instances where respondents would miss the appointments and show up late. The researcher was careful not to criticise them. In Ward 9 Chegutu District, some respondents pitched up late for the FGD. Where the respondents tendered contradictory responses, probing techniques helped in getting clarity instead of accusing respondents of lying. During the conducting of in-depth interviews at TWO's premises, NGO officials received calls, presumably from their beneficiaries. They were allowed to take the calls and resume the interviews later.

3.10 LIMITATIONS OF THE STUDY

The year 2020 saw the world grappling with the COVID-19 pandemic which disrupted economies and killed thousands of people the world over (Nhamo, Dube & Chikodzi, 2020). Zimbabwe, just like other African countries, suffered in many aspects from COVID-19 (Chirisa et al., 2021). The study was conducted during the time of the outbreak of COVID-19. This limited access to communities due to lockdown restrictions that were imposed on different periods in Zimbabwe. The researcher had to wait and collect data during the periods when lockdown restrictions were lifted. Data collection was intensified when restrictions were lifted, for instance, in April 2021. All the studied NGOs were initially sceptical in allowing their staff to participate in the study because of the COVID-19 fears. However, assurance was provided by the researcher that COVID-19 protocols were going to be followed during data collection. Governments departments also raised the need to adhere to COVID-19 protocols to protect their officials and the community members that participated in the study. The researcher submitted in writing steps that were going to be taken to protect the participants from COVID-19 exposure.

During data collection, the researcher adhered to several national guidelines to protect himself and the respondents from COVID-19. Before the commencement of the FGDs, the respondents had their hands sanitised. During the discussions, the respondents wore their masks and maintained social distance. Those that had no masks were respectfully told they could not participate in the discussions. As far as the researcher could remember, only two respondents who turned up for the FGDs had no masks.

During in-depth interviews, the respondents wore face masks. To demonstrate the importance of face masks, one in-depth interview respondent, IR14 was late for an appointment by at least 45 minutes and when the researcher inquired why she was late, she submitted: "*I could not find my mask, the children had stuffed it somewhere. I could not come without it. With this COVID-19, it is important to play it safe*." The researcher ensured social distance by maintaining approximately a distance of one metre and a half with the respondents. At times, even before the researcher said something about social distance, the respondents themselves would say "*ngatiitei social distance*" (let us maintain social distance) disputing innuendos by Dube (2020) that the rural poor lack information on COVID-19. As argued by McGrath et al., (2018), respondents are not passive agents in the interview process. They are knowledgeable and possess agency. Also important was hand sanitisation before venturing into in-depth interviews. Together, the researcher and respondents protected each other from COVID-19. This justifies the argument that research is a collaborative process between the researcher and participants (Kivunga & Kuyini, 2017).

3.11 CONCLUSION

The chapter gave a detailed account of how the research process unfolded in Chegutu District. It started with the rationale for adopting a qualitative research approach and a case study design of explorative nature. Three NGOs were selected purposively, with the initial beneficiaries of NGOs sampled purposively, followed by snowballing. Guided by the desire to include information-rich participants, NGO officials as well as government officials were also sampled purposively. In-depth interviews, documentary analysis and FGDs were used to collect respondents' views, opinions, and perspectives, about their lived realities on the contributions of NGOs to asset accumulation and poverty reduction. The data analysis process was inductive and entailed the generation of themes from qualitative data. To ensure rigour and trustworthiness, the chapter highlighted the deployment of triangulation, member checking, peer reviews and detailed descriptions of the research processes. The chapter concluded with discussion of ethical considerations such as anonymity, confidentiality, informed consent, and respect for the participants. The following chapter delves into the findings of the study.

CHAPTER 4: PRESENTATION OF FINDINGS

4.1 INTRODUCTION

This chapter presents the findings of the study under the themes that emerged from data analysis. It starts with a look at the characteristics and the demographics of the study's participants. This is followed by findings on the dimensions of vulnerability and poverty of the Chegutu residents. The chapter further presents findings on the various supply and demand side approaches and their role in asset accumulation and poverty reduction. This initial set of findings mainly responds to the contextual poverty problems of Chegutu District. Central to the NGOs' approaches is the revelation of how NGOs build informational and psychological assets on top of the five SLF forms of assets. The chapter also presents findings on institutional and institutional enablers of asset accumulation. While the above enablers play an important role in asset accumulation and poverty reduction, the role of beneficiaries' existential agency, a component of human assets, is also presented as an important theme in this chapter. The chapter concludes with findings on challenges faced by NGOs in asset accumulation, divisible into challenges faced by NGOs themselves and the challenges faced by households as they thrive to build assets.

4.2 CHARACTERISTICS AND DEMOGRAPHICS OF RESPONDENTS

The characteristics of the respondents in the form of NGOs' beneficiaries, staff from NGOs and government officials are presented below. Focus is on gender disaggregation, ages, marital status, households' livelihood strategies and educational attainment. The characteristics are important because they underpin households' experiences of poverty.

4.2.1 Socio-economic characteristics of beneficiaries of NGOs' interventions

In terms of gender disaggregation, the interviewed respondents were 18 males and 30 females. Thus, these interviewed respondents were household representatives. The difference between males and females does not affect the credibility of the data since the respondents were representing their households and speaking on their behalf. As the researcher was tracking the household respondents, he, in most cases, found mostly females at home and these were interviewed. Similarly, there were mostly females who turned up for the FGDs. This could be explained by the observation that at times, males were unavailable; with some in towns pursuing employment, engaging in casual jobs in other villages and undertaking livelihood strategies like agriculture as well as buying and re-selling activities that would take them away from their homes.

As shown in Figure 6, consolidated FGDs and IRs figures revealed that the marital statuses of participants were as follows: four per cent were single, 46 per cent married, 31 per cent widowed and 19 per cent divorced.

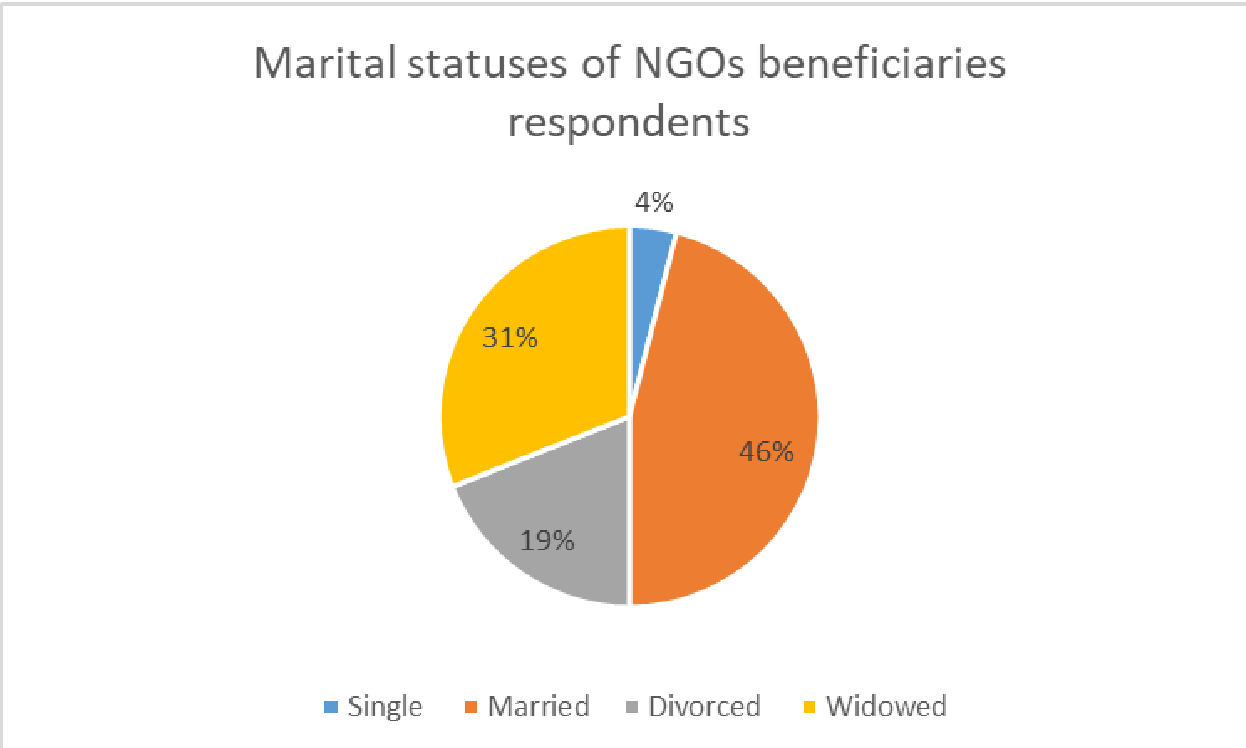
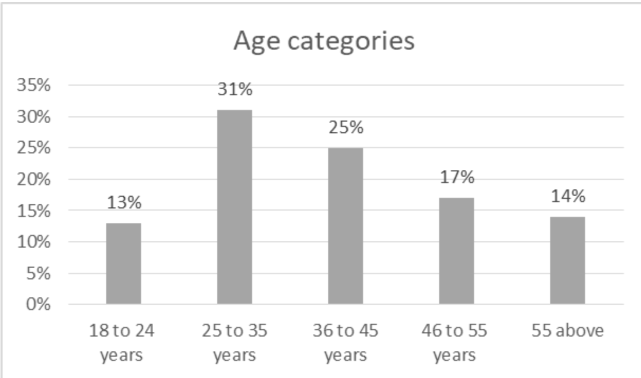


Figure 6: Showing the marital statuses of NGOs' beneficiaries (Fieldwork)

Furthermore, age categories of the respondents as shown in Figure 7 are as follows: 13 per cent were aged between 18-24 years, 31 per cent were between 25 and 35 years, 25 per cent were between 36 years and 45 years, 17 per cent were between 46 and 55 years and 14 per cent were over 55 years. The majority of the respondents, 50 per cent, attained primary education, 29 per cent attained secondary education, eight per cent had tertiary qualifications and 13 per cent had never been to school as shown in Figure 8.



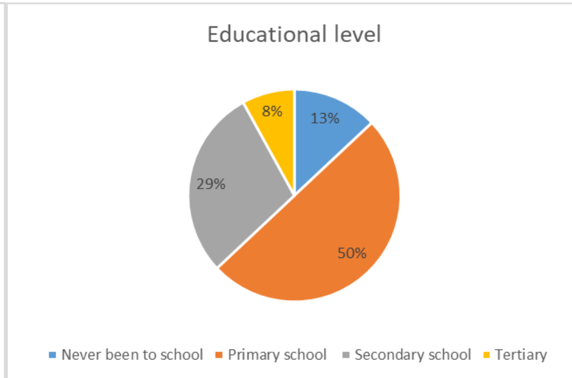


Figure 7 and 8 respectively: Showing age categories and the educational levels of NGOs beneficiaries (Fieldwork)

According to comprehensive responses from FDGs and IRs, all households that participated in the study were found to be pursuing a combination of several livelihood strategies. No household relied on a single livelihood strategy; but combined agriculture, IGAs like buying and selling, ISALS, and casual labour. This is common for households struggling with poverty (Thanabalasingam & Pallegedara, 2014).

Overall, FGD participants concurred that households relied on rain-fed agriculture, growing mainly food crops for consumption, and selling in case of surplus. They indicated that these food crops included maize, groundnuts, and round nuts. Data from IRs showed that there was less than 10 percent of participants that combined food crops and cash crops. Those that combining crops indicated that they grew tobacco as a cash crop. The researcher found out that soils in Chegutu District were considered by agricultural experts to be suitable for growing tobacco. Data from IRs indicated that about 20 percent of households had the advantage of not entirely relying on rain fed agriculture. They revealed that they took advantage of perennial rivers in the district such as Mupfure River and boreholes drilled by NGOs. To a lesser extent, the government had installed boreholes which participants indicated that they used. These households were mainly into horticulture, growing a variety of crops for consumption and selling. It was also apparent from FDG responses that households relied on casual labour to raise additional income in order to cover household needs. When opportunities arose in the community to provide labour, most household members revealed taking advantage of it to raise extra income.

4.2.2 Socio-economic characteristics of NGOs' staff

All interviewed staff from NGOs had acquired tertiary education qualifications, largely because of the requirements of their work. In terms of gender, four males and one female were interviewed. There was nothing that the researcher could do to ensure a balance of gender because the researcher worked with those who had already filled positions involving poverty reduction and asset accumulation. Interviews carried out on all participants indicated that the NGOs' staff had worked for their organisations for more than five years. Thus, the researcher considered them to have detailed knowledge of the contribution of NGOs to poverty reduction from an asset accumulation perspective. As derived from interview responses, the age categories of NGO staff are shown in Table 2 below:

Age category	**18 to 24 years**	**25 to 35 years**	**36 to 45 years**	**46 to 55 years**	**55 years and above**
Number	0	1	3	1	0

Table 2: Showing the age categories of NGO staff (Fieldwork)

4.2.3 Socio-economic characteristics of government officials

Just like the NGO staff, the interviewed government officials also had tertiary qualifications buoyed by the requirements of their work. Of the three interviewed government officials, two were females and one was male. The government officials had, on average, worked for more than seven years in government. Thus, they were information rich in terms of the contribution of NGOs to poverty reduction in the district. Table 3 summarises the age categories of the respondents:

Age category	**18 to 24 years**	**25 to 35 years**	**36 to 45 years**	**46 to 55 years**	**55 years and above**
Number	0	1	2	0	0

Table 3: Showing the age categories of government officials (Fieldwork)

4.3 OVERVIEW OF THE NGOs STUDIED

Overviews of the NGOs studied (ADMT, TWO and ZT) are provided below. Each discussion contains the history of the organisations, their focus areas, and the programmes they implemented over the years.

4.3.1 Overview of ADMT

According to the official website, Africa Development Mission Trust (ADMT) was founded in 2002 by Pastor Denford and Shingirirai Chizanga. ADMT resonates with faith-based organisations since its community development drive is an offshoot of its ministerial work of "presenting the saving message of Jesus Christ to those in Zimbabwe, Africa and beyond and to train believers to be effective in their lives and ministry" (africadevelopmentmission.org). The organisation operates on three pillars, namely, church planting, leadership development, and community development. Although a national NGO since it operates in other provinces of the country such as Mashonaland East and Manicaland, the organisation has, of late, expanded operations into neighbouring countries such as Mozambique and Zambia. ADMT is geared towards fighting poverty through its water, educational and community skills programmes, all of which are under the community development pillar. According to (Vidal, 2001), this suggests a skill-based empowerment programme aimed at poverty reduction as the NGO's objective goes beyond mere donation activities such as food kitchens, sick people visitation, marriage counselling and provision of clothing which most faith-based organisations focus on.

The organisation is funded by willing benefactors within and outside Zimbabwe; most of whom are Christians. Mainly churches in the USA fund the organisation's community development interventions. According to IR30, these churches provide 99 per cent of the organisation's funding. Hence benefactors largely have a say on how the funds are supposed to be utilised. Thus, the funders exert hegemony over how funds are supposed to be utilised. This western hegemonic control is evident in community development side lining the wishes of the poor in deciding what works for them.

4.3.2 Overview of TWO

Tsungirirai Welfare Organisation (TWO) was formed in 1994 and was legally registered in 1996. The organisation is domiciled in Norton town, a satellite town in Chegutu District. The organisation was formed as a direct response to the increasing number of HIV cases in the 1990s when several people were dying because of the HIV and AIDS pandemic. During that period, the organisation was welfare-oriented, implementing community home-based care projects and Orphans and Vulnerable Children (OVC) programmes.

Over the years, the organisation has received funding from INGOs and funding agencies like Save the Children UK, Global Fund, CRS, GIZ, Oak Foundation, UN Women, and the Norwegian Agency for Development Cooperation (NORAD). With support from these donors, the organisation has over the years supported livelihoods, women empowerment, SRH, health support, educational support and Orphans and Vulnerable Children (OVC) projects. These projects have contributed to reducing vulnerability and poverty in Chegutu District.

Currently, TWO is funded by the Hospice Palliative Care Association of Zimbabwe (HOSPAZ) that receives funding from an international agency, USAID. This dependency on donors creates problems for the organisation as it does not have control on activities to implement as they are heavily influenced by donors. Bryon (2009) work is relevant to the existential situation of TWO as many other local NGOs where they ‘input’ in strategic planning efforts and later enlisted to endorse the plan without power to decide what the plan will be. Just like ADMT, the wishes of the poor are side lined in poverty reduction interventions. Since 2015, the organisation has been running an OVC project in the Chegutu District. The project is being implemented in 29 wards of the Chegutu District. This project is geared towards fighting poverty through the household economic strengthening component. In its implementation of the activities, the organisation works with government departments, local community structures and local leadership as enablers of asset accumulation. Activities that promote asset accumulation include ISALS, selection, planning and management training, income-generating activities like buying and selling, Families Matter Programmes (FMP), health support and educational support.

A look at these interventions shows that they are more of supply side which are limited in dealing with structural causes of poverty. Earlier studies such as Arhin (2016) call attention to demand side interventions that potentially deal with systematic causes of poverty. However, the ideology of the organisation of purely welfare and development limits it from venturing into advocacy and watchdog functions directed towards the government. Brown & Kalegaonkar (2009) is critical of NGOs because of their restricted focus which limits their impact in society.

4.3.3 Overview of ZT

Zebakwe Trust (ZT) started operations in 2002 as Zebakwe Housing Trust, which was established by Zimbabwe Platinum Mines Limited (ZIMPLATS) with support from the Government of Zimbabwe. The Trust was set up after a once-off donation of cash and residential properties, properties that the organisation continues to run in order to raise funds for its projects. The objective of Zebakwe Trust is to alleviate conditions of social distress in the communities of Chegutu District in the Mashonaland West province of Zimbabwe. The organisation's name changed from Zebakwe Housing Trust to Zebakwe Trust to align the organisation with its broader objectives. The trust's programme portfolio includes health, education, empowerment, environmental care, advocacy, volunteerism, and housing programmes. This thesis explores the extent to which this organisation and the others mentioned above are contributing to poverty reduction in the district.

The Chegutu fieldwork shows that amongst the three cases, it is TWO that has extensive coverage in the district, extending to almost the whole geographical area while ADMT covers 4 wards. ZT of all the NGOs has sporadic interventions. Consequently, as will be reflected in the findings below TWO and ADMT were found to be doing more concerning asset accumulation compared to ZT.

4.4 DIMENSIONS OF POVERTY AND VULNERABILITY OF CHEGUTU RESIDENTS

This section presents findings on the dimensions of poverty and vulnerability in the district. The dimensions of poverty and vulnerability from the participants' points of view help to understand the rationale behind the various supply side and demand side approaches to poverty reduction by NGOs. It emerged that Chegutu residents are vulnerable to food shortages, unreliable sources of income, infrastructural problems, and income shocks. These problems interact to engender a life of struggle for rural Chegutu residents.

4.4.1 Food shortages

It emerged that the rural residents in the district faced food shortages. Most respondents reported that the majority of the households faced starvation due to food shortages. The respondents explained that the severity of the problem was worsened by lack of government social protection in the wake of food shortages. The explanation provided to account for food shortages was erratic rainfalls affecting agricultural production. The respondents concurred and explained the effects of erratic rainfalls as follows:

> *The common challenges that we are facing are rainfall related. Though the situation has been a bit better this past year, the wells that we use to water our gardens are drying up quickly. Like now, we are into April, but the water levels are already low, affecting food production. At the moment, we receive no assistance from the government* (IR11).

During in-depth interviews, another participant supported the above view by explaining on the changing rainfall patterns as follows:

> *These past years, we have been receiving erratic rainfalls, contributing to food shortages. The government is yet to assist with food* (IR14).

Similar sentiments were aired by another interviewee, who indicated that the worsening climatic conditions impacted on food shortages. He had this to say:

> *One can explain the food challenges prevalent in our villages as a function of the low rainfalls that now characterise our villages* (IR30).

While the above respondents explained food shortages in terms of erratic rainfalls, respondents like IR10 differed and cited lack of inputs as the biggest cause of food shortages, hence the submission, "*We are also facing food shortages because we are not getting enough fertilisers for our fields*." IR10's sentiments were shared by FGD2 respondents, who lamented the inability to afford the inputs for agricultural purposes by stating that: "*Agriculture is the basis of survival for the community; without inputs support we will remain in hunger*."

The respondents who were not affected by erratic rainfalls due to the perenniality of Mupfure River did not situate food shortages in relationship to erratic rainfalls unlike the respondents cited above. Rather, the menace of wildlife and domestic animals that are affecting agricultural production were identified as chief culprits. These respondents highlighted that:

The challenge we face when doing gardening along the Mupfure River is that of baboons that ravage our vegetables and tomatoes, resulting in significant losses (IR5).

Livestock like goats sometimes eats our vegetables. For instance, last year was worse with livestock destroying all our hard work (IR21).

The respondents complained of the double impact of wildlife and domestic animals in destroying their crops. The researcher inquired about what they were doing to deal with the menace of animals, and they submitted that during the day; they took turns as family members to chase away the animals. IR5 responded by saying: "*We have no option but to chase them away. All adults in the family play their role in this*." This task was characterised as being difficult since respondents revealed that animals like baboons were considered stubborn, with no fear for human beings.

The researcher was informed that the myriad of challenges faced in agriculture have resulted in farming remaining predominantly subsistence. Thus IR3, IR4 and FDG2 respondents reported that the food they harvested from agriculture does not last them a year as indicated below:

Obviously, with the inadequate rainfalls we are receiving, there is nothing much that is coming out of the fields. Sometimes you get two bags of maize which cannot get you anywhere (IR3).

Such sentiments show that poor rainfall patterns had caused the depreciation of harvests. The limited produce caused families to lack food supply. This was supported by the other another interviewee who stated that:

The previous year was difficult for me. I only got three bags of maize from my fields. The crops were scorched by the sun (IR4).

In addition, the third participant added shortage of inputs to low rainfall patterns as another major contributor by saying:

Food shortages are a reality in Chegutu District. We are realising little from the farms mainly due to low rainfalls and input shortages (FGD2).

After they were probed to outline the coping strategies employed by poor households in the wake of food shortages, there was consensus among FGD1 respondents that the number of meals taken per day are reduced to one or two meals instead of the generally accepted three meals such as breakfast, lunch, and supper. This is summed up in the following statement:

We do not have an option but to cut the number of meals from three to one. I know of households that have one meal a day. It is a difficult situation since we are not getting assistance from the government.

During in-depth interviews, IR15 differed and focused on her experiences in the community. She attributed food shortages to the generally difficult economic environment as follows:

> *Things are difficult (zvinhu zvakaoma), so it is difficult to cope with food shortages. I know of neighbours who have resorted to begging.*

4.4.2 Income struggles

The Chegutu residents are facing income struggles. Frequently used idioms like "*mari ikunetsa kuwana"* (it is difficult to access income) and "*mari haisi kubatika"* (it is rare to have opportunities that generate money) summarise the everyday income struggles of Chegutu residents. The income challenges confronting households were expressed in terms of inability by parents to pay children's school fees, purchase food and invest in agriculture as revealed by the interviewed respondents. The following narratives reflect consensus on the incapacitation of households, testifying to everyday income struggles:

> *Trying to pay school fees for them (children) and affording other necessities such as bathing soap is a challenge because of many demands requiring money* (IR14).

The above reflection shows that parents are struggling to afford basic necessities such as education and basic sanitation due to financial constraints. Other respondents confessed about limiting sources of income as exemplified below:

> *Generally, access to finances is limited and the communities rely on peasant agriculture. I cannot afford necessities* (IR3).

This shows that peasant farming is producing low incomes to Chegutu residents. The respondent reveals that she could not meet basic requirements for livelihood. Two more participants revealed during in-depth interviews about the struggles they encountered and methods they used to make ends meet, by saying:

> *School fees are also a challenge. I pay schools fees in instalments. At times, children are sent back from school due to non-payment of school fees. Food is also a challenge. The few dollars I am getting from buying and selling are going towards 'tuupfu netushuga' (little mealie meal and little sugar)* (IR13).

> *We are struggling. Without money you cannot buy food to eat, you cannot pay the children's school fees and you cannot even afford medical care* (FGD2).

The respondents cite the challenges they met in paying schools fees, bringing food on the table, and footing medical bills.

Several study respondents such as IR19, IR23, IR29 and government officials such as IR41 submitted that income struggles are exacerbated by the lack of employment opportunities in the district. In rural Chegutu, there are no industries to talk of as exposed below:

> *There are no employment opportunities in this area of the district. We need jobs in this part of the district, but with no industries, there are no jobs* (IR19).
>
> *If there were industries here, probably the situation would have been better* (IR23).
>
> *The youths need jobs, everyone needs a job. The government should help with enabling investment in rural areas* (IR29).
>
> *The income struggles are to some extent a function of a lack of employment opportunities. Even in the urban areas, there are income challenges because of unemployment caused by deindustrialisation over the years* (IR41).

To respond to the income struggles, the researcher was informed that poor households tend to rely on casual labour as retorted by IR29: "*Getting money is a challenge. To get money, I end up doing casual labour*." This was also supported by a government official IR42 who replied that: "*In rural parts of the district, it is common for people to rely on casual labour as a means of generating income*."

However, FGD2 respondents differed on the utility of casual labour; citing the declining work opportunities: "*Everyone is facing challenges, therefore the opportunities to provide casual labour are declining*." Casual labour was provided to the few commercial farms in the district and opportunities that emerge from fellow community members. Relying on providing casual labour for income was depicted as unreliable by IR29 who complained: "*If you get a piece work that gives you US$35 today, there is no guarantee that you will be able to get that piece of work tomorrow*."

The participants reported that some households which were constricted by income challenges are adopting risky survival strategies such as prostitution and the infamous artisanal mining in the Pickstone area of Chegutu District:

> *Despite the dangers of artisanal mining, our communities have no choice but to partake in it in the hope of generating finances for their households* (IR40).
>
> *At times, households are left with no option but to try and do anything to generate income, including artisanal mining* (IR2).
>
> *In search of survival, you may not have a choice but to consider venturing into risky strategies like artisanal mining and prostitution* (FGD2).

However, the study participants in FGD2 lamented the COVID-19-induced lockdowns which culminated in the closure and sealing off of mining sites, exacerbating the plight of poor households which were turning to artisanal mining for survival. The following statement summarises the situation succinctly: "*I have nowhere to turn to. I was surviving on artisanal mining which is no longer possible since the police chased away miners when COVID-19 emerged*."

Faced with income struggles and unemployment, the problem of drugs had proliferated amongst the youths as indicated by IR8 who lamented: "*Some of the youths are indulging in drugs*" as a form of escapism. This reveals that income struggles were affecting both adults and youth.

4.4.3 Infrastructure problems

Another dimension of vulnerability for Chegutu District is the infrastructural problems inherent in the district. Evidence from Chegutu fieldwork shows that the district is characterised by a poor road network. Government officials such as IR40, IR41 and IR42 conceded that the poor road network is affecting access to markets in Norton town, Chegutu town and Harare:

> *Accessing the urban parts of the district from rural areas is a challenge because the roads need urgent attention. This is affecting a few farmers who are into horticulture* (IR40).

This statement reveals that rural areas are difficult to reach due to the bad state of road networks, thereby affecting agricultural activities. Other respondents as the ones quoted below lamented on the high transports costs due to roads that were in a state of disrepair, causing inflation across the retail sector as indicated:

> *The major challenge I see for Chegutu residents is the bad state of the roads. This pushes the transport cost up; no wonder the prices of goods are high in the shops* (IR41).

> *I feel for the Chegutu rural residents who are into IGAs. They have to endure high transport costs because of the bad state of the roads* (IR2).

Concurring with IR2, FGD2 respondents also highlighted that the few farmers producing horticultural products for sell have to bear high transport costs which erode profits as stated: "*The roads here in the district are bad. We pay a lot of money to get to Chegutu town to sell our produce. I have no choice but to put prices a bit higher*." It is not only households that are affected by transport costs, but it emerged that shop owners at Chingwere, Nyamweda, Neuso, Dombwe, Chikara, Rwizi, Watyoka and Mubaira Business Centres are similarly affected by high transport costs as revealed by participants in FGDs 1 and 2.

The results of the present study show that the infrastructural problems were more than just the poor road network but included health facilities and schools. ADMT, TWO and ZT progress reports cite areas like Ward 6, Ward 7 and Ward 10 that have households that live far from the clinic, making access to health services a challenge. The researcher was informed that some households have to cross rivers in the rainy season just to access health services which endangered their lives: "*We cross the flooded Mupfure River just to access the Presbyterian Clinic during the rainy season*," said an FGD1 respondent. IR8, a community volunteer in Ward 7, highlighted how secondary schools are sparsely spread, exposing girls who live far from schools to sexual violation by stating that: "*Some children walk more than ten kilometres to get to school… I am aware of cases of children being raped along the way*." This was also corroborated by IR40 who said, "*We have reports of sexual abuse of girls. Violators take advantage of children living far away from the schools and abuse them*."

4.4.4 Vulnerability to economic shocks

Evidence gathered from the Chegutu study shows that the district is vulnerable to economic shocks such as COVID-19 which have disrupted the livelihood strategies of poor households. Respondents in FGD1 pursuing petty trade such as buying and re-selling concurred that the lockdowns induced by COVID-19 meant a stop to such livelihood strategies: "*In this COVID-19 environment you cannot do much, we are not allowed to sell our products at Watyoka growth point*." IR3 also shared similar sentiments: "*In this COVID-19 era, to sell the products at the local business centre is a challenge. Sometimes the police chase us away and even confiscate our products*." Those that persisted with petty trade during the COVID-19 period reported low business because of lack of disposable income amongst Chegutu residents: "*Vanhu vakaomerwa (It is a difficult period for many people), so business is generally low due to this unexpected pandemic*," confessed a respondent in FGD1.

The results show that NGO-proffered livelihood strategies like ISALS and nutritional gardens were also affected by COVID-19 as tendered by respondents who respectively concurred:

> *We started in December 2020, but because of COVID-19, we temporarily stopped and resumed on 16 February 2021* (IR4).
>
> *We could not convene our nutritional gardens management meetings during the COVID-19 period. We lost an opportunity to improve the performance of the gardens* (IR21).
>
> *Our ISALS groups were doing well before COVID-19, but the pandemic has affected the progress that was being made. Even our ISALS supported IGAs have suffered because of COVID-19* (IR3).

As the researcher interacted with the respondents, they mentioned that the restriction of their livelihood strategies during the pandemic culminated in income struggles. Hence, as presented above, the income struggles were leading to food insecurity. Despite the setback brought by the pandemic, the respondents highlighted the desire to soldier on as they contended with the effects of poverty.

4.4.5 Impacts of climate change

The respondents framed one of the challenges they faced as recurrent low rainfalls. This resulted in water shortages as explained by the NGO official (IR3) who said: "*They (Chegutu residents) are not spared by climate change. Water availability is a challenge for those into farming and gardening.*" Study respondents, for instance, IR9, similarly submitted that over the past two decades; they have been receiving low amounts of rainfall, though the 2020/2021 season was much better: "*For the past five years, I have noticed the gradual decrease in the amount of rainfall received*." The researcher took this to mean climate change since the respondents highlighted that in the past, they used to receive adequate amounts of rainfall as stated by IR10: "*Agriculturally, we were prospering in the past because there were no major issues of inadequate rainfalls year in and year out except during drought periods*." The reality of climate change is manifesting in the lowering of the water table, hence household and institutional (schools) wells were drying up as submitted by the following respondents:

> *The drilling of a borehole by ADMT was necessitated by a shallow well which was drying up gradually due to the receding water table attributed to climate change* (IR24).
>
> *Some years back, this area used to be classified as a wetland. You could get enough water at just three metres below the surface. Every household had its well, but because of climate change, boreholes are now needed. We go down as deep as 40 metres to get adequate water* (IR29).

> *The well at the school had dried up and the school was almost nearing closure due to erratic rainfalls* (IR25).

While the above respondents concurred on the effects of climatic change manifesting in the lowering of the water table, FGD2 respondents differed and focused on the general increase in temperature as a reflection of climate change: "*Nowadays it is hot even during the winter season when it should be cold*." The general increase in temperature was said to be interfering with agriculture activities, one of the common livelihood strategies of the Chegutu residents.

4.5 NGOS' SUPPLY SIDE ASSET ACCUMULATION APPROACHES AND CONTRIBUTION TO POVERTY REDUCTION

Findings show that NGOs in Chegutu District are implementing several supply side asset accumulation strategies. Results below are presented to show how household economic strengthening (HES) activities, (Internal Savings and Lending Schemes (ISALS), Income Generating Activities [IGAs] and market linkages), nutritional gardens, vocational training and service provision are contributing to the building of various assets and poverty reduction activities. This section answers the research objective concerned with strategic approaches used by NGOs towards asset accumulation.

4.5.1 Household economic strengthening (ISALS, Income Generating Activities and Market linkages)

One of the organisations, TWO, is implementing household economic strengthening (HES) to deal mostly with the income struggles of Chegutu residents. The HES approach to asset accumulation by TWO is divisible into three: Internal Savings and Lending Schemes (ISALS), Income Generating Activities (IGAs), and market linkages as shown in Figure 9. Presented first is the contribution of ISALS to asset accumulation and poverty reduction, followed by IGAs and market linkages much later.

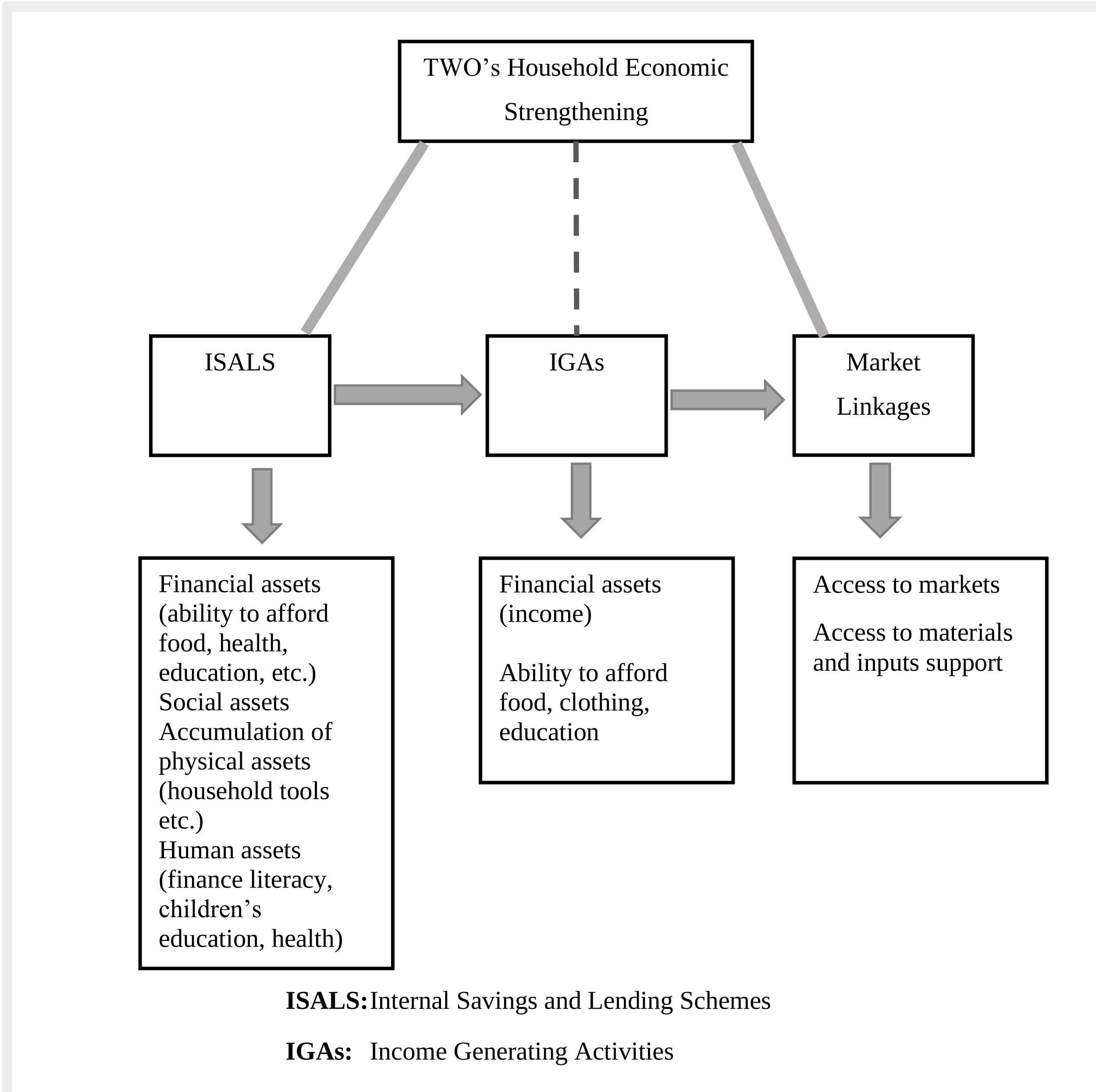


Figure 9: Showing TWO's HES approach and contribution to asset accumulation

4.5.1.1 Internal Savings and Lending Schemes (ISALS)

The study established that ISALS are not a new approach to fighting poverty by TWO in Chegutu District but have been a characteristic feature of the organisation's programming before the current HOSPAZ Bantwana (HB) programme. This is reflected in the organisation's reports which show that the approach was used by the organisation since the late 1990s. Interviewed participants like

IR9 and IR10 reiterated that they started participating in TWO's ISALS in the early 2000s and are still participating in ISALS under the rubric of the HB project:

> *Some started in 2004, but I started in 2008. Since then, I am still saving* (IR9).
>
> *It has been long. I started in 2004, and I have been saving since then* (IR10).

Before the introduction of ISALS in Chegutu District, households were used to what are called '*ma*societies', a concept that is different from ISALS. The concept of '*ma*societies' was explained to the researcher by IR17 as follows:

> *Initially, people started in 'masocieties' where, for instance, people would buy each other utensils like plates, but these plates do not generate income… except if those people buy five hens and these hens lay eggs and increase. People were only aware of 'masocieties' until they realised that ISALS offered an opportunity for the continual generation of income. Most people are now willing to participate in ISALS*.

Just like IR17, FGD1 respondents similarly alluded to the limitations of '*ma*socities' as they could not generate financial assets in the manner ISALS do: "*Unlike the 'masocieties', ISALS offers an opportunity to grow the group fund, meaning more money at the end of the saving cycle*." However, despite the limitations of the '*ma*societies', as will be presented below, Chegutu residents are intelligently mixing the two to gain the benefits of both approaches.

The Chegutu District study shows that ISALS operate as a community-based self-managed system of saving and lending introduced by TWO to poor and vulnerable beneficiaries of the HB project. This was supported by IR4 who said: "*I thank Tsungirirai because of the ISALS. On your own, it is difficult to pool the resources together; but now we are building a group fund from which individuals can borrow*." This shows that the ISALS concept is helping participants to pull financial resources (financial assets) that they lend to each other to meet household requirements.

While there are several names given to ISALS depending on the context, findings show that ISALS in Chegutu parlance are called *Mikando* or *Kufusha mari*, meaning 'investing' or 'future harvesting'. TWO officials, IR1, explained to me the contextual meaning of *Kufusha mari*: "The word *Kufusha* literally means taking vegetables and drying them for use when they are out of season and in demand. When poor people participate in ISALS they are investing *for their future*." This explains the general attractiveness of ISALS over the other schemes like '*ma*societies'.

The study found out that in the Chegutu District, TWO was the leading promoter of the ISALS approach to poverty reduction, and, to a lesser extent, the Ministry of Women Affairs, Community and Small and Medium Enterprises. The organisation targets poor and vulnerable members of communities to participate in the programme. TWO ISALS groups were composed of HIV positive household heads, household heads caring for HIV positive children, household heads caring for the disabled and generally poor households.

The role of TWO in the ISALS scheme is the training of the participants as said by IR1:

> *The starting point for ISALS is the training, focusing on key components of the approach that are constitution-making, leadership, self-selection, selection planning, management and record keeping. Usually, we rely on community cadres called Community Facilitators (CFs) to do the training*.

After the training, the TWO group members select themselves to form their groups; usually composed of between eight to 30 people. The notion of self-selection is designed to "*reduce group conflicts. We select each other normally as friends or people who already know each other well*" explained IR15, an ISALS participant. IR2, who is a NGO official, supported this by revealing: "*We encourage ISALS participants to form groups with people they know very well. This will reduce conflicts in the future. It makes it easier when problems like the non-payment of loans occur. They know where to follow up*." Thus, it emerged that ISALS group members select each other, based on pre-existing forms of social capital such as being former friends, former schoolmates, coming from the same village, having been acquaintances at community meetings and having similar conditions; for instance, being HIV positive or being primary caregivers of HIV positive children. There was some form of existent horizontal social capital.

The process of saving and the operation of ISALS groups was explained to the researcher during in-depth interviews held with the members of various ISALS groups as follows:

> *How is this done? Households are trained, eventually forming groups and saving. The purpose of saving is to fund each other's income-generating projects. In other words, ISALS are premised on income-generating projects* (IR3).
>
> *We agree on the date of saving. For us, it is Wednesdays, twice a month. During savings, the chair, treasurer, and other group leaders will be there. The secretary writes the names of the group members, and we agree maybe to save US$5, then we equally save US$5. After that, the money is borrowed by group members. Individuals borrow the money they want. After borrowing, I go to Harare to buy stuff for reselling.*

> *Members are expected to engage in IGAs to enable repayment of the borrowed funds which are supposed to be paid back with interest* (IR5).
>
> *The way we do it is like this: we agree on the amount to save and after saving, group members borrow the saved money, and they are supposed to return the money with an interest that has been agreed upon* (IR9).

The researcher gathered that trained group members (although in Chegutu District, due to the attractiveness of TWO's ISALS approach, some groups were never trained) meet on an agreed date and each group member brings an agreed amount for saving. The contributed amount is recorded by the treasurer and the group members borrow from the saved money. The saved amount determines the number of group members who can borrow. Those who borrow "*are expected to return the borrowed funds with an interest as stipulated in the group's constitution*," explained an FGD1 respondent.

It emerged that TWO encourages group members to engage in IGAs to enable the repayment of the borrowed funds as well as the interest charged on the borrowed funds. IR5 also confirmed that "*members are expected to engage in IGAs to enable the repayment of the borrowed funds and the interest*." TWO's training manual documents and reports show that the group fund grows in three ways. Firstly, group members make monthly contributions, and in Chegutu District, the monthly contributions vary from US$2 to US$10, a view expressed by IR2 who reported that "*the group fund accumulates by regular savings. On this point, it is important to note that groups save different amounts of money depending on what is set in the constitution*."

Secondly, there are loans dispensed to group members who borrow and repay with interest. Lastly, a group fund grows through the fines that are levied as stipulated in the groups' constitution on those who fail to repay the borrowed funds. As said by IR1: "*Among other things, the group fund is built by fines imposed for various offences. This should show you that it is not a bed of roses in ISALS*." At the end of the saving cycle, usually six months for most of TWO's ISALS groups, the group members share the money accumulated over the saving cycle. As reported by IR3, "*The most interesting aspect of ISALS is the sharing of accumulated funds at the end of the saving cycle. The happiness on the face of the recipients is indescribable*."

The household economic outcomes of ISALS

This section presents findings on the varied benefits inherent in ISALS, as shown in Figure 10. Figure 10 below is a model that gives a consolidated summary of data obtained from IRs, FGDs and documentary analysis. Thus, this section partly satisfies the demands of the objective of understanding the contribution of asset accumulation to poverty reduction. The evidence presented in this section shows that the accumulation of financial assets due to ISALS sets the stage for the accumulation of other forms of assets like human assets (education) and physical assets (household tools).

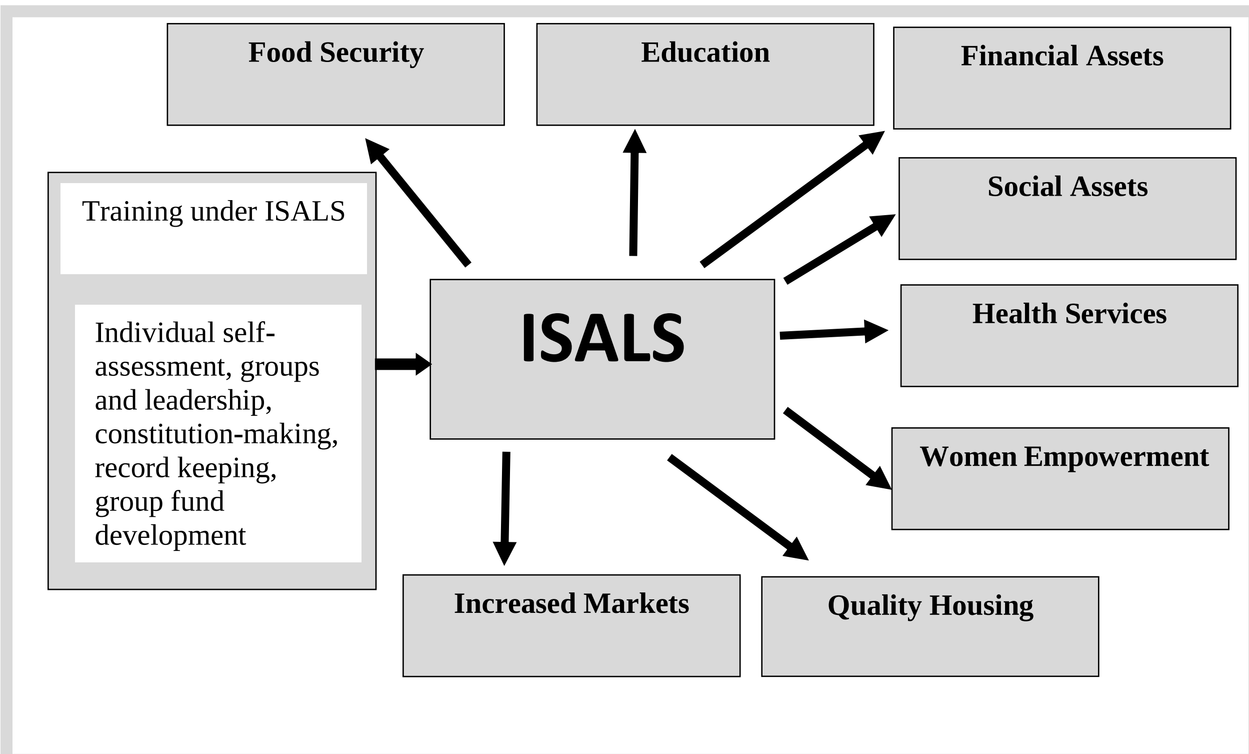


Figure 10: Showing the conceptual model of the impacts of the ISALS approach (Care International, 2008)

ISALS and generation of financial assets

The Chegutu fieldwork shows that ISALS are contributing to addressing the challenges faced by rural Chegutu residents in accessing adequate financial assets. Respondents highlighted that improved access to cash (financial assets) occurs during the saving cycle in the form of loans dispensed to the group members and at the end of the saving cycle when group members receive their share-outs. This is revealed in the following responses:

> *In ISALS, we have access to loans that we can get in our community without boarding a bus to Chegutu town to borrow from a bank or microfinance institution. This can be used to buy household needs and, more importantly, invest in a business to create more income. The loans that I get now and then to invest in my IGA range between US$150 to US$300* (FGD1).

> *For me it is not about the loan I get from the group, but what I do with the loan. I use the loan to generate more money by investing in a business. This does not suggest that running a business is easy* (IR12).

> *When I save regularly, I know that I will get more money when we share at the end of the cycle. From the last saving cycle, I got US$600* (IR15).

> *The benefit of ISALS is when you share the accumulated fund. Nhamo yako inombopera nekuti unobata mari (It signals the end of your poverty for a while because you are guaranteed a substantial amount of money). Imagine getting a minimum of US$700 in a rural setup* (IR10).

The financial assets from ISALS were being used to meet household needs. Unfulfilled households' needs were considered an indicator of poverty. A respondent in FGD1 viewed poverty as a situation whereby "*a household cannot pay school fees for children, lacks adequate food, cannot afford health care costs, fails to afford wheelbarrows, ploughs, goats, hens and cattle, and it's children wearing tattered clothes, going to schools without pens and books and living in dilapidated housing… the home is generally considered poor*." It emerged that ISALS being implemented by TWO are responding to many of the challenges highlighted above through improved access to cash (financial assets).

Access to loans and cash from share-outs was highlighted by interviewed respondents to have the capacity to address one of the challenges underlined by income problems, which is food shortages. The following narratives testify to that:

> *We enrol households with malnourished children in the programme, and after nutritional assessments, they are found to be healthy. This is because after getting share-outs from ISALS, the parents buy nutritious food like peanut butter* (IR3).

> *After covering costs related to my children's educational requirements, I then use the money to buy food* (IR13).

> *In our ISALS groups, we are also buying groceries during the saving cycle which we then share at the end of the saving cycle. This ensures the availability of food in the household* (FGD1)

> *Some have bought assets like chickens and there is improved access to food at the homestead* (IR17).

> *At times, the money is helpful in terms of buying food and 'tushuga' (some little sugar)* (IR14).

Though the respondents concentrated mostly on the financial assets they are gaining from share-outs and loans in ISALS groups, the researcher was informed that the social fund was one of the ways through which the group members gained access to financial assets. IR3, an official from TWO, highlighted:

> *When the Chegutu groups make monthly savings, they also set aside a social fund usable mostly when group members run into emergencies like sickness and the death of a family member, though there are continuous contextual changes to this norm*.

Differing though with the canonical practice in the usage of the social fund, IR4 highlighted that they take turns to receive monthly contributed social fund in hard cash: "*The social fund is utilised in a 'round manner' whereby we rotate the disbursement of the money to all the group members*." Respondents praised the social fund for enabling them to access financial assets that they channel to household needs. IR5 confessed: "*When I can get my share of the social fund, I use it to purchase food for the household and buy household items*."

ISALS and human assets

Findings of the study show TWO's ISALS as a HES intervention that has improved household capabilities in meeting the educational requirements of children. This is also captured in the quarterly reports of the organisation. The educational obligations of Chegutu residents include school fees, uniforms, and a wide range of stationery. The researcher was informed that Chegutu District schools' fees range between US$10 and US$35. Meeting these educational obligations was considered difficult by respondents in both FGD1 and FGD2 respectively because of the income struggles that generally characterise rural Chegutu:

> *When you have two or three children at school, the burden can be heavy* (FGD1).

> *While I am trying my best to ensure that I meet my school fees obligations at Rio Tinto, sometimes it is heavy for me because I have three orphans under my care, including my four children* (FGD2).

However, the study results show increased educational expenditures supported by ISALS participation. Various respondents explained how the flow of financial assets from ISALS (loans, share-outs and social funds) was being utilised to meet the educational (human assets) requirements of children:

> *All caregivers enrolled in the programme are supposed to do ISALS and this has enabled the parents to pay their children's school fees because we cannot afford to pay school fees for every child in our cohort* (IR3).
>
> *The impact is being seen in the payment of school fees for children in the household where groups encourage each other to pay children's school fees* (IR2).
>
> *My children are going to school well-dressed. In that regard, mukando wakakosha (ISALS are important)* (IR5).
>
> *ISALS are important to families that have children going to school because they enable families to pay school fees and buy other educational requirements. It means mwana haazodzingwe kuchikoro (my child is not chased away from school for non-payment of school fees)* (IR15).
>
> *We were advised by Tsungirirai that once you receive the dollar for refreshments, use that to start your ISALS groups. So, when we get our share-outs, I use the funds to pay my children's school fees* (IR6).
>
> *I am using the money from ISALS to pay schools fees which is currently at 15 US dollars at Mashayamombe School* (IR9).

Other respondents like IR9 recalled the burden of paying schools before participating in ISALS since she had three children in school: "*I am a widow and I have three children going to school at Mashayamombe Primary and Secondary schools. The re-opening of schools always gave me nightmares. The situation is now better because of ISALS which were introduced to us*." Despite the burden of school fees for most of the respondents, the respondents' participation in ISALS and subsequent access to financial assets have eased the burden. The researcher asked about the importance of meeting the education requirements mentioned above and got the following response from IR17: "*For children to do well in school, they need adequate educational material*." This was corroborated by IR19, IR23 and IR27 who were being sponsored by ADMT and who testified that:

> *Now I can concentrate on my studies. I have everything that I need to study*. (IR19).
>
> *With ADMT support I am now able to learn full time without being send back from school and I can get my report book at the end of the term* (IR23).
>
> *Because of the support, I am receiving, I can dedicate my effort and energy to my schoolwork without disturbances* (IR27).

There is a growing problem of drug and alcohol abuse as well as gambling amongst the youths. The study participants explained to me that sending children to school; owing to parents who could now afford educational requirements protected their children from social ills highlighted above.

"*Besides developing the educational competencies of the children, I have realised that the children in school are safe from the problem of drugs,*" submitted an FGD2 respondent. This view was also expressed by a community leader, IR30, who wished for the opening of schools after they had been shut down during the COVI9-19 lockdowns: "*The closure of schools due to the pandemic has created problems for us. Some of these young people are now into drugs. I wish they could concentrate on school and create a brighter future for themselves."* This shows that the prospects of a better future were associated with the intellectual development that comes with being in school.

ISALS and the accumulation of physical assets

The ISALS approach by NGOs in Chegutu District is contributing to the accumulation of physical assets by poor households. As the participants generate and build financial assets in ISALS, it emerged that ISALS beneficiaries were investing in physical assets like wheelbarrows and kitchen utensils. Households were also able to construct wells and renovate homes. Documents from TWO in the form of monthly and annual reports also confirm this finding. Regarding the accumulation of various physical assets, respondents had this to say:

> *At home, I managed to complete a toilet and I bought cement that was used to construct that toilet. At one point, I used the money from ISALS to construct a well and renovate my bedroom* (IR16).
>
> *I have seen my colleagues buying household kitchen utensils, tools like wheelbarrows and others even bought goats* (IR15).
>
> *With the share-out that I got the last time, I bought five small goats. Give me a year or two and the number will increase. Not only me did this, but there are also friends of mine who have done likewise and have bought chickens, sheep and even cows* (FGD1)
>
> *We have managed to get some assets because of ISALS. For instance, in our groups, we bought pots that we distributed among members* (IR11).

IR1 further stated that small livestocks were proving to be a popular investment choice for many ISALS group members since they could be easily sold, allowing access to income: "*The idea is for the households to do something that generates income. I am observing ISALS group members increasingly favouring small livestock like goats, sheep and rabbits that can be quickly sold when a need arises*." He also explained that the choice of investment was heavily influenced by household circumstances and needs. For instance, the need for water and a more comfortable bedroom influenced IR16 to renovate her house and construct a well. Overall, the results of the present study show that the financial assets from ISALS were being channelled towards the accumulation of several physical assets as shown in the responses above.

ISALS and the building of social assets

The study's findings show ISALS introduced by TWO have contributed to the building of social assets. Interviewed ISALS participants converged on the reality that as groups regularly meet to save, borrow, and share savings; social relations deepen. It was reported that group members were becoming friends and there was improved unity and understanding among the members as submitted by IR10: "*In ISALS groups, we are becoming friends as we are working together to better our lives*." The unity being fostered in ISALS groups is enabling members to play broader societal roles as shown by IR5's response:

> *ISALS help to bring the group members together. Due to consensus and collegiality in the group, we agreed to use our ISALS funds to help other children in the community who are facing challenges regarding school fees payment and food shortages*.

It also emerged that in these groups, members are sharing knowledge and information on various issues which are not necessarily limited to ISALS issues because of the improved social relations. IR4 reported: "*The groups are helping us to build relationships and also helping one to get knowledge and information on areas one may not have knowledge about*." IR6 was specific and illustrated that as the group members grow to know each, they share information on how to improve their homesteads: "*As we talk and visit each other as group members, we share information and experiences on how to improve our homesteads. We also learn by observing other group members' homesteads and doing likewise (tinoona kuti mai nhingi vari kugadzira mumba zvakananka toteedzerawo)*". Similarly, IR11 submitted: "*When we visit each other as group members, you even learn how to sweep and clean your yard just by observing (unotodzidza magadziriro epamba chaipo). As an individual, you also learn how to take care of yourself by observing others*."

The study results show that the closely-knit ISALS groups are playing out as arenas for furthering business opportunities. A participant of the study, IRI4, shared her experience:

> *I am into buying and selling vegetables with the money I borrow from my ISALS group, but now it is difficult because of old age. I cannot walk and sell my vegetables in our*

> *village. What is happening now is, my friends hoard tomatoes for me in Harare, and I then sell them at the growth point*.

The study shows that the social assets inherent in ISALS promote the entrepreneurial activities of the group members. The researcher was informed by ISALS group members running IGAs that they are comfortable to even sell on credit to fellow group members. One FGD1 respondent shared her lived experience: "*I am into buying and selling of second-hand clothes (mabhero). The first people I approach when I get new stock are my fellow ISALS group members. They appreciate why I am doing this; thus, they do not trouble me with unpaid debts*." A divergent view expressed by IR16 shows liquidity problems in the country, making it difficult for people to pay back on time, be they relatives or friends: "*My challenge is bad debts. Even my friends and relatives are failing me. I guess this has to do with the bad state of the economy*." The sharing of business information amongst group members was also reported frequently. An FGD1 respondent reiterated:

> *We share vital information on different entrepreneurial activities; including where to get cheaper products for reselling, the products that are in demand and information on customers who need certain products*.

While most of the respondents reported that ISALS contributed to the building of social assets, it was however reported that ISALS could also lead to the destruction of social relations and networks due to sanctions that are applied to group members who fail to abide by the groups' constitutions. ISALS group members reported that those who fail to return the borrowed funds are taken to the local chief for recourse and can have some of their household property attached to recover the borrowed ISALS funds. "*It is not always the case that collegiality and unity exist amongst the groups. Those dragged to the local chief for recourse after failing to repay borrowed loans hate us with a passion. Being dragged to the chief is demeaning and degrading in the eyes of the community*," explained an FGD1 respondent on the breakdown of social relations that may be caused by ISALS.

ISALS and meeting of immediate needs and emergencies

The study found other benefits that accrued to households participating in ISALS supported by NGOs. These varied benefits include meeting the immediate needs of family members. For instance, IR6 framed the immediate needs in the form of shoes to protect her feet against the chilling winter season: "*This winter, I will be able to buy shoes for my feet*." A respondent in FGD1 saw ISALS as contributing to meeting other recurrent household needs: "*Children are supposed to be clothed and when they are sick, they are supposed to go to the clinic. ISALS help in meeting these needs*." FDG1 respondents singled out the importance of the social fund in emergencies. Respondents such as IR13, IR15 and IR16 who had benefitted from the social fund when faced with emergencies provided the following testimonies:

> *I can say ISALS are helpful, and I encourage other community members to join. This is because when I lost my sister, my fellow group members gave me US$100 from the social fund* (IR13).

> *At one point I got so sick to the point of being admitted to the hospital. I benefitted from the social fund. This is the greatest advantage that I see in ISALS* (IR15).

> *I once received it when there was no food at home. I approached my group, and they gave me US$15 from the social fund to buy food* (IR16).

4.5.1.2 Income-generating activities (IGAs)

A component of HES that TWO relies on to address household poverty are IGAs. The Chegutu study revealed that access to financial assets (cash, loans, social fund) from mainly TWO's ISALS have enabled households to pursue two main forms of livelihood strategies. These livelihoods, to a greater extent, are buying and selling and to a lesser extent, agriculture. Excerpts below answer the question of how respondents were using the money (financial assets) from ISALS groups in pursuit of IGAs:

> *I bought slopes (mapush), dried fish (matemba) and clothes for resale* (IR4).

> *After borrowing, I go to Harare to buy stuff for reselling. I normally sell second-hand clothing (mabhero)* (IR5).

> *I do poultry business; therefore, I use the money to buy the feed and the chicks. I am also into gardening, selling vegetables and tomatoes* (IR6).

> *Some are into cross-border trading. I know a colleague who brought handbags, footwear, and blankets from Musina for resale* (IR9).

> *Sometimes I use colleagues travelling to Harare to buy matemba (dried kapenta fish) on my behalf for resale. I also sell plastic ware, buckets, cups, and lunch boxes* (IR11).

> *I usually buy and sell floor polish at the market stall at Watyoka Business Centre* (IR15).

The results show a diversity of buying and selling activities being pursued in response to the income struggles. The researcher inquired why buying and selling (petty trade) was a popular livelihood strategy being adopted by the study's respondents in ISALS. IR4, IR9, IR11 and IR15 explained that it requires little capitalisation to enable them to earn a living and repay their loan obligations according to the constitutions of their ISALS groups. IR4 explained it in cursory terms: "*You just need a start (capital), purchase your stock either in Harare or Chegutu town, and boom; you are into business*." An FGD1 respondent differently suggested, "*It is now a matter of doing what others are doing; maybe that way you may survive*." Asked about the outcomes of buying and selling, the majority of the responses show that pursuing buying, and selling was better than doing nothing as shown by the quotations below:

> *Days are not the same. What I can say is that it is different from someone who is doing nothing. At least I am getting something to enable me to access necessities like food, clothing, medical expenses, and children's school fees* (IR13).
>
> *When you buy for resale, sometimes you win and sometimes you lose (kuhwina nekuruza)* (IR16).
>
> *Yes, we are making profits. Sometimes I buy second-hand clothes for resale. I cannot complain. There is profit* (IR11).
>
> *I cannot complain; it is not the same as doing nothing (zviri nani, hazvizoenzani nekugara)* (IR14).

In this livelihood strategy, there is no guarantee of always making profits as captured by the phrase of "*kuhwina nekuruza"* (sometimes you win, sometimes you lose) provided by IR16.There were complaints of clients who buy on credit and fail to pay back. For IR13, this reflected liquidity problems since several people bought on credit from her and were failing to pay on time: "*People do not have money. It is because of the economic problems of the country. That is probably why they are failing to pay back*."

There are other ways through which TWO is contributing to household income generation. Farming As a Business (FAAB) training is assisting households in horticulture to commercialise their ventures: "*As a family, we used to grow vegetables for consumption, but because of FAAB training, we are now growing for both consumption and for the market. We are earning money from vegetables, particularly from nearby schools that buy from the family venture*" (FGD1). Financial literacy is another training offered by TWO to capacitate households to manage their business ventures: "*Now and again, we receive training from the organisation on how to run our businesses. I have learnt a lot in terms of small business management*," explained IR19. TWO HB project proposal and progress reports also reveal Selection, Planning and Management (SPM) training that households in ISALS groups underwent to improve the selection, planning and management of livelihood strategies.

4.5.1.3 Market linkages

The last component of TWO's HES approach is market linkages. The results show that there are difficulties in accessing various markets by households running IGAs. IR1 explained the difficulties that rural Chegutu dwellers encounter in accessing mostly the urban markets in Harare, Chegutu and Norton:

> *Our beneficiaries involved in market gardening face competition; they cannot compete with the established farmers who have their own transport and are pushing huge volumes. We are trying various market linkages to cushion them against the competition. They are affected by the economies of scale when they get to the market*.

More so, the Chegutu study shows that TWO has managed to link its ISALS group members with government line ministries, especially the Ministry of Women Affairs, Community and Small to Medium Enterprises, private companies like Econet Wireless and other NGOs like LEAD. An NGO official, IR2 remarked: "*We link ISALS groups with the Ministry of Women Affairs, Community and Small to Medium Enterprises where they get extra training and gain exposure to other people who are making strides in different IGAs*." Interviewed respondents said they have accumulated further ISALS knowledge (human assets) from the ministry, especially on how to run IGAs emanating from ISALS. The researcher was informed of TWO ISALS group members who were encouraged to continue saving by successful government managed ISALS groups. IR9 said:

> *There are other women's ISALS groups under the Ministry of Women Affairs, Community and Small to Medium Enterprises that we interact with. TWO introduced us to these groups and responsible government officials. These groups have been saving for some time now and the members have achieved a lot. Some have built homes, others have bought goats, chickens, wheelbarrows, and many other assets. We get encouragement from these groups to continue saving despite the challenges we are facing. We are allowed to attend the refresher trainings offered by the ministry to groups under the ministry's management. We are getting new insights when we attend these trainings*.

IR1 also explained attempts to link ISALS to mobile communications giant called Econet Wireless. He had this to say:

> *In Zimbabwe, it is not easy to access cash, so we are continuously engaging with Econet so that our groups can migrate to cashless savings using the company's Mukando savings platform. It is a work in progress. In ward 2 the company has already met one or two groups that we work with*.

The researcher was informed of households involved in nutritional gardens that have been linked with other NGOs like LEAD. LEAD is providing support to linked TWO beneficiaries in the form of seeds, fertilisers, chemicals, and knowledge on good farming practices (human assets). A linked beneficiary, IR5 had this to say: "*Our nutritional garden had a problem of seeds and fertilisers, but TWO referred us to LEAD where we got assisted*." However, only TWO beneficiaries residing in wards that LEAD operates in were assisted, thus showing the drawback of the linkages approach to asset accumulation. No wonder there are complaints like: "*If the organisation could chip in, the gardens can do more than what they are doing currently*," and, "*we are doing just fine, but we need support in the form of a new fence to deal with goats that are eating our crops*" by FGD1 respondents.

4.5.2 Vocational Training (VT) and Community Apprenticeship (CA)

To counter growing youth poverty usually underpinned by lack of skills and unemployment, ADMT and TWO are implementing vocational training (VT) though TWO shifted recently to community apprenticeship. Explaining VT in the context of TWO programming, IR3 responded:

> *VT involves sending the youths to training colleges in the district to learn skills like farming, welding, metal fabrication, construction, and cosmetology. After the completion of courses, and armed with recognised certificates, the youths use the skills to earn a living either by seeking employment or starting their ventures. Community apprenticeship departs from vocational training in that it offers the youths practical skills from day one until the completion of attachment*.

Regarding self-employment, an interviewed official from TWO, IR2 gave an example of a young lady who is successfully running her salon in Harare after vocational training: "*As an organisation, we have a success story of one of our students who, after graduating, is successfully running her own salon in Harare. Her salon is ever busy, and she says she is competing well with established salons*." It emerged that VT enables the youth to get skills that they can deploy in the generation of financial assets as testified by the experiences of the young lady cited above.

The shift to CA by TWO resonates with the limited educational experiences of most rural youths in the district. IR3 further reiterated the difference with VT: "*There are certain academic subjects* *required for one to be enrolled at vocational training institutions in Zimbabwe. The CA approach involves attaching the youth to artisans in their communities for a period of up to six months so that they can learn skills and use the skills to build a better life*." The researcher had an opportunity to interview two youths (IR7 and IR8) undergoing community apprenticeship. The youths are attached to Mr Ben (not real name) who is an expert in welding and metal fabrication in Ward 4 of Chegutu District. "*The organisation is helping me with a course on welding and mental fabrication. I am currently doing the course at Mr Ben's (not real name) workshop*," submitted IR7. While attached at Mr Ben's workshop, TWO provides: "*Personal Protective Equipment (PPE) (gloves, safety shoes, helmets), tools and equipment to the apprentices and the organisation goes further to provide the steel used by the youths when carrying out their practicals"* remarked IR8. CA beneficiaries reiterated that although they are still under training, they have acquired a wealth of skills and knowledge (human assets) in metal fabrication:

> *I can say that I can fabricate window frames, traditional stoves, and door frames. I can manufacture this without the help of anyone* (IR7).
>
> *I have gained a considerable amount of knowledge in metalwork. What I just need is the machines and a workshop to start making windows, door frames and other things. Anything to do with welding, I can do* (IR8).

With the availability of a ready market for the above-mentioned products in Ward 4, what IR7 only needs is start-up capital to purchase a grinder, welding machine and renting out a workshop to start his venture: "*I only need a grinder and welding machine to start my own workshop*." The response by IR7 captures the challenge of start-up capital faced by VT graduates after finishing their courses.

The results show that besides accumulating skills and knowledge (human assets) in welding and metal fabrication, CA beneficiaries are building social assets by networking with other known experts in their respective fields. IR7 had this to say: "*I have met and networked with other people in the same trade as ours such as Mr Phiri (not real name). I normally visit him, and this has helped me to accumulate more knowledge*." The above respondent confided with the researcher, thus saying: "*I have learnt new window designs at Mr Phiri's workshop which I was not taught at Mr Ben's workshop*." The researcher was also informed that the CA cohort has deepened relations, and some have become friends: "*We are now friends… there is collegiality among us*." IR8 reflected on the benefits of this: "*As an easy-going cohort, we are free to correct each other in our* *line of work. We are always motivating each other. We even share the social challenges we are facing and solutions to address them*." This shows the importance of social assets.

One of the studied NGOs, ADMT, established a centre in Ward 6 of Chegutu District which offers vocational training in construction, agriculture, and computers. The rationale for establishing the centre was explained to me as follows: "*Not all children are academically gifted. Some children fail grade seven and ordinary level. This does not mean that the child cannot find something do. This is the reason behind the VT centre*" (IR30). The researcher had an opportunity to interview a respondent undergoing training in construction (IR23). The trainee who was supported by ADMT since the time he was doing secondary education revealed how VT enabled him to gain human assets (construction knowledge) and income from construction jobs. Though IR23 is still undergoing training, evidence shows that so far, he has accumulated a significant amount of knowledge in construction just as was also the case with IR7 and IR8, both CA beneficiaries supported by TWO. IR23 submitted that:

> *Practically, I can build, lay bricks and experienced builders can direct me to build a certain section of a building without hesitation. I can also do the calculation of quantities and prepare a bill of quantity. This is emanating from the course that I am doing. I am practising this from many side jobs that I am involved in*.

The study results show that IR23 is also generating income (financial assets) from side jobs in the form of assistance given to experienced builders: "*I am also involved in side building jobs where at times I assist the experienced builder, thus generating income to buy things like clothes, food and many others. It has always been my desire to stand on my own*." He said that with the money (financial assets) generated from side jobs, he is on the path to self-sustenance:

> *I can say I am gradually moving towards standing on my own. The money is helping me to meet some of my needs and not entirely depend on ADMT for sustenance. The organisation has done so much for me, and I think with the capacity I now possess; it is unfair to the organisation to expect it to continue buying such things like blankets, clothes, and food for me. I can now cater for these items on my own, using knowledge gained from VT.*

While the scope of the sudy ends with appreciating the importance of VT and CA in facilitating access to the human assets (skills) that the youths use in fashioning their livelihood strategies, there are also extra benefits of VT and CA. The study respondents (IR7, IR8 and IR23) noted that the CA introduced by TWO and ADMT helped them escape idleness which is leading to many youths in the district indulging in drug and substance abuse as submitted by IR7: "*Instead of roaming the* *streets and people pointing fingers at me saying I failed Form 4, I took CA as an opportunity to escape from drugs and crime*." A parent in the district expressed sadness and reported that drugs and substances such as marijuana, glue, illicit brews imported from mainly Mozambique and cough syrups like Broncleer were destroying the lives of many youths in the area: "*Drugs are destroying our young people, it is a sad situation. Some of them are now thieves to satisfy their addiction*" (IR15). To them, drugs were perpetuating the cycle of poverty for many youths. The researcher was told that "*under the influence of drugs, many youths were neglecting work and are stealing anything from anyone. You know, the result is imprisonment. Again, under the influence of drugs, youths indulged in unprotected sex, exposing themselves to HIV and AIDS, STIs and teenage pregnancies*" (IR15). Thus, as shown by the results, both VT and CA were contributing to dealing with social problems in the community.

4.5.3 Nutritional gardens

ADMT and TWO were found to be responding to poverty in Chegutu District through nutritional gardens, though differences were noticeable in the constitution and operation of the gardens. TWO's nutritional gardens primarily benefit People Living with HIV (PLHIV). To address the problem of food shortages faced by people living with HIV and AIDS, TWO runs nutritional gardens, especially for mothers of exposed babies known as PMTCT mothers. Explaining the details of the nutritional gardens, IR2, an official from TWO said:

> *Our nutritional gardens are communally owned and are located at clinics and schools. At each garden, there is a committee selected by the community to run the affairs of the gardens. In line with our ideology, we do not provide monetary or material support for nutritional gardens but seek to capacitate the community to use its resources to respond to poverty*.

As a result, the PMTCT mothers pull together their resources to fund the construction and operation of the gardens.

Unlike TWO's model, ADMT's nutritional gardens in the district are open to all community members; thus, it was common to find the old-aged, middle-aged and youths participating in the projects. Two reasons inform the involvement of the young people as revealed: "*Our gardens also encompass the youths. They are equally affected by poverty, so the gardens contribute to their empowerment. Youths are the future. They are the ones who will carry the history of the gardens into the future,"* said IR30. IR30 further stated: "*Our gardens are open to everyone who is willing* *to participate. We even have households that have people living with disability. These are the ones much affected by poverty*." This captures disability mainstreaming in the nutritional gardens.

All ADMT's nutritional gardens were located on sites where the organisation had drilled boreholes for the community. This logic was explained to me by IR30 who said: "*Initially, we used to drill boreholes for communities to access safer and cleaner water, but we have since realised the need for nutritional gardens to improve food security and income generation, enabling parents to afford the educational requirements of their children*." Unlike TWO, ADMT supports the nutritional gardens with start-up inputs: "*We are cognisant of the income challenges faced by the community in which we work; that is why we provide inputs until the garden is at a stage where it can sustain itself*," added IR30. Some of ADMT's nutritional gardens were institutionally run such as the one at Goroni Primary School which was meant to benefit the school at large. However, all of the organisation's gardens had committees established by the community or beneficiaries to run their administrative affairs.

The role of NGOs in the nutritional gardens revolved around the transfer of knowledge on good farming practices. IR2 had this to say regarding the transference of knowledge (human assets) to the beneficiaries of nutritional gardens: "*Our role as an organisation is to initiate, with the participation of the community, the idea of nutritional gardens. We also provide trainings where we teach the beneficiaries good farming practices*." This was corroborated by a nutritional garden beneficiary, IR10, who submitted that, "*sometimes we face water shortages, consequently affecting production at the garden, but TWO taught us farming practices that conserve water such as conservation farming, mulching and other practices*." IR30 had this to say regarding the transference of agricultural knowledge: "*We work with AREX officials; they are the ones that train the garden members in various aspects of crop production*."

Overall, the contribution of nutritional gardens to poverty reduction centred on improved access to food and income generation as highlighted by several study respondents, some of whom are beneficiaries of the gardens:

> *We have community gardens whereby we are supporting communities to start gardens to enable them to sustain themselves nutritionally, and when there is a surplus, they can even sell* (IR1).

> *Nutritional gardens are contributing to access to fresh vegetables daily. It is common to send a child to the garden to get vegetables and tomatoes while the sadza (thick porridge) is being prepared. These households are getting vegetables any day and at any time when they require them. Generally, health is being improved due to clean water and a regular supply of fresh vegetables. Many households are generating income from surplus, enabling households to afford the educational requirements of their children* (IR30).

> *I now have vegetables to eat with my family and we are also selling to fellow community members, in the process generating income to meet household needs and sustaining the operation of the gardens* (IR28).

> *There are many nutritional gardens in Ward 5 which were established with support from ADMT. For instance, at Chibaya there is a garden where women are growing vegetables for sale; in the process generating income* (IR25).

> *In the community, they (ADMT) helped so much with the establishment of community gardens and in Ward 6, there are about 13 such gardens. The villagers come together and grow vegetables for consumption and sale* (IR29).

Nutritional gardens are contributing to the reduction of food poverty among PMTCT mothers targeted by TWO and the generality of the community targeted by ADMT. It emerged that participants "*get vegetables, onions, peas, tomatoes, beans, green mealies and herbs" from the nutritional gardens"* FGD1 participant. All the respondents cited above corroborated the view that the outputs of the gardens were being sold to the broader community to generate income. The researcher was told by some nutritional garden beneficiaries that their number of meals per day had improved, from one to two while others had increased from two to three. Reference can be made to IR25 who claimed that "*the nutritional garden helped my household. Now we are having two meals a day, a feat which was impossible before I joined the garden*."

It emerged that nutritional gardens were also contributing to ending vulnerability in the community through the distribution of outputs such as vegetables, beans, tomatoes, peas, and many others to other vulnerable community members. Quarterly reports from TWO and ADMT support this. This emerged from nutritional gardens run by TWO and was captured in IR5's response: "*The garden committee agreed that the outputs should also benefit orphans and vulnerable children. We have a list of orphans and vulnerable children that we provide with vegetables and other products from the garden regularly. There are 15 identified broader community beneficiaries."* Similarly, ADMT nutritional gardens were also playing a broader community role since members who lost family relatives were eligible for assistance as witnessed by IR21: "*I got assisted with money and vegetables during my sister's funeral.*"

The Chegutu fieldwork study shows that nutritional gardens are helping in preserving financial assets in the household as explained by IR1: "*They assist a lot. They help to save money at home in the sense that members would not need to channel the resources to purchase vegetables such as onions and others*." The submission by IR29 testifies to how nutritional gardens are saving income for poor and vulnerable households since "*beneficiaries of nutritional gardens rarely buy vegetables from Mbare Musika produce market in Harare because they have everything that they need here in Ward 6*."

4.5.4 Service provision

Two forms of services primarily provided by NGOs in the study area are education and health services. Below, the researcher outlines how they promote human asset accumulation and poverty reduction.

4.5.4.1 Provision of educational support and the building of human assets

The study results show that educational support by TWO currently targets adolescent girls below the age of 18 years whereas ADMT and ZT focus on supporting all vulnerable children who require educational support. Unlike educational support from other NGOs studied in this research, assistance by ADMT has a component of accommodation support for children learning at institutions that are far away from their homes, a reality confirmed by IR19 who said, "*…where I am staying, it is ADMT that is paying for my accommodation fees, and they even go further to provide food*." The ADMT support extends to tertiary level; unlike the assistance from TWO and ZT. This view is confirmed by IR30: "*On the tertiary side, we have students that are in colleges and universities. We started supporting some of these students from primary level*." The organisation believes in assisting the beneficiaries to a point where they can stand on their own, hence support up to the tertiary level, a view supported by the ZT official. Although the organisation was yet to offer such kind of support, the official said, "*We are only supporting learners up to Advanced level. With funds permitting, it would be good to support them up to tertiary level*" (IR31).

Several study respondents such as IR19, IR23, IR27 and IR26 highlighted how the lack of school fees payment is contributing to the increasing number of children dropping out of school. They highlighted that those children with school arrears were being send back home for non-payment of school fees:

> *Some of the children are dropping out of school because of non-payment of school fees* (IR26).
>
> *Schools depend on fees to finance their operations. That is why they resort to barring those with arrears from entering school premises* (IR23).
>
> *If you have school fees arrears, you cannot enter the school premises. This was my daily bread before the intervention of ADMT* (IR19).
>
> *I know of children in the community who are not attending school because of income problems* (IR27).

For all the NGOs, the supported beneficiaries are provided with school fees, uniforms, and stationery. This support was viewed by respondents as important in improving the learning conditions of beneficiaries while at the same time increasing prospects for better educational outcomes (human assets). The following responses attest to this:

> *I did not have a proper uniform. I survived on begging for torn uniforms from fellow students. My caregivers at home could not afford to pay my school fees. With the support from ADMT, there is nothing to worry about now. Now I can concentrate on my studies because I have everything that I need to study* (IR19).
>
> *Due to the support, I am receiving, I can dedicate my effort and energy to my schoolwork without disturbances* (IR27).
>
> *As a student, I was good. Thus, I was pained by instances when I could not get my report book at the end of the term because of non-payment of school fees as well as being barred from school whilst others continued to learn. With ADMT's support, I was then able to learn full time without being turned back and I could get my report book at the end of the term. Before ADMT's support, I used to go to school without a uniform, which made me look different from other children and this psychologically affected me. This changed with ADMT's support* (IR23).

The above responses reveal increased opportunities for intellectual development (human assets) for children formerly without adequate educational resources. For the NGOs under study, educational support also acted as a child protection mechanism. The importance of education as a child protection mechanism emerged during the COVID-19 era when most children were said to have dropped out from school, with some engaging into early marriages due to lockdowns as revealed by the following responses:

> *During the COVID-19 period, some school-going girls married early. We are worried about these early marriages because their husbands cannot sustain themselves on their own. What more with a family?* (IR2).
>
> *A lot of school-going girls have succumbed to early marriages during the recent lockdowns. Girls as young as those in Form 2 are eloping, the major reason being poverty and food shortages as well as the prolonged period of inactivity* (IR25).
>
> *There are early marriages caused particularly by a lack of activity during the lockdown period. A lot of young people ended up in early marriages* (IR27).
>
> *The situation has been made worse by COVID-19 when the children stopped going to school because of COVID-19. Now, they no longer want to go to school. We have children who have ventured into artisanal mining. Some are now drunkards and thieves* (IR11).
>
> *Before COVID-19, there were 350 children at Gora Primary but now the enrolment has dropped to about 280 children. What happened to them? Some eloped* (IR29).

Findings of this study reveal consensus on the disruption of normal learning and the accompanying prolonged period of inactivity caused by COVID-19, resulting in early marriages and the increase in school dropouts. Learners who ventured into artisanal mining before the sealing off of mining sites were no longer interested in education but rather artisanal mining which at times generated quick money for them.

4.5.4.2 The provision of health support and the development of human assets

The study shows that health-related activities by NGOs contribute to healthy living (human assets). Health support by TWO targets HIV positive children and children with parents who are HIV positive. Explaining the provision of health services, IR3 characterised it as:

> *The HIV positive children are cases managed by the organisation's community volunteers. Through case management, the children are routinely visited and during these visits, ART adherence is encouraged. The trained community volunteers ensure that the children are virally tested when they are due. Moreover, through the support groups, superintended by TWO's community volunteers, the children are encouraged to live positively*.

These services promote good health among HIV positive children (an aspect of human assets). They are the same children benefitting from educational support. The researcher was told during FGD 1:

As a community volunteer working under TWO, I work with children affected and infected with HIV and AIDS. My work involves encouraging adherence support and regular viral load testing. I am happy with the positive living I am seeing amongst these children; of course, with the support of their families. They are just like any other young person in the community and can attend school without disturbances.

Moreover, IR17 focused on how awareness campaigns conducted by TWO have increased the awareness and in-depth understanding of HIV related issues and where to access HIV services in Chegutu. He said:

Our people now understand that one can live for many years with HIV as long as one takes his or her medication correctly. As a community worker, I can safely say stigma and discrimination have declined because of increased awareness.

The assistance provided by ADMT in the construction of the maternity wing of Gora Clinic also reveals the commitment of the organisation to the well-being of expecting mothers. While the drilling of boreholes is presented under infrastructure development, IR30 highlighted that:

Clinics that are in the communities in which we are drilling our boreholes are appreciating how access to safe and clean water is reducing waterborne diseases.

4.5.5 Infrastructural development

The results show that it is mostly ADMT and to a lesser extent ZT that are involved in infrastructure development (physical assets). ADMT is involved in the drilling of community boreholes to enable access to water by communities that are reeling from the effects of climate change and attendant water shortages as submitted by IR30 and IR21 who respectively said:

Long back, people used to dig wells at home, but because of climate change, the water table is now low, thus these people with wells that have run dry are relying on the boreholes we drilled for support.

My well at home had dried up, so accessing clean water was now a challenge. As a family, we were walking long distances to fetch water.

The drilling of boreholes is addressing water poverty as revealed in the responses below:

Because of ADMT, we now have access to safe and clean water regularly (IR21).

The borehole is also servicing the surrounding communities. They bring scotch carts to fetch water (IR24).

The organisation assisted with the drilling of boreholes which have addressed the issue of water scarcity in the community (IR25).

> *Access to clean drinking water was a challenge before the drilling of a borehole in the community* (FGD2).

The Chegutu study confirms that physical assets in the form of boreholes are contributing to the reduction of poverty since nutritional gardens supported by ADMT are also located on sites with boreholes. As presented earlier before, these nutritional gardens are contributing to the reduction of food and income poverty.

The researcher observed that there were attempts by NGOs to establish physical assets, for instance, the construction of a maternity wing supported by ADMT at Gora clinic though with the community's participation. Schools like Kwari Primary and Goroni have been renovated courtesy of ADMT's support whereas schools in Norton like Chiedza Primary have benefitted from the completion of ablution facilities by ZT:

> *We are also into water and sanitation. We worked with Chegutu municipality to renovate the sewer treatment plant in the town. At Chiedza primary, we provided fittings for ablution facilities* (IR31).

> *Here at Kwari Primary, the organisation helped in the renovation of classroom blocks, including the nice painting that you can see. They have also assisted in the construction of another block; what is left is painting. Toilets here at the school were painted courtesy of ADMT's support* (IR26).

Besides improving the status of the community in which these assets are domiciled, the researcher was informed that infrastructure development in educational centres improves the learning environment for children to accumulate human assets that come with being at school. Hence, IR26 further stated:

> *The support being given to the school has created a conducive environment for learning for the children. Children are now learning in a safe environment which improves their desire to acquire knowledge and skills. I am saying so because before ADMT support; some roofs had been blown away, exposing children to adverse weather conditions*.

4.6 NGOS' DEMAND SIDE ASSET ACCUMULATION APPROACHES AND CONTRIBUTIONS TO POVERTY REDUCTION

The study found out that NGOs in Chegutu District also rely on demand side asset accumulation approaches to poverty reduction. However, it emerged that NGOs rely mostly on supply side interventions. This section partly contributes to answering the research question related to NGOs' strategic approaches to asset accumulation.

4.6.1 Lobbying and advocacy

It emerged that lobbying was observable in NGO-donor relationships. NGOs are lobbying their funders to change aspects of their projects that do not promote asset accumulation. For example, TWO managed to lobby successfully for a change from institutionalised VT to CA. This is because CA was found to offer the youths a prolonged period of time to accumulate knowledge and skills (human assets) from experts. This was disclosed by R2 who stated: "*We discussed with our donor and vouched for CA because it gives the youths ample time to accumulate knowledge and skills on a particular trade*." The researcher was informed during the interviews, that NGOs regularly made consultations with their donors, and used that platform to advocate for changes in their programming towards interventions that promote asset accumulation. IR2 and IR30; officials from TWO and ADMT respectively, gave an example of the lobbying undertaken by their organisations:

> *In many of the meetings that we have with our donors, we have been emphasising the need for educational support for male students. A focus on girls is important as a child protection mechanism, but we also believe that boys should be adequately supported*.
>
> *Churches in the USA donate to us towards what they think can help our community to move out of poverty. As an organisation, what we do is try to sway them towards what we have noticed could assist our community*.

It also emerged that through lobbying the donors, TWO managed to keep the FMP programme running despite it being earmarked for one year: "*FMP is an important programme because it improves SRH knowledge in the communities. That is why we engaged our donor to fund it despite it being earmarked to run for a year only*." The programme promotes access to informational assets in the domain of sexuality and SRH.

Regarding ADMT, there was lobbying again with the donor so that they could provide funds to meet an identified need in the community. The organisation successfully lobbied for the establishment of nutritional gardens at all sites where they had drilled boreholes. IR30 emphasised that by disclosing the following:

> *While as an organisation we had improved access to water in the wards that we are working in, we noticed an opportunity to reduce income problems and food shortages. We engaged our donors and after intense discussions, they agreed with our view*.

Regarding ZT, the organisation's operations team was in the process of lobbying its board of trustees to sell some of their properties so that the institution could be left with a manageable portfolio of assets that could generate income needed for the organisation's projects. IR31 submitted:

> *We are engaging with the board so that we can streamline the properties that we have towards a portfolio that generates income. Mostly, we are targeting selling the properties in the high density and maintaining the low-density ones that are generating revenue*.

4.6.2 The referral strategy

The referral system emerged as one of the demand side strategic approaches to addressing the poverty problems of NGO beneficiaries in Chegutu District. The thrust of the referral strategy was explained to the researcher by IR2:

> *We refer potential beneficiaries to government line ministries and other NGOs in the district when it comes to services we cannot offer*.

The NGOs studied such as TWO, ADMT and ZT do not provide food aid, clothing and pay for medical costs outside ART, and in such instances; the organisations refer dependents to the Department of Social Welfare for assistance. Reflecting on the referral system, a NGO official, IR3, submitted: "*We refer HIV positive children with food challenges to the Department of Social Welfare so that they can get food, then they refer them back to us if the children require services that we provide*." TWO usually uses this method to cater for extremely poor households that need immediate assistance to avoid starvation and loss of life. For households that have the capacity (those moderately poor), the organisation prefers to use the HES as an approach to generate assets and help households to move out of poverty.

ADMT and ZT were also found to be servicing community members referred to them for assistance:

> *As said, we work with everyone in the community; we do not discriminate. We have no qualms about working with other stakeholders in the community. Other organisations know our work and they refer the people to us. We always receive young people every day at our centre, inquiring about VT. I have no doubt some of them would have been referred to us by organisations in youth empowerment* (IR30).
>
> *As an organisation active in educational support, some of the beneficiaries we are assisting are referred to us by the Department of Social Welfare* (IR31).

The referrals are two directional, from NGOs to government departments or vice versa. This was corroborated by the government officials interviewed:

> *As a department, we deal with orphans and vulnerable children. Since some of them require educational support, we refer them to various NGOs in the district for assistance* (IR40).

> *As a ministry that deals with women, we take advantage of the availability of NGOs to empower women. I know of one organisation that is into savings groups, so we recommend the women that we work with to join such groups. Development is about collaboration* (IR41).

> *In general, government ministries and departments are constricted in terms of resources. Thus, we are failing to meet the needs of communities. That is where NGOs come in. We refer them to such organisations, and we have good working relationships with some of the organisations* (IR42).

The problem inherent in the referral strategy is the lack of service provision to NGO beneficiaries by, specifically, the Department of Social Welfare. This was explained by community volunteers whose function is to refer individuals in need of services: "*The Department of Social Welfare assists vulnerable households whose caregivers are above 60 years under the elderly support programme. We cannot refer households with caregivers below 60 years, even if we agree that the household needs support*" (FGD1).

4.7 BENEFICIARIES' AGENCY IN ASSET ACCUMULATION

The study discovered that beneficiary agency, which is a key component of human assets, plays a key role in asset accumulation. Agency in this context denotes the capacity of NGO beneficiaries to display resilience, innovation, to be calculative and to be strategic. The results show that an essential component of livelihood strategies promoted by NGOs to succeed is beneficiary agency. As the participants pursue their livelihoods, there is evidence of intentionality to succeed as shown by the decisions they are making

4.7.1 Beneficiaries' innovation, ability to think outside the box, patience, and resilience

The study results show that success in NGO initiatives is characterised by beneficiaries' innovation, patience, resilience, and the ability to think outside the box. Faced with this challenge of lack of money to start savings (ISALS), respondents highlighted that they had to be innovative to raise money. A common strategy used by participants involved using the US$2 that they were being given by TWO for refreshments while participating in FMP to start saving in ISALS groups as submitted by IR6:

> *When we started, we were in FMP where we were given US$2 for refreshments, and we used refreshments cash to start ISALS*.

Similar sentiments of using refreshments money to start the saving journey were common among FGD1 respondents who indicated: "*We were encouraged to use the money we were being given for refreshments to start the saving journey*." Such resilience of foregoing refreshments is bearing results as revealed in section 5.9.2 since ISALS are contributing to the generation of multifarious forms of assets.

It emerged that for some of the livelihood strategies emanating from NGOs to bear results, they require human agency, especially traits of patience and resilience. This is reflected in the following responses by IR2: "*ISALS members have to endure to grow the group fund. The group fund grows through borrowing and repaying of debts with interests. In any case, the saving cycle runs between six months and a year*." The lack of patience was evident in some participants who were said to have dropped out while others continued. The researcher probed why some participants dropped out and one respondent, IR5, captured the reason as follows: "*It is because of the inability to wait and persist while the group fund was growing. You need to stay strong if you want to make it in ISALS*." Another respondent differed and cited the economic challenges they faced: "*I think some are dropping out because of lack of viability of IGAs emanating from ISALS. The economic outlook is unfavourable. You have to drop out of the ISALS group if you are unable to repay the loan*" (FGD1).

The results from Chegutu District also show that resilience is required in several livelihood strategies proffered by NGOs for instance, the buying and selling livelihood strategy inherent in the HES approach. This is because "*the business environment is a competitive one which requires innovation in the form of identifying products needed by communities that are not supplied by competitors*," said IR16. Even livelihood strategies like nutritional gardens require patience and resilience for one to realise the fruits as there are challenges along the way. The researcher was told that "*the lack of resilience and persistence resulted in some beneficiaries dropping out of the nutritional gardens, while those with resistance experienced improved income flows and food security*" (IR28).

The researcher observed several ways in which NGO beneficiaries are modifying the ISALS methodology to reap maximum benefits that come with being together in a group. A participant of

FGD1 said that their ISALS group also served as a "*….burial society*". Thus, when they made monthly contributions, they also contributed US$1 per person to their funeral pool fund. The repackaging of ISALS into a social safety net was observable in Chegutu District as submitted below:

> *For us, we have also turned the ISALS group into a burial society. We contribute US$1 monthly to the group funeral pool fund. When one of us loses a family member, we provide a gallon of maize, and all group members are expected to provide labour at the funeral. This is important because even if you have joined a funeral policy, the policy won't cover for food preparation services; labour is still needed* (FGD1).

The researcher was informed of groups that innovatively used ISALS groups to meet their demands. For instance, one group; while following the canonical ISALS saving approach, intermixed it with a grocery initiative. The contributed funds were partly utilised for borrowing purposes and the other portion was used to purchase groceries. Group members shared the groceries at the end of the saving cycle to address food poverty. This was reiterated by one respondent:

> *In our ISALS group, we buy groceries during the saving cycle which we then share at the end of the saving cycle, and this is enhancing the availability of food in the household* (FGD1).

The same was said by IR6 who explained: "*We also have a grocery initiative. We stock groceries for six months and these groceries are bought by some of the funds we save monthly. Like I explained, each month we save US$10 per person, so we use part of the funds to buy groceries and part of the funds to lend to group members*." Another group, almost operating on the same approach, bought plates for every member.

Though ADMT, unlike TWO, is not into village savings groups, the researcher found out that beneficiaries in the nutritional gardens supported by the organisation innovatively used ISALS as another way of generating income. This is reflected in IR25's response on the outcomes of nutritional gardens: "*There are many gardens in the community; for instance, at Chibaya there is a garden where women are growing vegetables for sale. These women have formed ISALS groups which have emerged because of their interaction and friendship ties which developed in the gardens. Again, at Marowa there is a garden doing well and again ISALS have also emerged, helping to improve the saving habits of the participants*." Thus, there is an appreciation of the diversification of income generating activities.

The study discovered that ADMT supported garden beneficiaries were thinking outside the box shown by breaking the norm and venturing into the production of high-value crops like garlic, turmeric, and ginger. They were no longer solely focusing on conventional crops like maize, tomatoes, onions, roundnuts, and watermelons as submitted by study participants:

> *In some of the gardens, we have people venturing into the growing of ginger. We are no longer growing conventional crops in Ward 5, but we have ventured into the production of other crops that generate income* (IR25).

> *We are also diversifying the crops that we are growing in the garden. For instance, we are experimenting with ginger, garlic, and turmeric. So far, we have planted ginger. There is a company promoting the growing of ginger and the company promised to buy from us* (IR28).

Respondents also reiterated that diversification into high value crops was underlined by the increase in demand during COVID-19 since ginger, garlic and turmeric are known for possessing medicinal properties that deal with flu-related illnesses. However, in other gardens, such agency was not observed. For instance, at Goroni Primary School garden where they were yet to move into high value crops, one respondent had this to say: "*We desire to move away from growing of conventional crops*" (IR24).

4.7.2 Beneficiaries going the extra mile

The researcher found beneficiary agency not only being reflected in the HES approach and nutritional gardens, but also in VT and CA where the beneficiaries were going the extra mile. For instance, IR7 was building a network of experts to mentor him in welding and metal fabrication as shown in earlier discussions. Though already attached to another expert in welding and metal fabrication, the participant showed intentionality to accumulate more knowledge, skills, and experience (human assets). He explained:

> *I want to succeed in metal fabrication. I want to be the best here in Mubaira. That is why I am making connections with other experts. I must confess, I learnt a lot from my connections*.

The researcher also found out that within VT, agency is required for beneficiaries to succeed. For instance, IR23 was undertaking a foundational course in construction which required no passes at Ordinary Level though he had passed the subjects. The course itself, according to him, was looked down upon by his peers. Through persistence and not internalising negative perceptions, though he was still undergoing training, IR23 had already reaped the benefits:

> *I was emotionally affected when I started this course because I passed my 'O' level. For your information, the National Foundation Level course in construction I am doing is done by people with zero 'O' levels. It felt as if I had stooped low. In Shona, builders are called 'mabhiridha'. I was affected when someone called me a 'bhiridha.' However, this did not deter me because I wanted to do it. I am realising the importance of the skill because I am generating income on my own without waiting for a company to employ me. Mabasa emaoko mabasa akanaka (Vocational skills are important)*

It also emerged that in nutritional gardens, there were examples of beneficiaries going the extra mile to reap benefits from NGOs' activities. At one nutritional garden referenced above, before venturing into the production of high value crops, the garden members had to travel to Manicaland province to appreciate the production process of high value crops: "*We went to Manicaland to learn how ginger, turmeric and other high value crops are grown, I must say it was eye-opening experience*" (IR28).

There are other examples of nutritional garden beneficiaries going the extra mile. In some gardens, there were problems with domestic animals breaking the fence and destroying crops. Consequently, one of the beneficiaries explained: "*Throughout the day, we make sure that we have a person who is guarding the garden, otherwise we will be wasting our efforts*" (IR28).

4.8 BEYOND THE FIVE ASSETS OF THE SLF: OTHER ASSETS AND POVERTY REDUCTION

The study results show that NGOs promote access to and accumulation of other forms of assets such as informational and psychological assets not prioritised by the SLF. These assets are key in fighting poverty and vulnerability in poor households.

4.8.1 NGOs and psychological assets

The study results show that on top of the SLF's five forms of assets, NGOs facilitate access to psychological assets. It was observed that through their interventions, NGOs are bringing back lost hope in the lives of individuals. Many people who had lost hope and purpose in life have something to look forward to. It emerged that through the HES methodology and nutritional gardens, many poor people have regained hope and purpose to succeed. As shown by the responses by IR13 and IR28 below, this motivation has helped households that have heeded the call:

> *I was one person who was always crying because of the burdens of life like feeding the family and school fees obligations. I thank TWO for motivating me to join the ISALS. I*

> *am running a petty trade business, and this gives me the strength to wake up every day* (IR13).
>
> *This happiness on my face was not there in early 2020. There were many life challenges. My happiness comes from the nutritional garden. That is where my food and money are. ADMT continues to encourage us to soldier on in the garden* (IR28).

It emerged that the participants who have accumulated assets are acting as sources of inspiration for other community members. This has in turn encouraged other community members to join NGOs' asset accumulation interventions. This view is reflected in IR10's response: "*Many people are learning from us after being inspired by what we are doing."* Similarly, IR11 said, "*Yes, we have other women who are inspired by what we are doing and have actually started their own groups*." This was in sync with the assertions of IR17 who said, "*The ISALS approach has pervaded our community. Groups are being formed spontaneously after observing the benefits being enjoyed by those already participating*."

Beneficiaries already participating in interventions by NGOs are depending on encouragement and counsel from fellow beneficiaries as they thrive to accumulate assets and move out of poverty. This view was expressed by IR12 who said, "*We encourage each other to work and those that take the advice are doing well."* ISALS participants encourage new entrants into ISALS to soldier on saving: "*In life, if you desire to do well, you need to work hard and be persistent. I always tell those that want to join ISALS to work hard. I always outline the challenges we face so that they start saving while fully aware of the journey*" (IR26). With many difficulties inherent in nutritional gardens, the encouragement from fellow participants has enabled resilience and persistence for many beneficiaries. This emerged from FGD2 which disclosed that: "*What has kept us going is the constant reminder from others that we need to be resilient in order to reap benefits. The future looks bright for us*."

Educational beneficiaries were found to accumulate psychological assets from the interventions of NGOs like ADMT. Most of these beneficiaries were drawn from poor households that had lost hope of attaining education and prospects of a better life. The educational support from the organisation brought optimism to the beneficiaries that through hard work and persistence, they could attain a better life. As the researcher talked to some of the beneficiaries such as IR19, IR27 and IR23; a sense of renewed optimism and hope for success was palpable. The beneficiaries echoed the following sentiments:

With the educational support I am getting, the sky is the limit. Education is my doorway to a better life. I have been given another shot at life (IR19).

I have better prospects to succeed in life. If I pass, the organisation promised to support my tertiary education (IR27).

To some extent, I can say I am now standing on my own. I am getting some income from the piece jobs emanating from the building skills I am getting from VT. I sense a bright future for myself once I complete the course (IR23).

IR30, an NGO official summarises how ADMT's educational support, which stretches from primary to tertiary level, has been a source of hope for poor and orphaned children:

Some orphaned children had no hope of even sitting for grade seven examinations. Through our support, these children have the best shot at life as we are supporting them up to 'A' level. Most of these children living in the rural areas we operate in used to think that going to university is for urbanites, but through the support we are offering; they have prospects of going to university.

The study results show that through interventions like psychosocial support groups, home visits (case management) and a robust network of community volunteers, NGOs were inculcating psychological well-being in HIV positive adolescents. These interventions were playing an important role in enabling HIV positive adolescents to accept their status and live positively as reiterated: "*The case management approach that we are adopting has engendered positive living among young people. Only a few are still questioning their positive status*," (IR17).

4.8.2 NGOs and informational assets

The Chegutu study reveals that NGOs are also contributing to the attainment of informational assets. The respondents highlighted the importance of the FMP sessions that they underwent together with their adolescent children. The respondents highlighted that they were then well-informed in terms of adolescent SRH and on how to engage adolescents regarding sexuality issues:

I now understand that I can share SRH information with my sons and daughters. Culturally, it is the aunts and uncles that are supposed to share SRH information with their nephews and nieces; but now because of FMP, I can directly share such information with my own daughters and sons. I used to be too emotional when talking about these issues, but this has all changed because of the programme. I now have both the skills and information about SRH (IR6).

It helps me on how to counsel my children, particularly engaging with problem children, and teaching them how to respect their elders. We also learnt about the developmental stages of children (IR11).

The FMP sessions were contributing to an informed community. Relating to young people, they enabled them to stay in school; thereby making better decisions, as indicated by another participant: "*I found the sessions helpful; not only to us parents, but to our children as well. The information from FMP can be a solution to teenage pregnancies prevalent in Chegutu District*" (IR19).

The study's findings revealed that as ISALS group members met, there was sharing of information and knowledge not essentially related to their livelihoods. For instance, IR13's narrative reflects some of the information and knowledge that was shared and exchanged in ISALS: "*We share information on how to take care of children and homesteads. As women, we share information on how to take care of ourselves*." Furthermore, IR 14 shared: "*I am mostly getting advice on how to take care of orphans. These children are sometimes naughty, so we share information on how best we can care for them*." Sources revealed that some of the information shared was centred on the prioritisation of children's education, a universally acknowledged pathway out of poverty.

IR17 summed up the contribution of NGOs in promoting informational assets which are important in attaining health (human assets): "*NGOs are assisting the community. They are helping in making sure that people are well informed on a number of things, but more importantly, in health matters. People here lacked adequate information on HIV and AIDS but because of NGOs, many are now aware of the need to get tested and know their status*."

It also emerged that from multiple trainings offered by NGOs in HES, agriculture, VT and CA, there is the transference of informational assets that are important as poor households fight against poverty.

4.9 ENABLERS OF ASSET ACCUMULATION

The results show that the enablers of asset accumulation in Chegutu are both institutional and non-institutional. Below, the researcher presents findings on the enablers of asset accumulation. These enablers support the process of asset accumulation and poverty reduction.

4.9.1 Institutional enablers of asset accumulation

The Chegutu study shows that there are institutional enablers of asset accumulation in the district. This section presents findings on the roles of partner NGOs, community leaders, and government line ministries in asset accumulation. The section answers the research question concerning the strategic alliances of NGOs in asset accumulation and poverty reduction.

4.9.1.1 Partner NGOs

The findings reveal that NGOs in Chegutu District are partnering with other NGOs to promote asset accumulation. The researcher was informed of TWO's philosophy of not providing direct material support to avoid entrenching the dependency syndrome in communities as aptly revealed: "*We are against the provision of direct material support. There is evidence that it entrenches donor dependency*" (IR2). IR3 also echoed the same sentiments: "*We subscribe to the philosophy of working with what communities have rather than giving everything*." Thus, the beneficiaries who needed material support were being referred to other NGOs which provide material support. It emerged that TWO's nutritional garden participants were benefitting from input support from partner NGOs such as LEAD, which is funded by USAID. IR5 had this to say regarding referrals: "*Despite our pleadings for inputs support, TWO has remained adamant. However, the organisation linked us to LEAD where we were assisted with seeds and fertilisers*." However, only gardens situated in wards where LEAD implements activities have been assisted thus far.

While TWO and ADMT used similar interventions to drive asset accumulation such as nutritional gardens and educational support, there were no instances of direct partnerships in nutritional gardens. Opportunity loss was observable in TWO's nutritional gardens which needed input support and a reliable supply of water for some of the gardens; problems that could have been solved by ADMT. Asked about this, IR30 was evasive and highlighted that ADMT's interventions had innuendos of indirect partnership with other NGOs. He said that ADMT was picking up from where TWO and ZT would have left in terms of other services like educational support:

> *Yes, there is some form of partnership since we are picking from where other NGOs would have left. For instance, regarding education, we are assisting other children not supported by other NGOs*.

4.9.1.2 Government line ministries and departments

Several government line ministries and departments, including the Ministry of Women Affairs and Community Development; Ministry of Primary and Secondary Education (MoPSE); the Ministry of Health and Child Care (MoHCC); the Ministry of Agriculture and Irrigation Development, as well as the Department of Social Welfare were found to be enablers of asset accumulation. For instance, the MoPSE institutionally enables school fees beneficiaries from ADMT, ZT and TWO to gain knowledge and skills (human assets) that come with being at school. It was mentioned by several respondents (IR1, IR5, IR17, and IR20) that being in school protected the girl child from early marriages that entrenched poverty among young people. This is highlighted in the following responses:

> *Education is a child protection mechanism. The reason why; as an organisation, we are concentrating on adolescent girls, is that we believe this can assist to deal with early marriages* (IR1).
>
> *We have experienced it in our villages. When children are in school, they marry late as compared to those not at school* (IR5).
>
> *When the children are not going to school, there are high chances of early marriages; that is why it is important to keep them in school. Marrying early has its fair share of challenges. In most of these marriages 'mune kutambura' (there is a lot of poverty)* (IR17).
>
> *A good example is COVID-19, when children were inactive because of the closure of schools: there were a lot of early marriages* (IR20).

It was discovered that the MoHCC ensured good health through the provision of HIV services like medication (ART), viral load testing and counselling. Without these important services, the health of HIV positive children was at risk. In several responses during the study, participants reflected on the contribution of the MoHCC to the health and well-being (human assets) of children:

> *I have experienced situations where a parent would say the child is sick, and I would encourage that the child be taken to the clinic for viral load testing* (IR17).
>
> *We have community cadres that we pay stipends every month to assist our children to accept their HIV statuses. They regularly meet with the children, assisting them where possible, and even encouraging viral load tracking at the clinic* (IR3)

Furthermore, it emerged as submitted by IR2, that clinics and schools were common sites where TWO-supported PMTCT mothers' nutritional gardens were located. The respondent said: "*For us, most of the nutritional gardens are located at clinics and schools. The nurses support the cause because they are aware of the importance of nutritional food to the PMTCT mothers*." The researcher was told that most of TWO's successful nutritional gardens were located at clinics. The PMTCT mothers freely use the natural assets (water and land) at the clinics. Thus, MoHCC was an important enabler of activities such as nutritional gardens that promoted human and financial asset accumulation. Nurses from clinics where nutritional gardens were located were part and parcel of committees that provided oversight and leadership in their operations.

ADMT and TWO's officials (IR1, IR30) together with government officials (IR40, IR41), submitted that the Ministry of Lands, Agriculture, Water and Rural Resettlement, was playing an important role in instilling good agricultural practices in nutritional gardens. They responded:

> *In our line of work, we collaborate with the Ministry of Agriculture. They regularly visit our nutritional gardens to assess the challenges and offer advice. Being an extension worker by training, I appreciate the importance of AREX officers* (IR1).

> *Right from the start, we work with AREX officers. They are the ones that lead us into the siting of the gardens up to the point where the gardens start to produce* (IR30).

> *NGOs in agriculture work with the Ministry of Agriculture. The ministry conducts regular trainings to improve productivity* (IR40).

> *Government ministries and departments in Chegutu District are supportive of the work of NGOs. We support their work in agriculture, child protection, health, education, and environmental protection* (IR41).

Interviewed respondents concurred on the role of AREX officials in the transference of agricultural knowledge in nutritional gardens as follows:

> *We work hand in glove with AREX officials. They are the ones that helped us to make that compost. The compost in our garden is a demo compost. Other communities are going to learn from us since we are the only garden participants with the knowledge* (IR28).

> *Time and again, AREX officials visit us and help us with information about what we can do to improve production in our garden. Where we lack knowledge, we do not wait for them, but we request that they visit us and help us* (IR21).

> *Some pests and diseases emerge in our gardens regularly, so we get assisted by AREX officials on how to control them* (FGD2)

IR21 further said that AREX officials also offered knowledge on where to market crops grown in nutritional gardens. To generate income (financial assets), there is a need for markets where NGO beneficiaries could sell their products. IR28 remembered the advice she was once given by an AREX official which helped her. She disclosed: "*Five months ago, I had abundant cucumbers, and I was stuck on where to sell them. I was advised to approach boarding schools in Chegutu District, and this has been my market ever since*." However, there was a general challenge in accessing markets located in towns because of the poor state of the roads as discussed earlier.

4.9.2.3 Community leaders

Community leaders in this study were found to be enablers of asset accumulation and poverty reduction. In the Zimbabwean context, community leaders may refer to village heads, traditional leaders (chiefs), councillors and spiritual leaders. Overall, the community leaders and members had a good working relationship. This finding show cooperation in activities geared towards poverty reduction. IR2 indicated that besides nurses, village heads (*masabhuku*) were also part and parcel of nutritional garden committees: "*The garden committees had; among other people, village heads whose role was to provide leadership and direction in the operation of the gardens*." Since the nutritional gardens also benefited the broader community; particularly orphans and vulnerable children, village heads played a critical role in the identification of orphans and vulnerable children as supported by an FGD1 respondent: "*The village heads know their communities well, thus it becomes easier to identify beneficiaries. Some of them have a ready-made list of orphans and vulnerable children*." Speaking on TWO's nutritional gardens, IR2 similarly submitted:

> *Community leaders help with the identification of the eligible beneficiaries within the clinic's catchment area*.

Community leaders that encompassed village heads were found to play an important role in encouraging the uptake of activities that promoted asset accumulation. In fact, the researcher was informed by NGO officials that village heads, chiefs and councillors must consent first before the implementation of activities:

> *Protocol wise, when entering a community, the first port of call are community leaders. They have to consent before any poverty reduction activities are carried out in the communities under their jurisdiction* (IR3).
>
> *If you want to fail to implement a project, skip the community leaders. They are the gatekeepers to a community* (IR30).
>
> *We work hand in glove with the community leaders like councillors. They pave the way for us to enter into a community* (IR31).

Furthermore, the community leaders were said to help NGOs to mobilise communities to participate in their asset accumulation endeavours. This was supported by a community leader, IR25, who explained: "*We help the organisation to mobilise the people whom they intend to work with*," and IR29 who said, "*In my ward I value the role of NGOs in poverty reduction. We work together to deal with community problems; including poverty*."

To show their approval and appreciation of NGO interventions, community leaders regularly attend NGOs' meetings, be they trainings, feedback meetings or community dialogue meetings. It also emerged that community leaders encourage beneficiaries to cooperate with NGOs. This was raised by IR5, speaking on the ISALS approach: "*Community leaders are encouraging us; they are applauding us for participating in ISALS*."

A classic example of community leaders being enablers of asset accumulation was observed in Ward 6 of Chegutu District where the councillor played a crucial role in working with ADMT during the construction of the state-of-the-art maternity wing (physical asset) at Gora clinic as mentioned earlier. This was revealed by another participant who disclosed:

> *With the help of ADMT, we managed to put up a maternity wing at Gora clinic. I sat with ADMT and reassured them that the community was going to provide all the resources that were within the community's reach. We mobilised pit sand, river sand and more than 50 000 bricks. It was the community that provided labour* (IR30).

4.9.2 Non-institutional enablers of asset accumulation

The study established the contribution of community leaders such as village heads, chiefs, councillors and community volunteers toward asset accumulation and poverty reduction. The results also showed that non-institutional enablers of asset accumulation facilitate the implementation of NGO activities with implications on asset accumulation and poverty reduction.

4.9.2.1 Community volunteers

Community volunteers were found to be an important cog in asset accumulation and poverty reduction. The roles they played in Chegutu District included beneficiary registration, beneficiary verification, low-level monitoring, and evaluation, making home visits, linking NGOs to the community, and reporting on the progress of projects.

This study established that community volunteers played important roles in the household asset accumulation matrix. For instance, the selection of education support beneficiaries in TWO, ZT and AMDT-supported schools hinged on the involvement of community volunteers to ensure correct targeting. Respondents said:

> *Community volunteers are involved in the selection process of education support beneficiaries because they are the ones who know more about the children, particularly those that deserve and those that do not deserve assistance. As a*

community volunteer, I was involved in the selection of education support beneficiaries at Simon Mazorodze Secondary School (FGD1).

I was involved in the selection of school fees beneficiaries. Our input is required because we know the backgrounds of the children to be assisted (IR17).

TWO's educational support targets children who are HIV positive, children with HIV positive parents, disabled children, and other vulnerable children. IR3 said that "*community volunteers are best placed to identify the deserving candidate since in their line of work; they deal with HIV positive, children with HIV positive parents, disabled children and other vulnerable children*." This was said to be an important contribution to correct targeting. Concerning ADMT's educational support, the researcher was informed by FGD2 participants that once the children were selected using the BEAM selection committee (a system in Zimbabwean schools used to select educational support beneficiaries supported by the government and NGOs), it was the volunteers that did a background check to ascertain suitability for support: "*Before agreeing on the final list of the students to be assisted, we do a background check to ascertain whether they really deserve assistance*." They went further and regularly monitored whether the supported children were attending school as shown by IR30's response: "*They (volunteers) assist with checking whether the supported children are coming to school*."

The role of community volunteers in enabling the building of human assets, especially the dimension of health, emerged clearly in the Chegutu District study. Community volunteers visit HIV positive children, encouraging them to take their medication regularly and correctly. The role of community volunteers in enabling healthy lives (human assets) for HIV positive children was explained by the respondents:

The case management activity by TWO of HIV positive children is assisting in ensuring that children lead healthy lives. A lot of these children are staying with grandparents, so the community volunteers are working with the grandparents to ensure adherence to Anti-Retroviral Therapy (ART). As community volunteers, we encourage the grandparents to use alarms so that the children take their medication regularly. One strategy we use to ensure ART adherence is encouraging pill counting. I have experienced situations where a parent would say the child is sick, and I would encourage that the child be taken to the clinic for viral load testing. In most cases, it turned out that the viral load was high, and this was caused by lack of adherence. The ART adherence support we are giving is helping to ensure healthy lives and reduce the loss of lives (IR17).

> *I am case-managing children on ART. I visit these children every month; my job is to assess the social, physical, mental, emotional, and spiritual well-being of the child. I encourage the children on ART to adhere to treatment* (FGD1).

> *I have seen several children accessing services because of continuous home visits where we encourage adherence and viral load testing. Parents are now aware of the need to access treatment for their children* (FGD1).

The above findings reveal consensus on the roles that are being played by community volunteers in ensuring the health and wellbeing of children affected by HIV-AIDS. This is important since they are the same children benefiting from educational support. Being healthy enables regular attendance at school.

The researcher found out that volunteers are not only active in ensuring access to human assets but are also involved in the accumulation of financial assets. It emerged that, as shown before, HES, particularly ISALS by TWO, are playing a pivotal role in enabling access to financial assets. The training of ISALS participants is done by trained community volunteers known as Community Facilitators (CFs). This role is evident from the responses of ISALS participants. One of the ISALS participants (IR4) submitted: "*We were trained on how to form an ISALS group, elect group leadership… if I remember well, we were taught about five components of the ISALS approach by CFs trained by TWO*." The CFs report monthly to TWO on progress being made by the ISALS groups: "*As CFs, besides training communities in ISALS, we also monitor progress and relay our findings to the organisation*" (IR17). Therefore, community volunteers mentor the groups and encourage them to continue saving.

The researcher was informed of the existence of church based ISALS groups, businesspersons' ISALS groups and professionals' ISALS groups (teachers and nurses). These various ISALS groups were trained by community volunteers outside TWO's scope of work. IR2, an interviewee said, "*As an organisation, there are about 300 groups. However, there are other groups doing savings that are outside our books. These were attracted by the benefits of ISALS but trained by our CFs*." These groups tap into the knowledge (human assets) of community volunteers when they face challenges in their saving journey.

4.10 GAPS IN NGOS' ASSET ACCUMULATION STRATEGIES

Three major gaps inherent in NGOs' asset accumulation strategies as presented below are the lack of a watchdog role, the 'patchwork quilt' phenomenon and lack of direct investment in asset accumulation strategies. This section deals with the research objective related to challenges faced in asset accumulation.

4.10.1 Re-imagining the 'patchwork quilt' in NGOs' programming

NGOs' programming in Chegutu District was found to be characterised by the patchwork quilt phenomenon. The phrase 'patchwork quilt' captures a scenario where NGOs cover certain areas while neglecting others. 'Patchwork quilt' elements of NGOs' programming were found to be both geographical and manifested in how they select certain segments of the population over others. For instance, educational support by TWO was found to be leading to uneven accumulation of human assets, since the organisation was targeting adolescent girls while neglecting adolescent boys. The study respondents reflected on the various ways in which the organisational support was exclusionary and resembled a 'patchwork quilt':

> *Since we are targeting HIV positive children to benefit from fees support, we are leaving a lot of HIV negative children deserving support. The focus on adolescent girls itself means girls above eight years are excluded from the support* (IR2).
>
> *TWO is mainly focusing on adolescent girls, but more boys are also facing challenges with school fees. The sad thing is that some of the girls are not serious about education as some are eloping* (FGD1).
>
> *There is also exclusion based on age. Since they (TWO) only support children below 18 years, most of the girls going to Advanced level or colleges will be over 18 years, meaning they cannot benefit from the support* (FGD1).
>
> *I would say that it is helpful to that child who is getting help but from a human rights perspective, all genders should benefit equally from the support. All children are the same. The irony is that some of the girls receiving support may not be as brilliant as the boys not receiving support. Academic ability should also be considered* (IR17).

The researcher was informed of instances where TWO supported girls; given new school uniforms, stationery as well as having their school fees paid, immediately eloped (*kutizira'*, in local idiom). This corroborated evidence from the FGD1 held with TWO beneficiaries who reported that: "*We know of adolescent girls who, after getting support, have eloped. It is wasted support*." This was said to stress the point that assisting girls only might not work.

IR17 further highlighted the effects of the unevenness of TWO's support: "*Without the educational support, some boys are dropping from school and end up on the streets or abusing drugs*." The study respondents complained that the neglect of boys was uncalled for since "*they are now a problem to society as the boys now indulge in drugs*" (FGD1).

The Chegutu fieldwork shows that the 'patchwork quilt' in Chegutu District is also geographical as some of the NGOs covered certain wards while others were left unattended. For instance, IR30 confessed: "*As ADMT, we are only implementing asset accumulation activities and poverty reduction interventions in Wards 1, 5, 6 and 7*," thus the majority of the 29 rural wards of the Chegutu District were left unattended. This is the same scenario with ZT whose activities in the district were more sporadic as the organisation continued to face funding challenges. "*We are yet to do much in the district because of funding issues that I alluded to earlier. Once funding improves, our footprints in the district will increase*," said IR31. The study observed that of the three studied NGOs, it was TWO that had extensive coverage of wards with its asset accumulation approaches, though the concerns of exclusion of other segments of the population persisted.

4.10.2 Concerns about inadequate investment to kickstart asset accumulation

The researcher found out that NGOs such as TWO were inadequately investing in approaches like ISALS that had the potential to lift people out of poverty as presented above. Thus, in Chegutu, many ISALS participants started the saving journey with funds as little as US$0.50, US$2, US$3 and US$5. For instance, IR6 submitted: "*Our group's initial saving amount per person was US50 cents, moving to a dollar, then US$5 to US$10 (the current monthly saving amount).*" Some of them had to forgo refreshments provided by TWO during the FMP sessions to start the saving journey. Evidence of this was provided by IR6 and IR10, respectively:

> *We were given US$1 for refreshments during FMP sessions run by TWO to enable parents to effectively communicate sexuality issues with adolescents and we used the refreshments money to start ISALS. In our ISALS groups, we lend each other money and the money is returned with interest. This is how our group fund has been able to grow*.
>
> *We started this group this past year with the help of the Tsungirirai FMP facilitator and this group emerged from the FMP sessions that we were doing. The money that they gave us for refreshments is what we used to start savings*.

The researcher was informed that with the subdued amounts used to start the saving journey, it took a considerable amount of time for households to start accumulating various forms of assets, requiring agency in the form of resilience and persistence.

ISALS participants echoed their desire for the NGOs to invest in interventions such as ISALS. ISALS participants reiterated that they were willing to repay the investment amount. The need for investment in ISALS was expanded by several respondents who said:

> *If only we can get a cash injection because currently, our savings are inadequate. After this injection, we can start from there to lend each other and return the borrowed money with an interest. The money we are currently saving is not adequate, for instance, if there is someone who wants to borrow US$200, it is not enough. Remember, every group member would want to borrow, therefore, it is not enough. What we do is we rotate: those that borrowed the previous month are then not allowed to borrow the next month* (IR11).

> *We hoped TWO was going to give us some money to start ISALS, for instance, US$10 each and we would then repay that money with our profits* (IR9).

> *The problem is that the amount we are saving is too little to satisfy the needs of all members. Each member has big plans, but the amount we are saving is not that big enough. We wish TWO would invest financially in the ISALS groups, where each group member could get a reasonable amount of money; this can boost us* (FGD1).

The researcher was informed by respondents that the subdued savings in the initial stages of the saving journey mean that "*ISALS participants are taking turns to borrow; further delaying the growth of the group fund and participants' access to loans and share-outs*" (FGD1). According to the respondents cited above, the solution lies in a larger, once-off investment to kick-start asset accumulation.

The interaction with poor households in the district revealed convergence of opinions on the desire of poor people to be assisted in starting projects such as poultry, jelly-making, and detergent-making. The following respondents captured the desire:

> *If only we could get more money to start a project as a group. As a group, we could do a project like manufacturing petroleum jelly, soap or even floor polish. We can even do a chicken rearing project, keeping hatchers and broilers. If our funds were enough, we could have started the project already* (IR13).

> *If they can assist with projects such as chicken rearing projects. This can be likened to giving a person seeds instead of vegetables. The person who gives you seeds is better than the one who gives you vegetables because you cook the vegetables in one or two days but with seeds, you can start a garden and have food to cook every day. If*

> *you are used to being given everything, you become dependent (Zvekungopihwa idambudziko mangwana ukazozvishaya)* (IR4).
>
> *The only thing that we need is cash injection so that as a group, maybe we could start projects like the one I alluded to of making petroleum jelly* (IR5).

The importance of initial investments in asset accumulation strategies is being noticeable in nutritional gardens led by ADMT. Communities are supported through the provision of inputs such as seeds, fences, fertilisers, and chemicals, drilling of boreholes and solar-powered water supply in some instances to a point where they can stand on their own. However, the major cross-cutting desire of nutritional garden members and community leaders is expediting the installation of solar-powered boreholes at the remaining gardens in the community:

> *You can see that our garden is very big, so to carry a watering can from this end to that far end is not easy. The organisation should fast track the installation of solar pumps because this will make our work easier* (IR28).
>
> *We appreciate the assistance in the form of nutritional gardens, though my plea is that the gardens without solar energy to pump the water should have solar-powered pumps installed. I have noticed that the gardens with solar-powered boreholes are doing better than the others without solar energy* (IR25).
>
> *My wish is for the remaining gardens to be solar powered. There are still some gardens that the organisation is yet to run on solar energy. This will ensure that watering the crops becomes easier* (IR30).

4.10.3 Lack of watchdog and advocacy roles

It emerged that a major problem in NGOs' asset accumulation strategies and poverty reduction efforts is the lack of watchdog and advocacy roles. The results of the study show that NGOs' strategies to enhance asset accumulation and poverty reduction were more of supply side approaches, concentrating more on approaches like HES, nutritional gardens and service provision but with limited demand side approaches. The only activity close to advocacy was lobbying which; as earlier observed, only focused on donors. The study results showed that this did not deal with the structural economic impacts that were eroding the gains being made at the household level.

The researcher found out that there was little room for NGOs to manoeuvre in terms of approaches that they use to deal with poverty in the Chegutu District. The results show that the studied NGOs are donor-dependent, operating within the constraints of agreed projects with donors. From the interviews held with officials of ADMT (IR30) and TWO (IR3) phrases like, "*we cannot alter* *what is laid out in the project proposal*" and "*we have to use the money we are given as laid out by our funders in the US*" were frequently referenced.

4.11 CHALLENGES IN ASSET ACCUMULATION

This section presents the challenges faced in asset accumulation, beginning with an examination of the challenges faced by NGOs, and concluding with a presentation of findings of challenges being faced at the household level. Just like the section above, this section answers the research question on challenges faced by NGOs in asset accumulation.

4.11.1 Challenges faced by NGOs

The challenges faced by NGOs in promoting asset accumulation and poverty reduction are presented as the impact of structural economic challenges, political interference, and the dependency problem.

4.11.1.1 Impact of structural economic challenges

It emerged that structural factors impede efforts by NGOs at reducing poverty at the household level. The researcher was informed that the economic operating environment for NGOs in Zimbabwe was difficult for NGOs. Daily, NGOs have to contend with the shortage of enablers like fuel and skyrocketing prices, making budgeting difficult as revealed in the quotations below. NGO officials indicated that the prices of enablers like fuel; though quoted in US dollars, keep increasing. IR1, IR3, IR30 and IR31 had this to say:

> *The Zimbabwean economy is unstable. Without notice, fuel pumps can run dry. I wonder why the fuel prices in Zimbabwe keep increasing despite being quoted in US dollars. At times in South Africa, we hear of fuel prices dropping, but that is never the case here; the price is always rising* (1R1).
>
> *We are operating in an unstable economy, very unpredictable. You cannot budget properly; even when using the US dollar as the base currency* (IR30).
>
> *The prices of goods in Zimbabwe are generally higher than in other regional countries* (IR31).
>
> *In Zimbabwe, it is not a given that consumables are readily available. Speculation tendencies result in shortages* (IR3).

The researcher found out that while NGOs like TWO, ZT and ADMT were building financial assets through interventions like HES, CA and nutritional gardens, the prevailing high inflationary environment was singled out by NGO officials as slowing down the gains being made at the household level:

> *While as an organisation; we have propped up IGAs from our ISALS approach, we have no control over the economic situation that IGAs and ISALS are operating in. Our beneficiaries have to live with the current liquidity challenges and the inflationary environment* (IR3).
>
> *We are aware of how the economic situation is affecting our progress. Shrinking disposable income means fewer customers for the nutritional garden's beneficiaries* (IR30)

It emerged that the liquidity challenges are affecting those into buying and selling. The households pursuing buying and selling projects reported the inability of clients to pay debts when they buy products on credit. Respondents sympathised with clients who were failing to pay debts because of the economic hardships they were facing:

> *Because of the bad economic conditions… these people want to repay but they cannot because of the economic conditions* (FGD1).
>
> *We live in the same country, so when a debtor comes now to confess their inability to pay, at times you feel for them because of the deteriorating economic conditions in the country* (IR13).
>
> *I cannot blame them totally for failing to pay the debts. It is because of the unfavourable economic situation. It affects us all* (IR15).

The immediate indicator of the impact of macro-economic conditions has been the decline of the client base. FGD2 respondents participating in ADMT nutritional gardens highlighted that they were selling their produce at a lower price due to liquidity challenges in the community. They agreed with a participant who said: "*We are selling our vegetables at lower prices (sighing)… because the people do not have money, the economy is biting everyone. You would rather get something than nothing*."

The impact of liquidity challenges was observed in the ISALS approach. The researcher was informed of some ISALS group members who were dropping out of the groups because of their inability to repay borrowed funds. Describing the effects of macro-economic conditions on ISALS and subsequent IGAs, IR10, IR11 and IR16 respectively had this to say:

> *The economy is in a bad state. Way back when we were doing our ISALS, we used not to complain about the economy and liquidity issues; we would run our businesses smoothly, but beginning last year to this year, things are bad*.
>
> *Yes, I am doing ISALS. Our group is called Mutamba, and we are all females. We are now eight because some dropped out along the way because they could not get money for saving (vakakundikana kuwana mari) and repaying the borrowed loans*.
>
> *Due to these liquidity challenges, it is not surprising that some group members are failing to repay the borrowed funds*.

The responses above show consensus on how a difficult operating environment characterised by economic challenges was leading to group members dropping out of the ISALS groups.

4.11.1.2 Dependency conundrum

The study results show that lack of investment in ISALS and IGAs was a function of NGOs' dependency on donors. Though ZT was not donor-dependent, it had its own unique funding challenges. Two of the studied NGOs; ADMT and TWO, were dependent on donors and were constrained by their financiers' requirements. Donor dependency was found to be affecting modifications of certain asset accumulation interventions. For instance, the TWO official, IR2, suggested the following: "*We need direct investment, for instance, for ISALS. If we can give the group members, say US$20 person, and they start saving, I am sure they can make something out of their lives instead of us saying, look for your own money. Unfortunately, our donor is against direct investment*." The results above shows how the requirement of the donor prevents NGOs from modifying their asset accumulation approach. Also, for ADMT, there was no room to use funds outside what was agreed upon by the donor. The two NGOs were similarly constricted by donor requirements. "W*e are given funds for certain activities, so we cannot divert from that. We are required to stick to what the funds are supposed to be used for*," reiterated IR30.

It also emerged that the effects of donor dependency were being felt by NGOs like ADMT, particularly in the context of a global COVID-19 pandemic. IR30 admitted: "*Since the churches in the USA that sponsor ADMT were hit by COVID-19, funding has been declining; affecting investment in interventions like infrastructure development, drilling of boreholes, nutritional gardens and educational support*."

It however emerged that ZT was not constrained by donor dependency since the organisation raises funds from the properties it owns. However, the researcher was told by IR31 of the financial difficulties of the organisation because of the inability of the tenants to pay rentals on properties owned by the organisation, a reflection of the liquidity challenges facing the people.

4.11.1.3 Political interference

The results of the study reveal the interference of politicians in the implementation of NGOs' asset accumulation strategies. Political figures such as councillors take advantage of their strategic position to try and influence the selection of beneficiaries and the direction of activities to benefit their supporters. A study participant had this to say on political interference:

> *We face political challenges because some politicians want to politicise the programmes. For instance, when doing community awareness programmes, some politicians would want to politicise everything. They usually want to hijack everything. We are not allowed to work with politicians. If we work with politicians, we tend to alienate our beneficiaries; given that there are people with different political affiliations in the community. We also have instances where politicians want to dictate who leads in our activities. They will threaten you if you fail to do so, saying you will not work in their areas* (IR2).

Political leaders are also said to attempt to gain supporters by claiming that they are the initiators of NGOs' projects. IR3 from TWO stated that: "*Some politicians brag during their rallies that they are the ones that have brought NGOs operating in the district*." This is supported by IR1 who said: "*One has to be careful when dealing with politicians, they are concerned with remaining in power to the extent of threatening communities that if not voted into power, NGOs will move out of the district*."

IR29, a political figure, being a councillor in one of the wards in Chegutu District, said it is ignorance that leads councillors to interfere in the activities of NGOs. He explains what has helped him to avoid interfering with NGOs:

> *I am lucky that all my life I have worked with NGOs. I know where to wear my political cap and where not to wear my political cap; a reality that some of our leaders do not know*.

ADMT respondents focused on the politics of internal group dynamics as the major challenge affecting the progress being made in nutritional gardens. The internal politics was summarised as follows: "*Within the gardens, there are challenges of some members always going against the leadership of the gardens. These are the people who were not elected when the management* *committees were being set up. These people influence others not to listen to the garden leadership*" (IR28).

4.11.2 Challenges faced at the household level

The section presents challenges faced at the household level by beneficiaries supported by NGOs, including the disruption of livelihoods by COVID-19, limitations of human assets as well as stiff competition faced by households pursuing entrepreneurial activities. These challenges were found to be slowing the progress being made towards poverty reduction.

4.11.2.1 COVID-19 and the disruption of NGO-supported livelihoods

The results of the study reveal that COVID-19 disrupted the ISALS approach, one of the important interventions being used to engender the generation of multiple assets. The lockdown restrictions induced by COVID-19 culminated in the cessation of ISALS group meetings. "*Though we started saving in December 2020, the group had to temporarily stop savings, only resuming in February 2021 as we were disturbed by subsequent lockdowns*," said IR4. Almost two months of savings were lost due to COVID-19. IR13, IR11 and FGD1 corroborated the assertions of IR4 by emphasising on how COVID-19 affected the functionality of ISALS groups, resulting in some members dropping out of the groups:

> *Because of COVID-19, some dropped out because they could not afford to raise money for saving* (IR13).
>
> *The savings are going well, except for the disruption that we witnessed when COVID-19 emerged* (IR11).
>
> *To meet as a group was impossible during COVID-19 because we were not allowed to gather. I can say for our group, we lost almost six months of regular savings* (FGD1).

It also emerged that buying and selling; a livelihood strategy underpinned by ISALS, was affected by COVID-19. Buying and selling activities in rural Chegutu are done at growth points like Chingwere, Mubaira, Watyoka, Rwizi and Nyamweda as people move from one place to another. These activities were all criminalised during COVID-19 lockdowns. This was vividly captured by IR13 who said: "*The selling of products at the local business centre is a challenge since we are being chased away by the police and at times arrested for violating COVID-19 regulations*."

The impact of COVID-19 was also observed in nutritional gardens when government regulations disrupted farming operations. The researcher was informed that production in some gardens stopped because NGOs could not convene meetings with beneficiaries. These meetings were viewed as important because they enabled progress monitoring as well as the encouragement of the beneficiaries to soldier on. The effects of COVID-19 on nutritional gardens were summed up by IR29, IR25 and IR30 who concurred respectively:

> *Because of COVID-19, our regular meetings with garden beneficiaries were no longer feasible, affecting progress monitoring. Therefore, some garden groups have slackened a bit as we could not continue encouraging them to soldier on*.

> *Our people who are into nutritional gardens were disturbed by the COVID-19 pandemic. They could not carry out group activities because of restrictions on gatherings. With the relaxation of the restrictions, progress is observable*.

> *The restrictions affected the beneficiaries who sell their vegetables at growth points badly. During the total lockdown, it was impossible to conduct business*.

For institutionally run gardens, such as the one at Goroni Primary, it was a case of starting all over again. IR24 submitted that:

> *As the children were locked down at home, the gardens could not function without school children who are heavily involved in the production process by participating in the planting, weeding, watering, and harvesting*.

4.11.2.2 Competition

The beneficiaries highlighted the challenge of competition in livelihood strategies linked to NGOs. Households that practised buying and selling livelihood strategies emanating from HES admitted about subdued business performance which was a reflection of the competition they faced. The respondents reported that: "*The competition was emanating from many people venturing into buying and selling"* (FGD1). Participants reported that they resorted to selling a wide range of products in order to widen the clientele base. Others resorted to selling products that their competitors were not selling so as to deal with competition. For example, IR16 resorted to buying and selling floor polish as there was less competition: "*I sell mostly floor polish because I noticed that there are few people who are into that business*" whereas IR4 differed by insisting: "*To gauge the goods in demand, I observe what others are selling and I do likewise*."

The few respondents who were into market gardening as a livelihood strategy supported by NGOs also reported stiff competition in marketplaces in Harare, Chegutu and Norton. According to IR2, these small producers were forced to compete with established producers who enjoyed economies of scale: "*When they get to the market, our beneficiaries, who are into tomato production, are forced to compete with established commercial farmers who enjoy economies of scale. The roads in Chegutu are bad, so they are also disadvantaged in terms of transport costs*." This was the same view of a community leader, IR25, who lamented the inability of small producers to compete with established people, saying: "*Our people who find markets in Harare or Chegutu Town cannot compete with producers from commercial farms. Somehow, they need a group marketing strategy to at least compete*."

4.11.2.3 Limitations of human assets

The operations of NGOs in activities such as nutritional gardens and HES in Chegutu District were found to be saddled with challenges relating to human assets. The work done in nutritional gardens required labour and the participants who were old-aged were incapable of performing tasks such as digging, trenching, preparing seedbeds, and carrying buckets when watering. This was captured by a respondent who said:

> *The major challenge that we are facing is the nature of the beneficiaries of these gardens. We have labour-constrained beneficiaries who are over 65 years and are incapable of performing the manual work we do in this garden; for instance, ferrying buckets for watering* (IR20).

In everyday garden operations, the researcher was informed that labour-constrained individuals were given simple tasks such as shifting buckets in gardens with hand pumps when someone more agile was pumping the water. IR20 continued and said: "*We give old-aged members simple tasks like shifting buckets during water pumping*."

The labour challenges are reflected in the ginger project in one of the nutritional gardens where only ten participants were involved because some could not do it due to labour constraints:

> *Before seeding, there was the need to dig trenches and fill them with humus, grass, and manure. It was a lot of work. Since it required manual labour, the old women (the gogos) and old men (the sekurus) were side-lined. They could not have coped up with hard manual labour* (IR28).

It emerged that even IGAs underpinned by the ISALS were dependent very much on sound human assets, hence some ISALS group members were assisting aged participants by purchasing merchandise for them in Harare for resale in Chegutu District. Regarding the importance of human assets, IR 14 reiterated: "*I usually buy and sell vegetables, but now it is difficult because of old age. I cannot traverse the villages selling my vegetables*."

4.12 CONCLUSION

The chapter presented findings on the vulnerability and poverty of Chegutu residents as reflected by food shortages, income struggles and vulnerability to economic shocks. The findings show that NGOs are responding through several supply side and demand side asset accumulation approaches like HES, nutritional gardens, VT and CA, service provision, market linkages, and lobbying. Evidence has been presented in this chapter on how the above approaches are building social, human, financial, physical, psychological, and informational assets. It also emerged that the success of NGOs' interventions in the district depends on support from community leaders, community volunteers, partner NGOs and government line ministries termed institutional and non-institutional enablers of asset accumulation. The chapter concluded with a focus on challenges faced in asset accumulation.

CHAPTER 5: ANALYSIS AND DISCUSSION OF FINDINGS

5.1 INTRODUCTION

The findings of the study are discussed in this chapter. It starts with a discussion of the vulnerability context in which the Chegutu District residents are couched shown by food shortages, income struggles, climate change, infrastructure problems and being vulnerable to economic shocks. The chapter proceeds to evaluate the vulnerability and poverty of residents in Chegutu District, examining how NGOs rely on several supply side and demand approaches to influence asset accumulation and poverty reduction processes. The chapter also discusses the role of both institutional and non-institutional enablers of asset accumulation. It concludes with an examination of challenges being faced in asset accumulation and poverty reduction in the district. The SLF guides the discussion of findings in the context of existing literature.

5.2 DIMENSIONS OF POVERTY AND VULNERABILITY OF CHEGUTU RESIDENTS

The section reflects on the dimension of poverty and vulnerability of Chegutu District residents who were assisted by NGOs. Vulnerability is one of the five elements of the SLF. It limits access to assets and impedes a household's livelihood strategies to build assets. Thus, some parts of the sections discuss how the following factors limit livelihood strategies which are supposed to lead to livelihood outcomes of more income, improved welfare, better health, and education, reduced vulnerability, and the sustainable utilisation of natural resources.

5.2.1 Food shortages as an indicator of poverty

Food shortages stand out as one of the indicators of poverty and vulnerability in Chegutu District. Despite Chegutu District being traditionally known for housing productive farms such as Hopevalle Farm, Bigdale and Scotdale Estate before the FTLRP (Mawowa, 2013), food shortages are now common. The major cause of food shortages is poor rainfalls. Earlier studies by Clarke and Cruz (2014) as well as Dube (2020) similarly identified the contribution of low rainfalls to low agricultural production. Based on the SLF, this shows the importance of rainfall as a natural asset in agriculture which is one of the livelihood strategies of Chegutu residents.

The food shortages were even experienced during the 2020/2021 season despite favourable rainfall due to input shortages. This then confirms the conclusions of ZimVac (2020) and Frischen et al.

(2020) that input shortages also contribute to food shortages in many communities. The inability to purchase inputs is a reflection of the financial struggles that households face, significantly showing the complexity of problems that Chegutu residents face. This aligns with the SLF argument that households face multiple vulnerabilities which affect their livelihood strategies, in this case, being agriculture. An earlier study by Dube (2020) in Masvingo province similarly found the interaction of vulnerabilities that engender a life of struggles for the poor people.

The food shortages in the district can be framed in terms of natural causes (erratic rainfalls) and economic causes (income struggles). Inadequate access to two SLF assets; that is rainfall (natural assets) and income (financial assets), is a precursor to food shortages in Chegutu District. A combination of these challenges explains why agriculture in the district has predominantly remained subsistence, producing food that does not last the residents for the rest of the year. The severity of food shortages was more pronounced in households that are labour constrained and burdened with orphans and vulnerable children.

The SLF argues that government plays a crucial role in reducing the vulnerability of rural people through social protection, promoting access to assets, and supporting household livelihoods (Chevo, 2018). However, the absence of government social protection for hunger-stricken residents in Chegutu as also found earlier by HOSPAZ Bantwana (2018) and Kabonga and Zvokuomba (2021a) is exacerbating the situation. This explains why about 53.4 per cent of Chegutu's population was found by ZimVac (2020) to be cereal insecure. The burden of food shortages has been addressed by households through the reduction of the number of meals per day, a common strategy reflected in existing literature (UNDP; 2014; ZimVac, 2020), although this strategy interferes with the optimal growth (human assets) of children as argued by Masuka (2020).

5.2.2 Incomes struggles entrenching vulnerability

The other dimension of the vulnerability of residents in Chegutu District is the income struggles faced by residents. Using the SLF terminology, there are challenges relating to accessing adequate financial assets, an issue viewed by Carter and Barret (2006) as well as Gweshengwe and Hassan (2020) to be an indicator of money metric poverty. The households were reported by ZimVac (2020) to be earning income less than US$39 monthly, the average income for households in Mashonaland West province, Chegutu District included. Households are prone to expenditure deficit; considering that the average expenditure for households in Chegutu District is estimated at US$64 (HOSPAZ Bantwana, 2018).

The income struggles of Chegutu residents are resulting in households being unable to afford necessities like purchasing food, paying for children's educational requirements, medical care, and others. This is in sync with the conclusions of Towedzera, Zanamwe and Crush (2012) and de Arruda (2018) who observe that households facing income poverty cannot afford to buy food, pay school fees for children, afford medical expenses, and invest in household livelihoods like agriculture. This highlights the primacy of financial assets (income) in meeting the everyday demands of life as propounded by SLF.

Income struggles in the district were expected; given the lack of employment opportunities since there are no functional industries. The politically expedient project of the Mugabe regime of redistributing land in the early 2000s destroyed productive farms (Mawowa, 2013) which were offering employment opportunities for some of Chegutu's residents. The absence of such opportunities has left many households at the mercy of poverty. Within the context SLF, this reflects the importance of employment as a livelihood strategy. To overcome income struggles, residents are relying on providing casual labour to the few productive commercial farms dotted in the district. Mashizha and Dzvimbo (2018) also found out that the provision of casual labour is a popular survival strategy for poor households. However, the reward from casual labour is insufficient to cater for the needs of households which are overburdened by responsibility of caring for orphans and their own siblings. Thus, it was not unexpected for many households to be facing difficulties in paying school fees and affording food requirements for the household.

5.2.3 Infrastructure problems perpetuating poverty

The vulnerability of Chegutu District is also reflected by poor infrastructure. Standing out is the poor road network. This affects residents' access to services and markets. The rural economies of Zimbabwe are not enclaves but are very much dependent on urban economies. There is a strong relationship between the rural and the urban economy as revealed in previous studies (ACF International, 2012). Farmers in the rural and farming areas depend on urban economies for markets and financial support. Urban consumers’ demand for food is met by rural farmers who produce a variety of crops. Industries look up to rural areas for raw material supplies. This justifies the argument by ACF International (2012) that rural and urban areas are part of one economic unit. This symbiotic interlinkage of markets is evident in Chegutu District. Urban markets in Chegutu and Norton towns as well as Harare depend on rural farmers from Chegutu for supplies whilst the farmers depend on the urban markets for the accumulation of income after selling their crops. In such a relationship, good transport networks and communication infrastructure are key (Thanabalasingam & Pallegedara, 2014). Nyathi, Ziga and Dube (2017) argue that infrastructure is not an end but becomes a means to achieving broader goals of poverty reduction. That is why Stack and Sukume (2006) suggest infrastructural development as a possible contributor to poverty reduction.

Evidence from the researcher's Chegutu fieldwork shows that the district is characterised by a poor road network which significantly affects access to markets in Norton town, Chegutu town and Harare. This captures the vulnerability context in which Chegutu residents' livelihoods are couched. The few farmers producing horticultural products for sale have to bear high transport costs which erode their profits. Basing on this, one can identify poor infrastructure as part of the vulnerability context of the SLF which is affecting agriculture as a livelihood strategy in the district. The findings reflect the importance of physical assets (road networks) in promoting agriculture that is considered by the SLF as a strategy for poverty reduction.

Shop owners at Chingwere, Nyamweda, Neuso, Dombwe, Chikara, Rwizi, Watyoka and Mubaira Business Centres are similarly affected by high transport costs. They end up increasing the prices of basic commodities for end customers who are themselves existing in a context of vulnerability emanating from income struggles. As argued before, buying and selling; together with agriculture, are the top livelihood strategies in the district. Those into buying and selling are equally affected by transport costs. Within the SLF, the Chegutu study points to the importance of roads as physical assets in spurring households' livelihood strategies.

The infrastructural problems in the district are also affecting the building of human assets such as health and education. Access to clinics is a challenge in wards such as 6, 7 and 10 and it is affecting the health care of residents. This dovetails with an earlier study by ZimVac (2020) that shows that more than 51 per cent of the population in Mashonaland West, including residents in Chegutu District, walk more than five kilometres to access health facilities. A study by Dube et al. (2018: 11) shows similar infrastructural problems in rural Zimbabwe as it indicates that "health facilities are also few and thinly spread making them inaccessible for many villagers." The same can also be said of schools that are sparsely spread in some wards, like ward 7, of the district. The findings of this study coincide with previous research by Nyahunda and Tirivangasi (2019) that concluded that rural Zimbabwe is infrastructurally underdeveloped. The present study reflects the interrelatedness of assets in the SLF. The building of human assets such as health and education depends on the availability of sound physical assets like schools and clinics.

5.2.4 Vulnerability to economic shocks

Chegutu District emerged as a society that is vulnerable to economic shocks because of the outbreak of global pandemics like COVID-19. The outbreak of COVID-19 disrupted the livelihood strategies of Chegutu residents. While existing literature tends to talk a lot about the vulnerability of urban spaces to economic shocks, more so in the context of COVID-19 (ZimVac, 2020; Chirisa et al., 2021), the micro-study of Chegutu District reveals that rural spaces are even more vulnerable to such economic shocks. Since many of rural Chegutu residents survive on buying and selling, the lockdowns induced by COVID-19 meant a stop to such a livelihood strategy. Thus, during COVID-19, households dependent on buying and selling had no access to income. As such, activities were restricted, culminating in food shortages and inaccessibility to healthcare services. ZimVac (2020:16) captures this by observing that, "households with livelihood options such as petty trade, vending, and casual labour, skilled trade and own businesses were likely to experience the most impact of no trade during the lockdown period."

What makes the residents of Chegutu District more vulnerable to shocks is limited livelihood options in an economy that is collapsing due to governance problems and economic mismanagement (Kabonga & Zvokuomba, 2021b). As stressed in the previous chapter, households depend mostly on agriculture as well as buying and selling. The disruption of one livelihood strategy has severe implications on the well-being of the household. COVID-19 reduced income in more than 51 per cent of households across Zimbabwe (ZimVac 2020). Even NGOs that proffered livelihood strategies like ISALS were severely affected by COVID-19 as it disrupted the flow of financial assets to poor households. While the COVID-19-induced lockdowns were needed to flatten the curve of infections, they had severe effects on the livelihoods of rural dwellers who had pre-existing vulnerabilities like droughts and income struggles (ZimVac, 2020) and were poorly serviced by government social protection systems (Kabonga & Zvokuomba, 2021a). The spreading of COVID-19 increased poverty in Chegutu, a district that was already in a state of marginalisation. Zimbabwe Peace Project (ZPP) (2020) shows that COVID-19 aggravated poverty in poor communities due to pre-existing conditions.

The SLF appreciates the existence of shocks and stresses (Scoones, 1998). While stresses are predictable, COVID-19 emerged as a shock that was unpredictable, affecting the whole country including rural Chegutu. The SLF explains that shocks limit access to assets. The outbreak of COVID-19 disrupted Chegutu livelihood strategies such as ISALS, nutritional gardens and IGAs that promote the building of financial assets and other assets that depend on the availability of income.

5.2.5 Vulnerability to climate change

One of the contemporary challenges the world is facing, including Chegutu District, is climate change. This is viewed by de Arruda (2018) as a key contributor to rural poverty. The results of the study show that Chegutu rural residents are experiencing climate change. This finding aligns with results from micro studies on several rural communities in Zimbabwe (Bhatasara, 2017; Gutsa, 2017; Chigavazira, 2019; Nciizah, 2020). Climate change is reflected in changes in rainfall patterns in the district. The district has been receiving declining amounts of rainfall over the years, although the 2019/2020 season was much better.

The effects of climate change are being felt in agriculture where the yields are declining. This partly explains the recurrent food shortages in Chegutu District. The contribution of climate change to declining agricultural yields also emerged in earlier studies by (Gukurume, 2013; Dube et al, 2018; Chitongo 2019; USAID, 2020). It is in this context that Gukurume (2014) argues that climate change has increased poverty. The effects of climate change have also contributed to agriculture remaining predominantly subsistence in the district, a view expressed in the study by Ndlovu, Prinsloo and Le Roux, (2020). Results of the study show that agriculture as a livelihood strategy is dependent on favourable climatic conditions, a component of natural assets in the SLF.

The situation in rural Chegutu aligns with findings by Towedzera et al. (2012) and Nyathi et al. (2017) which show that rural areas are the epicentre of poverty, hunger, and malnutrition. The problems experienced by Chegutu residents are multifariously related and interlocked, thus it is difficult for them to evade the grip of poverty on their own. From the SLF, it is this vulnerability context that is underlining the several supply and demand side interventions by NGOs.

To summarise this section, it is vital to note that the challenges captured above highlight one element of the SLF, that is, the vulnerability context. According to the SLF, the vulnerability context limits access to assets and militates against the implementation of livelihood strategies of poor households (Njagi, 2005; Chevo, 2018). Poor infrastructure, climate change and low rainfall limit agricultural activities and IGAs like buying and selling. Consequently, this reduces the building of financial assets such as income. Income struggles perpetuate food shortages and the inability of families to satisfy several household needs.

5.3 NGOS' SUPPLY SIDE ASSET ACCUMULATION APPROACHES AND THEIR CONTRIBUTION TO POVERTY REDUCTION

NGOs in Chegutu District are mostly using supply-side approaches to build assets and reduce poverty. The discussion in this section will centre on how HES, nutritional gardens, VT and CA, provision of services and infrastructural development are contributing to the building of assets and reduction of poverty. This section answers the research question on the strategic approaches to asset accumulation and poverty reduction. Based on the framework for the study, the section covers one element of the SLF called livelihood strategies. Thus, in this study, ISALS, nutritional gardens, and IGAs like buying and selling are seen as livelihood strategies while interventions such as service provision, VT, and CA as well as infrastructure development are considered to be essential in driving livelihood strategies.

5.3.1 Household economic strengthening

Household economic strengthening (HES) is a set of interventions used by TWO to principally enable households to generate financial assets such as income. The accumulation of financial assets is setting the stage for further accumulation of human and physical assets. As a livelihood strategy, HES is made up of three interventions: ISALS, IGAs, and market linkages.

5.3.1.1 Internal Savings and Lending Schemes

ISALS in Chegutu District functions as a community-based, self-managed system of saving and lending which was introduced by TWO to poor and vulnerable beneficiaries of the HB project that were saddled by income struggles. Earlier, Mwansakilwa, et al. (2017) and Muchenje (2018) viewed ISALS as a financial service available to poor households who are; in most cases, excluded from traditional financial services like banks, microfinance institutions and credit houses because of a lack of credit history, collateral security, and salaried employment. In the Chegutu context, ISALS operates as a community microfinance scheme which is designed to enable poor households to access income and deploy it in the accumulation of further financial income.

In local Chegutu parlance, ISALS are called *Mikando* or *Kufusha mari*, meaning investing for future harvesting. The word *Kufusha* literally means taking vegetables and drying them for use when they are out of season and in demand. When poor people participate in ISALS, they are investing for their future. Results from the study carried out in Chegutu confirm Dube's (2020) view that ISALS is an approach introduced by NGOs in order to help communities save money, allowing it to grow and earn interest during the saving cycle.

Before the introduction of ISALS, Chegutu residents were used to '*ma*societies,' a system whereby community members would form groups to pool resources together and buy whatever they decided upon, then share equally. Unlike '*ma*societies', ISALS is an approach that enables; not just the pooling of resources together, but the continuous growth of the group fund through saving and loan repayment as shown in other studies by Mwansakilwa et al. (2017) as well as Parker (2017).

Existing literature (Care International, 2006; Zimunya, 2015; Parker, et al., 2017) confirms that ISALS starts with the training of group members in various components of the approach as highlighted in Chapter 4. This is followed by the formation of groups based on self-selection and underlined by pre-existing forms of social capital such as friendship, being former schoolmates, coming from the same village, having been acquaintances at community meetings and having similar conditions; for instance, being HIV positive primary caregivers or being caregivers of HIV positive children. In this aspect, the study agrees with Dube (2020) who observed that ISALS groups assisted by Care International support in Zaka district, Zimbabwe were formed based on friendship and kinship. Aligning with arguments by Kabonga and Zvokuomba (2021a), in Chegutu district, self-selection was done to reduce conflicts.

The group sizes vary; but according to TWO's documents, the organisation's assisted groups range from eight to thirty members. After group formation, the actual savings commenced; accruing equal amounts of money as stipulated in their constitutions. Thus, the amounts saved vary from group to group; with some accumulating as much as US$20 per month per person. The groups normally meet every month to make savings. The saved amount is loaned out to members who return it with an interest as outlined in the constitution guiding group operations. TWO encourages beneficiaries to engage in IGAs after borrowing from the group, as the IGAs should enable the repayment of the loan with interest as shown in Figure 11 below. Previous studies on ISALS also agree with this practice (Care International. 2006; Kabonga, 2015; Zimunya, 2015). Therefore, the group funds grow through continuous savings and loan repayments. Also important are fines levied for various offences like late loan repayment and missing meetings. Income which is accumulated over the saving cycle is then shared equally when such cycle ends, usually after six months or a year. This revelation is replete in other studies by Kabonga (2015) and Mwansakilwa et al. (2017). Findings of this study concur with the results from Brannen and Sheehan-Connor (2016) as well as Herilimana (2018) who reveal that ISALS confer upon poor households; the ability to access loans and savings to meet economic (financial assets) and social needs.

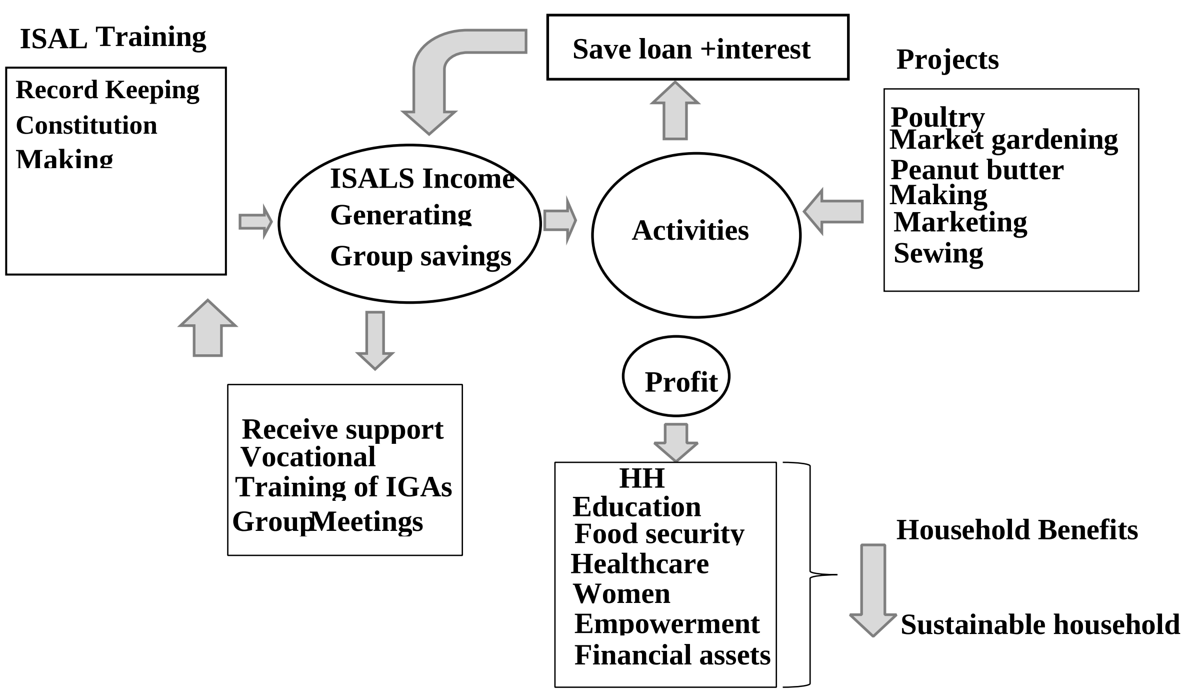


Figure 11: The conceptual operation of TWO's ISALS approach in Chegutu (Chikuvadze, 2018)

The SLF specifically identifies agriculture, employment, migration, and diversification as constituting livelihood strategies (Scoones, 1998). ISALS in Chegutu District are proving to be a livelihood strategy used by households to deal with poverty. According to the SLF, livelihood strategies are a function of assets, and their operations are supported by policies, processes, and institutions. Thus, in Chegutu District, it is NGOs like TWO that are supporting the livelihood strategy. While TWO is not supporting the ISALS financially, the organisation is transferring human assets such as knowledge and psychological assets like motivation to beneficiaries. These are assets from the NGO which anchor ISALS as a livelihood approach.

ISALS and the accumulation of varied assets

In discussing the outcomes, the accumulation of financial assets sets the stage for the accumulation of other forms of assets. This was discovered by Moser (2007:13) who posits that the "accumulation of one asset often results in the accumulation of others." Financial assets are central; given the financialisation of all other forms of assets (Mahajan, 2006). For instance, for households to gain social assets such as friendship, networks, and comradery that come with being in ISALS groups, they must regularly save and borrow money from their groups.

The study results confirm that participation in ISALS has improved financial assets such as household finances. This aligns with the dictates of the SLF that a livelihood strategy, which in this case is ISALS, should culminate in improved income (GLOPP, 2008). ISALS enable access to income in several ways. As a community lending scheme, households have unhindered access to loans which are difficult for poor households to obtain in formal institutions like banks, credit houses and financial assets (Parker et al., 2017). Regular savings and loan repayments guarantee households of income at the end of the saving cycle. This plugs income shortages since it involves a sizeable amount, depending on a group's savings. Emergencies are part of everyday living in human societies; thus, group members are insulated with the social fund accessible from the groups they belong to (Silisyene, Vinseiro & James, 2018). This shows the several ways in which households accumulate financial assets. What is needed is being a member of a group.

Income struggles as discussed in Section 5.2.2 culminate in the inability of households to purchase food requirements. Studies show that food shortages are an indicator of poverty (Loopstra & Tarasuk, 2013; Wight, Kaustal, Waldfogel & Garfinkel, 2014). Improved financial flows on studied households in Chegutu District are contributing towards ending food shortages as families are using financial assets from the ISALS to purchase food. The study's findings converge with previous researches which showed that income from ISALS was being channelled towards food security (Kabonga, 2015; Beyene, 2018). On issues of food, 72 per cent of Harelimana's (2018) respondents in Rwanda reported that they channelled financial assets from ISALS towards acquiring household food, showing the contribution of ISALS to food availability. Some households reported that they increased the number of meals per day as a result of their participation in ISALS, a reality also found in Ethiopia as shown by (Beyene, 2018). This has contributed to dealing with the problem of malnutrition among children. Available local and international literature by scholars such as Prina (2013) as well as Dupas and Robinson (2013) conclude by appreciating the contribution of ISALS to food availability without focusing on the latter's role in ending malnutrition. This study adds a new dimension to scholarship about ISALS. According to SLF, a livelihood strategy should lead to improved welfare, hence the above findings partly show the role of ISALS in improving household welfare.

Education ranks top amongst the expenditure of financial assets from ISALS. As revealed in the previous chapter, school fees in the district ranges from US$10 to US$35. Affording these amounts is a daunting task because of the prevalent income struggles amongst families in the district. While access to education is a right in Zimbabwe, children often drop from school due to inability to afford school fees (Masuka, 2020). Children that drop from school and fail to complete their education face many more problems later in life (Mutiso and Mutie, 2018). Households in ISALS are investing in their children's education through school fees payment and purchasing of uniforms and stationery. Other studies also similarly argue that participation in ISALS is associated with improved educational expenditures (Care International, 2006; Machokoto, 2014).

Investment in education has enabled children to remain in school and further accumulate human assets that come with being at school. The ability to attend school with adequate schooling requirements allows children to acquire the knowledge that they can use to earn a living. This starts with acquiring literacy abilities which, as Chikuvadze (2018:15) argues, require the payment of school fees, as he expounds that: "literacy levels increase[d] since households are incrementally saving towards payment of school fees and school supplies". Education offers prospects for high income jobs, thus breaking the cycle of poverty (Portela-Souza, Lima, Arabage, Camargo, de Lucena, & Soares, 2015; Sadekin, Ahamad & Chowdhury, 2020). Skills and knowledge acquired at school prepare the young generation to be able to exploit the social, economic, and natural environments. Alhaji (2008) adds that education models children into better persons who are relevant to the immediate environment. The contribution of ISALS to education confirms Karlan et al.'s (2017) arguments that village saving approaches have a positive transformative impact on poor households.

The ISALS approach by NGOs in Chegutu District is also contributing to the accumulation of physical assets by poor households. Asset availability and unavailability are indicators of the level of poverty being experienced (McKay, 2009), particularly the status of physical assets like housing, toilets, and pot racks. This is also the view of Mtapuri (2008) as well as Gweshengwe and Hassan (2020), who argue that poor households are marked by makeshift dwellings. To ZIMSTAT (2019), asset ownership distinguishes poor households from non-poor households in rural Zimbabwe. No wonder ISALS beneficiaries are investing in acquiring physical assets like wheelbarrows and kitchen utensils as well as constructing wells and renovating homes. Financial assets accumulated from ISALS are being used to accumulate physical assets mentioned above, including small livestock. This shows that accumulating one asset of the SLF; especially financial assets, is a precursor to the accumulation of other assets, which in this instance are physical assets. Early evaluations of ISALS in Zimbabwe and Malawi by Allen & Hobane (2004) and Anyango (2005) similarly revealed ISALS members accumulating both non-productive and productive assets. A study by Harelimana (2018) shows improved ownership of assets like cows, hoes, electronics, and livestock after joining ISALS groups. As revealed by Mago and Hofisi in their 2016 study, the accumulation of assets is a proxy indicator of increased wealth correlating with an improved standard of living.

Investing in assets like small livestock in the form of goats, chickens and sheep which is being done by some ISALS group members guarantees households of income and food. Small livestock can be sold to get money and may be a source of milk and meat. A similar study by Nyathi et al. (2017) shows that interventions by an NGO, Catholic Relief Services, in Bubi and Hwange districts of Zimbabwe enabled poor households to own small livestock in the form of goats which they used as a source of food. Investing in livestock helps households to cope with the deteriorating macro-economic conditions in the district, a view which was as also revealed by Machokoto (2014).

Accumulating physical assets is critical in the process of fighting poverty. This is because critical productive assets like scotch carts are important for access to markets and common resources (Mtapuri, 2008). Households in Chegutu District investing in household tools like ploughs, hoes and shovels are cognisant of their utility in agriculture, a livelihood strategy according to the SLF. Assets like wheelbarrows are useful in transporting goods and people in the event of lack of scotch carts (Bird & Shepherd, 2003).

ISALS introduced by TWO have also contributed to the building of social assets. Social assets entail social relations entrenched in cultural and social institutions such as kinship, membership in organisations, local social networks and relationships of trust and reciprocity (Putnam, 1995; Scoones, 1998; Hawkins & Maurer, 2012: Musinguzi, 2015; Chikodzi, 2018; Chevo, 2018). As group members regularly meet, there is a deepening of social relations as shown by comradeship, collegiality, unity, and friendships that are developing. As shown in chapter 4, these are emerging spontaneously in groups without NGOs intention of developing such solidarity bonds. In other words, comradeship, collegiality, unity, and friendships are developing organically parallel to NGOs deliberate goal of income generation through ISALS and nutritional gardens. And yet as shown in this study, income generation by poor households is enabled by comradeship, collegiality, unity, and friendships. This sheds light on the importance of social assets and solidarity in livelihoods.

To Musinguzi (2015), this form of social capital is ‘formal’, emerging as individuals voluntarily join groups of their choice. This is made possible because group members self-select based on existing relations such as being acquaintances, coming from similar wards or being PMTCT mothers. Regarding social assets, Feigenberg, Field and Pande (2013) similarly show that ISALS contribute to the deepening of relations in communities. This is caused by frequent group meetings, although findings by Beaman Karlan and Thuysbaert (2014) contradict this.

The closely-knit ISALS groups play out as arenas for furthering business opportunities. This was revealed by respondents regarding their fellow group members or nutritional garden members as first choice customers. It emanates from their awareness of why they are involved in IGAs; thus, they are most likely to pay on time notwithstanding the liquidity challenges in the country. An earlier study by Boudreax and Clarke (2021) also argues that small businesses in Zambia are likely to sell on credit to family members and friends because of the trust that exists between them. This finding suggests business goodwill and mutual insurance when those in IGAs sell on credit to other members who sympathise with their cause (Fafchamps, 1992). The study results show the sharing of business information amongst group members who are pursuing IGAs regarding important issues such as where demand is, how to source products and tips for running a successful venture. Relations developing in the groups have made it easier for those in IGAs to formulate strategies to deal with transports costs. Thus, they pool their resources and send one person to either Harare or Chegutu town to hoard wares for restocking. Magidi's (2018) study similarly revealed that due to social capital, group members in Norton town of Chegutu District are involved in entrepreneurial strategies of pooling resources together and sending one person to Harare to purchase products for resale. This captures the notion submitted by Boudreaux and Clarke (2021) of social assets reducing costs, leading to the profitability of small businesses. This present study confirms the importance of social assets in endeavours that generate financial assets. Therefore, to build financial assets, social assets play a key role in reducing hoarding and transport costs.

With deepening social relations in ISALS groups, meeting broader community needs becomes possible. Unity and consensus in the groups enable ISALS associates to pay school fees for OVCs found in their areas. This aligns with Putman's (1995) argument that social assets enable participants to work together in the pursuit of shared objectives.

On top of revealing that ISALS contribute towards the accumulation of financial, social, and human assets, results from Chegutu also reveal that they are important in meeting varied family needs and that they come in handy during emergencies. Since they are community-based microfinance schemes, they guarantee access to finances in times of family emergencies such as funerals and sickness of family members. Death or illness of a family member imposes a heavy financial burden on the household. The social fund of ISALS is specifically designed to assist group members in times of need through facilitating "consumption smoothing by providing a buffer against emergencies and reducing alternative coping mechanisms such as fire sales of high-return assets" (Steinert, Cluver, Meinck, Doubt & Vollmer, 2017: 5). Findings of this thesis echo previous research results regarding the contribution of ISALS towards meeting health-related emergencies (Allen & Hobane, 2004; Prina, 2013; Brannen & Sheehan-Connor, 2016). What makes the social fund more helpful is that the assisted member does not pay back. Thus, the ISALS offer social protection for a section of the Chegutu population which is largely neglected by government's social protection programmes (Kabonga & Zvokuomba, 2021a). The SLF envisages livelihood strategies to contribute to improved welfare (GLOPP, 2008; Chevo, 2018). The social fund directly seeks to improve the welfare of ISALS participants.

5.3.1.2 Income generating activities

As a component of HES, IGAs are playing a crucial role in promoting asset accumulation and poverty reduction. IGAs are an extension of ISALS because when members borrow, they are expected to engage in IGAs to enable the repayment of the loan with an interest, a common practice in saving groups (Silisyene, Minseiro & James, 2018). The Chegutu study shows that petty trade such as buying and selling as well as agriculture to a lesser extent; have been entrenched by TWO's ISALS approach. Thus, according to the SLF, the two neatly fit in the SLF livelihood strategy element. The SLF argues that any livelihood strategy is anchored on access to assets (Scoones, 1998; Dube, 2017). Financial assets from ISALS are primarily responsible for these two livelihood assets.

Results which show that ISALS promote livelihood strategies such as petty trade and agriculture as outlined above agree with arguments by Singh and Chudasama (2020) as well as Postelnicu and Hermes (2018) which indicate that ISALS improve access to microfinance; thereby promoting an entrepreneurial spirit and income-generating activities. Care International (2006) equally reveals that participants of ISALS have more IGAs. Elsewhere in Rwanda, studies showed that 20 percent of ISALS participants invested in buying and selling, 40 percent in agriculture, 11 percent in the transport sector, whilst 21 percent invested on carpentry and masonry and 11 percent did so in tailoring (Harelimana, 2018). This shows the importance of ISALS in propping up IGAs. The SLF argues that institutions like government, private sector and NGOs are key in promoting livelihood strategies (Bennet, 2010; Nciizah, 2020). In this study, through the introduction of ISALS, NGOs are propping up petty trades such as buying and selling as well as agriculture as livelihood strategies. However, when faced with the reality of climate change, which is epitomised by low rainfall and high temperatures in the district, few residents are investing in the agricultural sector. The findings of this study, therefore, corroborate McKay's (2009) argument that rural livelihoods are increasingly moving away from sole reliance on agriculture. Evidence in Chapter 4 testifies to the prominence of buying and selling and agriculture as the two common livelihood strategies propped up by TWO's interventions. Khan and Ali (2014) express a similar view that NGOs use

IGAs to generate income in rural poor households. OCHA (2020) confirms the use of IGAs like peanut butter making and selling of hand sanitisers by ZICHIRe to empower poor and vulnerable households in Zimbabwe.

The popularity of buying and selling as a livelihood strategy is rooted in less capitalisation required for the venture (Hamat, Malek, Leng, Gopal & Husain, 2014) than profit margins (Deborah, Zita, Obikeze, & Chinedum, 2020). The common wares that are traded at growth points as the participants traverse the villages in Chegutu include second-hand clothes, footwear, handbags, dried kapenta, plastic ware, vegetables, and many others.

Though characterised by challenges such as defaulting clients due to liquidity problems prominent in the country, petty trade is generating income and enabling households to meet every day needs. This shows that the strategy is contributing to improving the welfare of households. As argued before, the SLF enunciates that livelihood strategies should improve the welfare of the household (Bennet, 2010). However, idioms like '*kuhwina nekuruza'* (winning and losing) by respondents show that making a profit is not always guaranteed. This is also reflected in literature where there is lack of consensus on the profitability of petty trade; with Hamat et al. (2014) arguing that it generates profit leading to growth and success while studies like that by Mnyawi and Benedict (2014) show that the generated money is inadequate to meet the needs of the entrepreneur. One needs hard work and innovation. Since the venture is characterised by competition, survival depends on carving a niche between selling products that are in demand and those which are not sold by one’s competitors.

This study confirmed that NGOs are contributing to the diversification of livelihood strategies outside agriculture, a traditional livelihood strategy in rural Zimbabwe. Mashizha and Dzvimbo (2018) assert that currently, rural dwellers in Zimbabwe are earning income from off-farm activities like buying and selling. Access to credit and entrepreneurship opportunities invoked by microcredit schemes like ISALS are considered by Postelnicu and Hermes (2018) as essential in lifting the poor out of poverty. Recognising the multiple vulnerabilities of poor households, the SLF is pro diversification of livelihood strategies in the fight against poverty (Hussein & Nelson, 1998).

5.3.1.3 Market Linkages

Market linkages are a component of the HES, designed to deal with the challenges being faced by beneficiaries undertaking IGAs. Market linkages are generally attempts to link disadvantaged businesses to the market (Shepherd, 2006). The motivation of implementing market linkage approaches emanates from identification of the difficulties communities face in accessing the market. In the context of TWO, there are difficulties in accessing various markets faced by households participating in ISALS and running IGAs. At the market, small producers who are into market gardening are unable to compete with established producers who are buoyed by the economies of scale. As a result of resource constraints, small producers face challenges as they cannot afford the costs of inputs and services. When they afford the inputs, the costs are often too high as they buy on a unit basis (USAID, 2013). This consequently pushes the prices of their produce higher as also observed by Sena (1997).

Regarding ISALS, various groups have been linked to the Ministry of Women Affairs, Community Development and Small to Medium Enterprises for further training and mentoring. This increases human assets in the form of knowledge amongst ISALS members, an imperative for financial growth such as income growth. Encouragement from successful ISALS groups run by the ministry is engendering persistence amongst the linked groups. These psychological assets are required as the ISALS group members contend with challenges inherent in the approach.

While market linkages are important in asset accumulation, they serve as an approach for an organisation to stay true to its ideology or philosophy. This is true since TWO is using the approach to maintain its stance of not providing direct material support to nutritional gardens' beneficiaries due to the fear of entrenching donor dependency. This explains the linkages they created with another organisation; LEAD, to provide these nutritional gardens with seeds, fertilisers, fences, and human assets such as good agricultural practices. Given the income struggles culminating in input shortages, market linkages are contributing to addressing the problems of inputs in some households. The availability of inputs is a pedestal for improved agricultural productivity (ZIMSTAT, 2019). Using the SLF, institutions like NGOs must limit the vulnerability context which militates against livelihood strategies (GLOPP, 2008). Thus, market linkages are part and parcel of attempts to limit the impact of the vulnerability context (Sena, 1997; USAID, 2013).

While this was yet to take place in Chegutu District, elsewhere, Karlan et al. (2017:3079) show that NGOs like Plan International and Care International are exploring market linkages with "explicit intentions to link groups to formal sector banks for credit after they mature enough (e.g., Plan and CARE have partnered with Barclays for this purpose)."

5.3.2 Vocational Training and Community Apprenticeship

Findings revealed that VT and CA are approaches that are being used by especially ADMT and TWO to deal with youth poverty. Youth poverty is a growing problem; not only in Chegutu District, but in the rest of the country (International Labour Organisation (ILO) (2016). The economic challenges in the country since independence, but more severe in the post-2000 period, have contributed to burgeoning youth poverty. Studies that have interrogated the dynamics of youth poverty in Zimbabwe suggest that youth poverty increased significantly between 2000 and 2008, a period of economic crisis marked by governance problems (Kabonga, 2020c). It is estimated that 66 percent of the youths in Zimbabwe are living in poverty (ZIMSTAT, 2019). 76.2 per cent of the youths in Mashonaland West province that includes Chegutu District are considered poor. Evidence from the ILO (2016) shows that Zimbabwean youths are amongst the world's poorest, earning less than US$2 per capita per day. Lack of human assets such as job skills, limited education and unemployment are considered to be the leading causes of youth poverty (Asghar & Chughtai, 2015; Zimbabwe Human Rights Commission [ZHRC], 2019; Miller, 2020; Mahuyu & Makochekanwa, 2020). Based on the views of the above scholars, one can conclude that the absence of human assets as opposed to what is propounded in the SLF model is a precursor to youth poverty. This explains the intervention of NGOs using VT and CA approaches.

At times, NGOs' approaches are not static but are modelled to deal with contextual factors. This explains the shift from VT, which involves sending the youths to colleges to learn skills usable in earning a living, to CA, an approach that allows the youths to gain practical skills from experts in a certain field in their communities. The move by TWO to CA accommodates the majority of the rural youths who lack educational qualifications to be accepted at VT colleges (Mahuyu & Makochekanwa, 2020). Other studies like Jjuuko (2012) and SNV (2009) are of the view that training in vocational skills should cater for those that are excluded in tertiary institutions because of lack of the prerequisite academic requirements.

Undergoing VT and CA has enabled youths supported by TWO and ADMT to acquire skills in welding and metal fabrication, cosmetology, construction, agriculture, and carpentry. These skills have enabled those that have access to capital to start entrepreneurial ventures and in the process generate financial assets like income. This suggests the importance of VT and CA in dealing with unemployment (Ramasamy & Pilz, 2020) which is rife in Zimbabwe and considered by some studies to be over 80 percent (Murisa, 2010; Shumba, 2017; Maulani & Agwanda, 2020). Earlier, Khambayat (2017) and Alhaji (2008) recognised the importance of investing in skills development as an answer to youth poverty. Using the SLF, this highlights that having human assets like skills and knowledge is a precursor to the building of financial assets in the form of income.

Besides self-employment, there are better employment prospects for VT graduates. Research shows that vocational training graduates experience unemployment rates reduced by half when compared to non-graduates (Hilal & McGrath, 2016; Miller, 2020). The study findings echo revelations by Thanabalasingam and Pallegedara (2014) as well as Miller (2020) on how vocational trainings supported by NGOs have been central in entrenching high job skills which are sought after in the job market. Employment is considered as a livelihood strategy in the SLF (Hussein & Nelson, 1998); thus, VT underlines a livelihood strategy with the possibility of financial assets like income building up as shown later in this section.

The Chegutu study shows that even those still undergoing training have amassed a wealth of human skills like knowledge in their chosen field. Consequently, they deploy acquired skills in performing many side jobs they are getting. This has resulted in the trainees generating income from part-time jobs they are involved in. This shows the role of knowledge and skills as human assets in income building. The above findings dispute the notion by Powell and McGrath (2019) that VT is not about immediate employability and income generation.

Besides the building of human and financial assets that youths are accumulating from participating in VT and CA, social relations are emerging. This is shown by participants who are establishing networks to attain further mentoring from other experts in a particular area. The result shows that attaining social assets can be a route toward accumulating human assets. The study's findings concur with Dinda (2016:8) who views social assets as "a common platform in which individuals can use membership and networks to secure benefits." The finding above shows the relationship between SLF assets – social assets can be deployed in the accumulation of knowledge as a human asset.

While VT and CA are important approaches in dealing with the rampant poverty among the rural youths, the lack of start-up capital militates against self-employment. Pindiri and Muhoyi (2009) and SNV (2009) similarly lament the challenge of start-up capital among VT graduates. This shows the need for NGOs to go beyond training and venture into start-up capital provision. This is because as argued by Hlungwani, Masuku and Magidi (2020), skills and knowledge (human assets) without funding (financial assets) do not address the menace of youth poverty.

Though the scope of this study ends with an appreciation of the importance of VT and CA in facilitating access to the human assets (skills) that the youths use in fashioning their livelihood strategies, there are also extra benefits of VT and CA. In the study area, VT and CA were lauded as contributing to addressing the problem of alcohol and drug abuse. Research shows that when youths are idle, unemployed and have nothing to do, they are prone to experimenting with drugs (Asghar & Chughtai, 2015; Kundwei and Mbwirire, 2020). Those in VT and CA have something to keep them busy with, reducing idleness which leads to experimenting with drugs. Idleness is singled out as a predetermining factor to drug abuse by Adelekan, et al. (2002). Therefore, the findings concur with the argument of SLF that a livelihood strategy should reduce vulnerabilities (GLOPP, 2008). VT and CA are reducing vulnerability to drug and alcohol abuse.

5.3.3 Nutritional gardens

NGOs like ADMT and TWO are using nutritional gardens to deal with the twin problems of income and food shortages. A considerable amount of evidence from existing literature reveals that people living with HIV and AIDS require nutritious food (Loevinsohn & Gillespie, 2008; UNAIDS, 2008; Khatri, Amatya & Shrestha, 2020) as well as medicinal plants like garlic that treat HIV-related symptoms, stimulate appetite, and improve digestion (FAO, 2002). As result of poverty, those living with HIV and AIDS fail to afford nutritious food. To address this problem, TWO runs nutritious gardens, especially for mothers of exposed babies known as PMTCT mothers. This study's finding resonates with those of Mutambara, Satambara and Masvongo (2013) and Chazovachii, Mutami and Bowora (2015) who argue that nutritional gardens are established to meet the balanced diet needs of those with chronic diseases like HIV and AIDS.

Unlike TWO, ADMT appreciates the impact of food shortages and income struggles on several other categories of the Chegutu District population. This explains the presence of men, women, PLHIV, the youths and the disabled in ADMT supported nutritional gardens. Unlike TWO, ADMT supports the nutritional gardens with start-up inputs until the project is at a stage where it can sustain itself. A considerable number of studies show that NGOs usually assist nutritional gardens with inputs until they can stand on their own (Chimire & Chitongo, 2018; Dube, 2020). However, studies like Moyo's (2015) warn that such a stance has the potential of entrenching dependency in communities.

Overall, the findings show the contribution of nutritional gardens towards the generation of income (financial assets) and food security in the household. Regarding financial assets, the products from the gardens are sold to fellow community members and taken to markets outside their communities, particularly in Harare and Chegutu Town; in the process generating income although such markets are usually competitive as discussed below. The availability of food in the household conserves the financial assets of the household as families are no longer expending finances to purchase tomatoes, onions, cabbages, and other produces. The income generated from nutritional gardens is usually channelled towards meeting the needs of the household such as children's education. However, this finding differs from that of Chiwanza et. al (2015) who viewed nutritional gardens as unable to meet the needs of household members. In Chitongo and Magaya's (2013) study, the generated income was channelled towards the education of children, a form of asset in the SLF. Earlier, Marsh's (1998) study also argued that nutritional gardens established with the help of NGOs generate income for vulnerable households. As a livelihood strategy, nutritional gardens are setting the stage for the achievement of the SLF livelihood outcome of improved welfare and income.

Participation in nutritional gardens has improved access to onions, peas, tomatoes, beans, green mealies and herbs from the gardens, crops that are characteristic of community nutritional gardens in Zimbabwe (Moyo & Tevera, 2000; Chazovachii et al., 2015; Magombedze, 2017). The Food and Agricultural Organisation (FAO) (2002) as well as Chimire and Chitongo (2018) similarly highlight that nutritional gardens run by NGOs contribute to food security in poor households. Thus, nutritional gardens are contributing to reducing food shortage which is considered by Dzvimbo and Mashizha (2018) as the highest form of poverty. This is so because the number of meals per day has increased in some households from one to two and from two to three. The study's findings, therefore, show that nutritional gardens, a livelihood strategy introduced by NGOs, are not only concerned with income generation but also with the health (human assets) of participants through improved food security.

On top of the accumulation of financial assets and reduction of food shortages, the study shows the transference of agricultural knowledge (human assets) to the nutritional gardens' participants. This should be understood in the context of the argument of Chitongo (2019) of lack of knowledge on good farming practices as a barrier to the building of sustainable livelihoods. The knowledge usually transferred includes good agricultural practices like conservation agriculture, mulching, organic farming, and marketing of the produce; a similar role played by Care International in Masvingo, Zimbabwe in its supported nutritional gardens (Dube, 2020) as well as by World Vision in community gardens in Mudzi district, Zimbabwe (Chigavazira, 2019). The results concur with Muir and Riddell's (1992) findings of NGOs' roles in agriculture which include the provision of knowledge, assisting with inputs, marketing, and technical assistance in various aspects. Thus, NGOs such as TWO and ADMT are playing an important role in plugging human asset deficiencies in agriculture. More importantly, the knowledge gained in nutritional gardens is usable beyond the gardens; for instance, in their fields, a reality in most communities with gardens introduced by NGOs (Chimire & Chitongo, 2018). The SLF alludes to the livelihood strategies contributing to better utilisation of natural assets (Dube, 2017). The knowledge transferred by NGOs is therefore contributing to better utilisation of natural resources in gardens and beyond in Chegutu District.

According to the SLF, livelihood strategies are a function of access to assets (Carney, 1998). This is a reality in Chegutu District as human assets like knowledge and skills and financial assets such as input support from NGOs have promoted nutritional gardens. In line with the SLF argument that livelihood strategies should create more income and improve welfare for participants, nutritional gardens are contributing to income generation and improved welfare through food security. This result also emerged in Chimire and Chitongo's (2018) study of nutritional gardens in Masvingo, Zimbabwe.

5.3.4 Service provision

The two principal services provided by NGOs to deal with poverty are educational support and provision of health services. Service delivery by NGOs is motivated by the absence of government social provision facilities (Tierney & Boodoosingh, 2020). In some instances, it is the provision of poor-quality services by the market and government that motivates NGOs to venture into service provision (Lewis & Kanji, 2009). Access to education is a problem in Chegutu as shown by children who drop out from school because of lack of educational support. Existing literature reflects on the lack of school fees as a leading cause of the increase in school dropouts (Valencia, 2011; Manwa, 2017). That is why NGOs like ZT, ADMT and TWO are involved in providing educational support in the form of school fees payment, stationery, textbooks, and accommodation support to those living far away from schools. The support rendered up to tertiary level by NGOs shows the commitment of the organisations to assisting the beneficiaries up to the point where they can stand on their own. This is in pursuit of the SLF livelihood outcome of reduced vulnerability (Scoones, 1998) – when beneficiaries attain a tertiary qualification there are better prospects in the future.

Payment of school fees ensures that children remain in school and are not sent back for fees arrears. Studies in Zimbabwe (Maseve, 2018; ZIMSTAT, 2019; Mabhoyi & Seroto, 2019) and elsewhere (Gouda & Sekher, 2014; Cerutti, Crivelllaro, Reyes & Sousa, 2018) identify the lack of school fees as the biggest contributor to children dropping out of school. This study argues that fees payment is enabling children to remain in schools. With this, there are better prospects for human asset improvement through intellectual development and educational outcomes as also shown in Spicker's (2014) study.

Overall, educational support was cited as enabling beneficiaries to concentrate on their education without worrying about financial inadequacies. Previous research shows that children perform better when they are not troubled psychologically by lack of adequate resources (Valencia, 2011; Spicker, 2014; Mabhoyi & Seroto, 2019).

Besides offering educational support, households are given the opportunity to reinvest savings made elsewhere, for instance in ISALS and nutritional gardens. Education has always been viewed as a pathway to success (Palmer, Wedgehood & Hayman, 2007; Julius & Bawane, 2011). Educated individuals have better prospects in life when compared to those that lack education as shown by various scholars (Mihai et al., 2015a; Viceisza, Aflagah, Abner & Hippolyte, 2020). Research shows that attaining a secondary qualification can secure a better economic future (Mihai et al., 2015b; Viceisza et al., 2020). Evidence from a ZIMSTAT (2019) study shows that poverty incidences decline when an individual's educational levels rise. There are "strong 'returns' to education in both rural and urban areas" of Zimbabwe, argues (ZIMSTAT, 2019:73). ADMT, ZT and TWO's educational beneficiaries have an opportunity through educational support to break from the clutches of poverty.

Mihai et al. (2015a) suggest that lack of education perpetuates poverty. Miller (2020) and Sadekin et al. (2020) submit that there is a relationship between education levels and wage earnings. For example, Agrawal and Agrawal (2017) found out that in India, holders of vocational training qualifications earned 25 per cent more than just secondary school certificate holders whereas, in Brazil, they earned 12 per cent more (Portela-Souza et al., 2015). Khambayat (2017:8) summarises the role of education as the "basis of reducing poverty, inequality, increasing productivity, enabling the use of new technologies and creating special knowledge." The multiplicity of the evidence above contradicts Ibrahim and Alagidede's (2020) assertion that NGOs' social spending, inclusive of education, does not address poverty. The framework for this study, the SLF, argues that institutions like NGOs enable access to and the building of assets. In this study, it is the service provision function that is building human assets like education as argued by the studies cited above. Education engenders better employment opportunities and improvement of financial assets such as wages. As argued elsewhere in this thesis, this reflects the relationship between human and financial assets. Diuda's (2016) study also shows that human assets are fundamental to community development and poverty reduction.

Education in Chegutu District was also found to play a child protection role, insulating the beneficiaries from social problems like teenage delinquencies. During the COVID-19 lockdowns characterised by the closure of schools, evidence from Chegutu District shows that there was an increase in teenage pregnancies attributed to the prolonged period of inactivity. The retention of children in school through educational support from NGOs reduces the challenges of teenage pregnancies among girls. Evidence provided by Katsinde's (2020) study shows that when children complete ordinary level, they are most likely to marry after the age of eighteen, the consent age in Zimbabwe. While teenagers drop out of school to marry early to cope with poverty as argued by

Katsinde (2020), this study argues that teenage pregnancies perpetuate the cycle of poverty, a view also expressed by (Dakwa, Chiome & Chabaya, 2014; Maseve, 2018).

Gaps in health provision by the Zimbabwean government motivate the intervention of NGOs in health services. NGOs' health activities contribute to the development of human assets. TWO's activities are integrated in such a way that allows the accumulation of different forms of assets. That kind of linkage is also observable in health support, fostering the building of different dimensions of human assets. Health support by TWO targets HIV positive children and children with parents who are HIV positive. The HIV positive children are case managed by community volunteers. Through case management, the children are routinely visited and during these visits, ART adherence is encouraged. Trained community volunteers ensure that the children are tested for their viral load when they are due. Moreover, through support groups superintended by TWO's community volunteers, children are encouraged to live positively. These services promote health among HIV positive children, an aspect of human assets. In Gweshengwe and Hassan's (2020:1) view, NGOs are addressing the health dimension of poverty which is viewed as "ill health and lack of access to health care." Since these are the same children receiving educational support, the problem of missing school due to ill-health is addressed. SLF talks of better health as a livelihood outcome (Carney, 1998). Thus, the health activities of NGOs are contributing to this. On top of lack of school fees, ill-health also contributes to children missing school (Dakwa et al, 2014; ZimVac, 2020). Once in school without the challenge of ill-health, children have an opportunity to gain human assets conferred by education.

While appreciating the contribution of NGOs to asset accumulation and poverty reduction through service provision, the challenge is in shifting responsibility and accountability of service provision to government in the long run. The researcher shares the same view with Ibrahim and Hulme (2010) of asserting and reinforcing government responsibility to provide efficient and adequate services to the poor. This can be achieved when NGOs adopt the advocacy function (Lewis & Kanji, 2009; Ibrahim & Hulme, 2010).

While NGOs are playing a critical role in provision of health and education services, their 'patch work quilt' response in the sector is in tandem with their role of complementing government efforts in fulfilling neglected areas. It is the responsibility of the government to ensure the provision of adequate health and education services (Constitution of Zimbabwe, 2013). However, the government has been failing in this regard; thus, allowing NGOs to come in to fill that gap. From a public goods theory, NGOs fill the gap that has been left by government in terms of service provision. Performance of these roles create problems for NGOs, and they end up being despised for trying to replace the government in service provision. Active participation in service provision is at times wrongly interpreted as opposition to ‘statism’ (Petras, 1997). This may help to explain the ambivalent response of government of Zimbabwe to NGOs with NGOs-state relations constantly swinging between collaboration and hostility. In the long run, heavy presence of NGOs in service provision, may result in the government abrogating its responsibility for service provision franchising it to the non-profit sector (Ibrahim & Hulme, 2010).

5.3.5 Infrastructural development

Section 5.2.3 highlighted the importance of infrastructure in the asset accumulation matrix. NGOs’ focus on infrastructure, which denotes physical assets according to the SLF, was found to promote the building of assets and reduce poverty. For instance, the drilling of boreholes by ADMT is a way of dealing with water poverty experienced in the district that is worsening due to climate challenges. Water poverty (Feitelson & Chenoweth, 2002) is a major issue in Zimbabwe as shown by the survey conducted by Afrobarometer in which at least 60 per cent of Zimbabweans went without clean water for at least once in 2018 (Moyo-Nyede & Kugarakuripi, 2020). In Chegutu District, the drilling of boreholes is addressing the challenges related to water which were cited by Shalamzari and Zhang (2018) as lack of access to clean and adequate drinking water and lack of access to quality drinking water. Though Ndlovu's (2016) study focused on urban areas, it highlighted the important roles that NGOs play in improving access to clean and safe water. Evidence was provided that clinics located in the areas where boreholes were drilled are witnessing a decline in waterborne diseases. The findings above further reveal the interaction of assets of the SLF. In this instance, physical assets such as boreholes are key to attaining human assets like health and wellbeing due to safe and clean water.

Physical assets in the form of boreholes are contributing to the reduction of poverty since nutritional gardens supported by ADMT are located on sites with boreholes. As revealed earlier, nutritional gardens are facilitating access to food and improving income generation, aligning with the findings of Chimire and Chitongo (2018) as well as Dube (2020). Thus, physical assets can address multiple vulnerabilities in the community. Besides contributing to human assets like good health due to safer water, physical assets such as boreholes are at the centre of generating financial assets like income.

Poor communities are usually marked by the absence of essential infrastructures such as schools, clinics, schools, dip tanks and boreholes. Where these are found, they are, in most cases, dilapidated (Mago et al., 2016). The renovation of school infrastructure by ZT and ADMT is improving the learning environment for children to accumulate human assets that come with the school environment. A study by Barret et al. (2019) confirms that sound school infrastructure correlates with the positive educational performance of learners. This further confirms the argument made earlier within the SLF that the presence of physical assets can lead to the building of other assets, in this case, human assets.

5.4 NGOS' DEMAND SIDE ASSET ACCUMULATION APPROACHES AND CONTRIBUTIONS TO POVERTY REDUCTION

This section focuses on the contribution of lobbying and referrals as strategies to build assets and reduce poverty in Chegutu District.

5.4.1 Lobbying donors

Unlike in Zimbabwe, in other contexts, NGOs are acclaimed for lobbying government to institute pro-poor policies (Lewis & Kanji, 2009). Given the impact of macro-economic conditions on poor people's livelihoods, one would expect NGOs in Chegutu District to lobby the government to institute policies that promote asset accumulation and poverty reduction. However, in Chegutu District, lobbying and advocacy were not directed at the government but observable in NGO-donor relations. This kind of lobbying does not deal with one of the problems identified as responsible for slowing the process of asset accumulation, that is, the macro-economic structural factors. This suggests that this kind of lobbying does not effectively contribute to the attainment of SLF livelihood outcomes of increased income, improved welfare, and reduced vulnerability (Carney, 1998, GLOPP, 1998).

There is need for NGOs to lobby the government to institute policies that promote asset accumulation. Alive to the inability of other NGOs' strategies to address the root cause of poverty, Arhin (2016) and Ibrahim and Alagidede (2020) argue for the imperative of NGOs to actively take up advocacy and lobbying roles. "NGOs in advocacy are able to focus on the root causes of poverty and underdevelopment," concludes Ibrahim and Alagidede (2020: 75). An earlier study by Vivian and Maseko (1994) established that supply side interventions alone, which constitute the bulk of NGOs' interventions in Chegutu District, do not attack the root causes of poverty. As long as NGOs are dependent on donors, lobbying the government is difficult as the current donor funding overtly supports development and welfare programmes.

Though parochial in its approach, the lobbying done by NGOs to their donors has brought some results. For instance, though it was earmarked for a year; the maintenance of the FMP guaranteed the building of informational assets inherent in the programme. Even NGOs like ADMT have lobbied their benefactors to fund approaches that address community needs like the drilling of boreholes and nutritional gardens. This contradicts the notion that donors always dictate the agendas of local NGOs as suggested in the previous literature (Moyo, 2001; Nyathi, 2012). NGOs at times lobby successfully for interventions that address local problems. As local actors, NGOs are aware of interventions that address the problem of poverty (Brown & Kalegaonkar, 2002), particularly the CBOs that constituted this study.

As established in this thesis, the poverty affecting poor households is a function of government's inability to institute pro poor policies that support asset accumulation by poor households. Due to bad governance, it emerged that the country is in an economic crisis, essentially reversing gains being made by supply side interventions. This points to the need for NGOs to go beyond lobbying donors but also to lobby the government to institute pro poor policies or at least policies that support asset accumulation by poor households. However, because of restricted focus and particularism (Brown & Kalegaonkar, 2002) of studied NGOs they confine themselves to welfare and development orientation limiting the impact they could make on poverty reduction.

5.4.2 Referrals to the government ministries and departments

The NGOs in the district are cognisant of their limitations in terms of poverty reduction. In any case, dealing with poverty in the community is a huge task that requires the collaboration of many stakeholders (Lewis & Kanji, 2009; Ibrahim & Hulme, 2010; Medinilla, 2016). This explains the referral strategy used by NGOs in the study area and other common practices in development as reported in the studies by other scholars (Akintola, 2008; Mashau, Mudau & Netshandama, 2014). There are services provided by NGOs that the government is constrained to provide; therefore, the referral strategy ensures access to services. The GoZ is encumbered in terms of service provision (Murisa, 2010; Kabonga & Zvokuomba, 2021a), no wonder it is referring OVC in need of educational support to NGOs like ZT, ADMT and TWO. This enables these children to access the human assets that come with being at school. The institutions of the SLF, in this case, the NGOs and government, can collaborate in the process of asset accumulation, a reality not prominently captured by other studies.

The studied NGOs do not provide clinical health services like ART, viral load testing and HIV testing. The beneficiaries in need of these health services are referred to the MoHCC for health services. Human assets such as being healthy enable household heads to pursue various livelihood strategies, and for children, it promotes regular attendance at school. Based on the SLF, the referral strategy is an option to attain livelihood outcomes of better health and improved welfare as highlighted by (Carney, 1998; GLOPP, 2008; Dube, 2017).

An overarching challenge of the referral strategy is the Zimbabwean government's deteriorating service provision over the years is rooted in bad governance (Marumahoko, Afolabi, & Sadie, 2020). Thus, some of the NGO beneficiaries referred to government ministries do not receive the services they require. The challenge is exacerbated by bureaucracy in government which delays the provision of services (Magombedze, 2017). This militates against the building of assets.

5.5 BEYOND THE FIVE ASSETS OF THE SLF: OTHER ASSETS AND POVERTY REDUCTION

While Green and Goetting (2010) together with Dube (2020) argue about the utility of the SLF's five forms of assets in poverty reduction, the study results show that NGOs promote access to and accumulation of other forms of assets such as informational and psychological assets. These assets are key in fighting poverty and vulnerability in poor households, though neglected by the SLF. This thesis argues that poverty reduction also hinges on building an adequate stock of psychological and informational assets.

5.5.1 The building of psychological assets and poverty reduction

The findings of the study show that because of everyday struggles arising from poverty, some of the Chegutu residents had lost hope and motivation for existence. Individuals living in poverty lack hope and are uncertain about tomorrow (Haushofer & Fehr, 2014). They tend to live in the current (Molotsky & Handa, 2021) reflected by the unwillingness to invest in interventions that take long to bear results (Lewis, 1966). In as much as poverty manifests in material shortages, it psychologically affects individuals. That is why Mtapuri (2008) argues that poverty is a source of mental anguish.

Amongst other things, the World Bank (2017) argues that poor people are afraid of the future and live each day at a time. Through their interventions, NGOs are bringing back the lost optimism in the lives of individuals. Many people who had lost optimism and purpose in life have something to look forward to. Through the HES methodology and nutritional gardens, many poor people have regained hope and purpose to succeed. It emerged that NGOs are encouraging communities not to surrender just as yet, but to join interventions like ISALS and nutritional gardens. Thus, the beneficiaries have moved beyond the psychological indicators of poverty such as a lack of desire to take risks (Haushofer & Fehr, 2014). The motivation by NGOs has helped households that have heeded the call and taken risks in investing in ISALS. NGOs were also found to be playing a similar role in Sri Lanka (Thanabalasingam & Pallegedara, 2014). As NGOs play this psychological role of motivating the adoption of new approaches which, according to Haushofer and Fehr (2014), the poor rarely do, households have benefitted immensely from HES and nutritional gardens through their contribution to building financial assets.

The participants who have accumulated assets are acting as sources of inspiration to other community members. This has in turn encouraged other community members to join NGOs' asset accumulation interventions. Earlier, Ibrahim and Hulme (2010:8) found the roles of NGOs as "spreading 'the politics of hope' and inspiring the poor and the disenfranchised by showing [that] change is in fact possible." This was pervasive in the ISALS approach. For those that had lost optimism, seeing others generating income from ISALS has ignited hope as a psychological asset that they could also do it. To this end, motivation is playing a key role for those who had lost hope. In any venture, psychological assets such as inspiration and hope play an important role. Magidi (2018) similarly discovered the importance of hope in constructing and sustaining livelihoods, especially in difficult circumstances.

Although nutritional gardens and IGAs emanating from ISALS are playing a key role in the building of various forms of assets, challenges are contributing to some community members dropping out of the interventions. The encouragement being given by others who have experienced the same problems and emerged victorious is ensuring resilience, persistence, and motivation amidst challenges. According to Molotsky and Handa (2021), poor people tend to be characterised by myopia as they are concerned with immediate consumption needs, thus the need for the inculcation of hope and resilience.

Psychological assets such as building of hope are also reflected among educational beneficiaries. The transition from a life of being chased away from school, wearing tattered clothes, and coming to school without the required educational resources to a life of neat uniforms, paid-up fees and adequate stationery explains the renewed optimism amongst these beneficiaries. This is intermixed with the possibility of finishing and attaining tertiary qualifications through the assistance of NGOs like ADMT. Anchoring optimism is the prospect of a better life, although beneficiaries need to work hard and persist with education. This is expected since education, as argued by Gouda and Sehker (2014), offers better prospects for the future.

Overall, the building of psychological assets is a pathway to attaining SLF livelihood outcomes of improved income and better welfare. Hope and resilience restored to ISALS, and nutritional gardens participants set the stage for building financial assets and guaranteeing food security which; according to the SLF, speak to improved welfare (Chingarande, 2009).

Research shows that being diagnosed with HIV can psychologically affect an individual who fails to appreciate an HIV positive status (Horter et al., 2017; Fauk, Hawke, Mwanri & Ward, 2021). This is because HIV, even in this current period, is still associated with immorality (Feyissa, Lockwood, Woldie & Munn 2019; UNAIDS, 2020). For adults, it is immorality ascribed to them, while for adolescents; immorality ascribed to their parents (Horter et al., 2017; Fauk et al., 2021). Those lacking knowledge may erroneously think that an HIV positive status is a death penalty.

The study results show that NGOs, for instance, TWO, are inculcating psychological well-being in HIV positive adolescents through interventions like psychosocial support groups, home visits (case management) and a robust network of community volunteers. These interventions play an important role in enabling HIV positive adolescents to accept their status and live positively. Based on research carried out by Sachs et al. (2015), such resilience-based interventions promote psychological assets like persistence and tolerance in the context of negativity. Studies such as Sun, Wu, Peng, Chunming and Wang’s (2014) also show that without psychological well-being, attaining a healthy life is difficult. Thus, with psychological well-being (psychological assets), attaining a healthy life (human assets) is possible. The study confirms that NGOs that are part of the PIP Box of the SLF lead to improved well-being through various interventions that promote psychological well-being.

Psychosocial support groups by NGOs like TWO are not only conduits for accessing psychological assets but are also platforms for accessing information, viewed by Alsop, Bertelsen, and Holland (2006) as an asset itself. In support groups, HIV positive beneficiaries are provided with information on how to live positively. Positive living ensures that beneficiaries of educational support do not miss school, thereby ensuring the building of assets that result from being at school.

5.5.2 NGOs and the building of informational assets

Besides psychological assets, NGOs are also contributing to the attainment of informational assets. Interventions like FMP sessions which parents underwent with their children are lauded by the beneficiaries for increasing SRH knowledge and how to engage the youths on SRH matters as well as knowledge transfer to the youths on such matters. This comes in handy, given the problem of early marriages which are prevalent in the district. Elsewhere in Uganda, Nabugoomu, Seruwagi and Hanning (2020) also found the importance of parental roles, information on how to prevent teenage pregnancies and information on various contraceptives, all included in FMP sessions, as key in reducing teenage pregnancies. The interventions such as FMP characterised by the transfer of informational assets are leading to the attainment of one of SLF's livelihood outcomes; that of better health while at the same time dealing with the menace of teenage pregnancies which, as argued by respondents, entrenches the cycle of poverty.

With stigma and discrimination still rife in rural communities (Fauk et al, 2021), the various awareness campaigns run by NGOs are improving HIV and AIDS knowledge among the communities in Chegutu District. Armed with knowledge, communities can make better decisions regarding protecting themselves and living positively. Mutale (2016) echoes the same sentiments regarding the promotion of access to informational assets by NGOs as leading to the SLF outcome of better health. This is so since in Chegutu District, beneficiaries have accumulated a wealth of knowledge on HIV and AIDS matters.

Rural households improve by learning from other households. The sharing of information in ISALS which transcends economic matters is helping members of the community to improve their households. This improvement is born out of the sharing of information relating to the prioritisation of children's education, a pathway out of poverty, and how to take care of children and themselves. Income takes centre stage in the survival of rural communities, thus information sharing also revolves around economic matters, particularly profitable IGAs. This sharing of information is made possible by the deepening of social assets such as social relations (Dinda, 2016) among ISALS participants. This shows that the building of informational assets is influenced by one of the SLF assets, that is, social assets.

The multiple trainings offered by NGOs in HES, agriculture, VT, and CA embody the transference of informational assets that are important as poor households fight against poverty. The informational assets from the trainings, as also discovered by Odero (2006:8), are "endowed with relevance and purpose used by people to make decisions in pursuit of their livelihood objectives." While discussing the importance of informational assets, Odero (2006) argues that the dissemination of information improves agricultural production and, by extension, financial assets. Thus, one can conclude that informational assets are key to attaining more income, a SLF livelihood outcome according to (GLOPP, 2008). An earlier study by Odero, Sithole and Shoko (2002) showed that lack of information concerning the demand for sorghum on the international market was preventing farmers from accumulating financial assets, further suggesting the importance of informational assets in generating more income (financial assets).

5.6 ASSET ACCUMULATION AND POVERTY REDUCTION: THE CONNECTION

The activities of the studied NGOs in Chegutu District show clear asset accumulation intentions. This is particularly exemplified by the integration of activities allowing the building of various forms of assets concurrently, a finding also made by Kabonga, et al. (2021). For example, TWO's activities are integrated in a way that promote the building of a multiplicity of assets. Educational support stands out the most. Poor households who struggle with the payment of school fees are assisted through educational support by TWO and are encouraged to use the savings made (since they will no longer be paying school fees) to invest the funds into ISALS. While the children supported with educational support will be accumulating human assets that are connected to the education offered within the school environment (Spicker, 2014), their parents or guardians participating in ISALS have an opportunity to accumulate a plethora of assets. As established earlier, ISALS promote access to financial assets such as cash through loans, share-outs and social funds (Dube, 2020) which enable households to secure human assets by paying schools fees and medical costs (Machokoto, 2014). ISALS also deepen social assets like social relations and intensify closely knit networks (Kabonga, 2015). Finally, ISALS allow the purchasing of physical assets like ploughs, goats, chickens, kitchen utensils and renovations of homes (Allen & Hobane, 2004; Anyango, 2005).

Integration is also reflected in health support. Households assisted with health services such as transport fares to collect ART and regular health assessments of children below 18 years make savings because they would no longer be paying for such services. While the children accumulate human assets in the form of good health (Parker et al., 2017), the caregivers invest the savings into ISALS, allowing the accumulation of various assets mentioned above (Kabonga, 2015; Harelimana, 2018). The integration of activities reveals attempts by NGOs to address the various forms of poverty concurrently. Earlier studies by Kabonga et al. (2021) showed the integration of the activities and accumulation of several forms of assets diagrammatically as represented below in Figure 12:

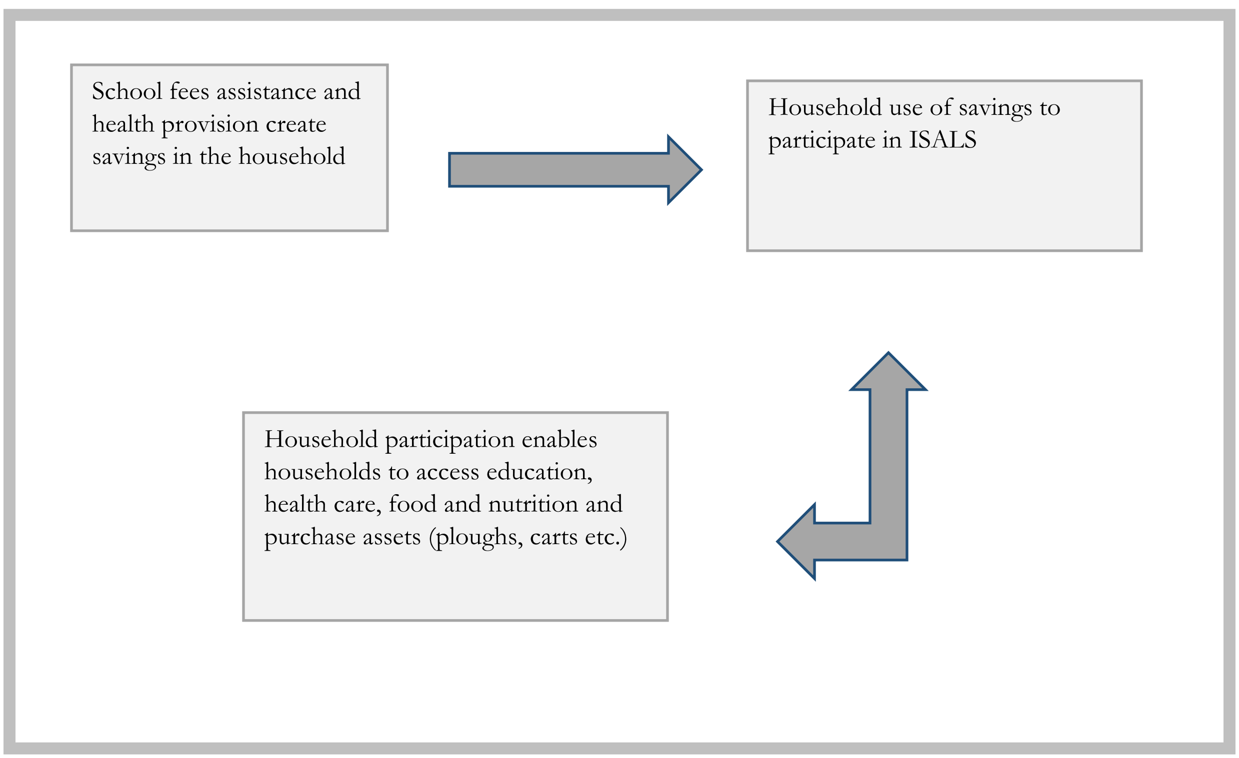


Figure 12: Showing TWO's integration of activities supporting asset accumulation and poverty reduction (Kabonga et al., 2021).

It is not only TWO's activities that reflect the integration of activities with clear asset accumulation intentions but also ADMT as well. This is particularly so when one considers the drilling of boreholes and nutritional gardens established by the organisation. Communities can access natural assets such as water from the boreholes and are using it to acquire financial assets by selling crops obtained in nutritional gardens. They also benefit from the consumption of food, results similarly established by other researchers (Chitongo & Magaya, 2013; Chazovachii, Mutami & Bowora, (2015). As established above, nutritional gardens are situated where boreholes have been drilled by the organisation. Thus, the utilisation of natural assets like water and land contributes to the generation of financial assets and the reduction of food poverty (Chimire & Chitongo, 2013).

What also emerged from the Chegutu study is the way poverty is being addressed in different segments of the population through varied asset accumulation strategies. The NGOs in Chegutu District are not focusing on a particular segment of the population but are attempting to holistically address poverty by targeting different categories of people in the same household. It is common to find households' representatives participating in HES and accumulating assets while the youths within the same households were generating income through skills gained from VT and CA, whilst the children were accumulating human assets that are linked with being at school through the educational support from NGOs. The provision of services integrated with HES reveals attempts at asset accumulation intermixed with social protection (Moser, 2007). Some households' representatives participating in nutritional gardens did so with the youths in their households, thus building assets related to such interventions. Within the same household, the children were benefitting from the educational support given by the studied NGOs, revealing attempts the organisations to holistically address various forms of poverty. Such a holistic approach is considered as the key to fighting poverty and vulnerability in Zimbabwean communities (Chinyoka, 2017). Table 4 below summarises the categories targeted by NGOs' activities and the inherent assets accumulated:

Strategic approaches	**Assets gained**	**Implementer**
	ADULTS	
HES	1. Financial assets from share-outs, loans, and social fund 2. Physical assets like productive tools due to access to income 3. Social assets as a result of friendship developed in groups	1. TWO

	4. Human assets – development of an entrepreneurial spirit through IGAs 5. Ability to exploit natural assets (land) due to finances invested in agriculture 6. Psychological assets – the hope instilled in poor people that they can make it against poverty and the encouragement from those reaping benefits from the HES approach	
Nutritional gardens	1. Financial assets from selling garden produce 2. Human assets through the transference of agricultural knowledge from NGOs and their partners 3. Social assets such as unity, collegiality and friendship emerge from regular meetings and working together 4. The utilisation of natural assets (water, land, and the environment)	1. ADMT 2. TWO
Families Matter Programme	1. Informational assets on how to engage adolescents on Sexual Reproductive Health Issues	1. TWO
Infrastructural development	1. Physical assets improving access to water (natural assets)	1. ADMT
	YOUTHS	
Vocational Training and Community apprenticeship	1. Human assets – knowledge gained from vocational skills (agriculture, welding, metal fabrication, cosmetology, and dressmaking) 2. Social assets as the youths are networking with other established artisans to garner more knowledge 3. Financial assets from secured employment and from running own enterprises	TWO ADMT
Nutritional gardens	1. Financial assets from selling garden produce 2. Human assets through the transference of agricultural knowledge from NGOs and their partners 3. Social assets such as unity, collegiality and friendship emerge from regular meetings and working together 4. The utilisation of natural assets (water, land, and the environment	1. ADMT 2. TWO
Families Matter Programme	1. Human assets on emotional competency 2. Informational assets on Sexual Reproductive Health Issues	1. TWO
Education support	1. Human assets through intellectual and skills development 2. Financial assets – prospects of being able to utilise the surrounding environment and high chances of employability	1. ADMT 2. TWO 3. ZT
Health support	1. Human assets due to health and improved well-being	1. TWO
Infrastructural development	1. Physical assets improving the learning environment at school (human assets)	1. ADMT 2. ZT

Table 4: Showing NGOs interventions and the accumulation of the various forms of assets

The study's findings reflect a desire by NGOs to ensure that asset accumulation continues beyond the current programmes that are being run by NGOs. Several strategies are being put in place to ensure that asset accumulation endures beyond the current epoch. The linking of ISALS groups to government-run ISALS groups ensures continuous mentoring of the ISALS groups in the absence of NGOs' support. Mukanga (2011) also found that the sustainability of NGOs' interventions hinges on forming partnerships and collaborating with the government. Besides that, TWO trained community volunteers known as Community Facilitators (CFs) to ensure the sustainability of ISALS. CFs are well knowledgeable in ISALS. Furthermore, CFs are a community structure meant to facilitate the continuity of HES approaches in the absence of direct NGO support. This aligns with the views of Zakaria (2011) and Dube (2020) that the capacity building of communities is the centrepiece of the sustainability of NGOs' interventions.

There were also mechanisms established by ADMT to ensure the continuity of asset accumulation beyond this current epoch, for instance, the establishment of nutrition garden committees as a community structure to provide leadership and governance outside the involvement of ADMT. Early studies confirm the presence of such structures in nutritional gardens in Zimbabwe (Chiwanza et al., 2015), and as argued by Makumire (n.d); while such structures exist to ensure the current smooth operation of the gardens, they also serve to ensure continuity when external support ceases. This contradicts the views of Nyathi (2012) that NGOs' approaches are geared towards meeting current targets without sustainability and continuity. The involvement of the youth in nutritional gardens was explained to the researcher in the context of ensuring the perpetuity of the gardens when their parents could no longer work in the gardens because of old age.

Similarly, various capacity building approaches are important in the entrenchment of asset accumulation when NGO support ceases. Households receiving educational and health support were found to be involved in ISALS and IGAs to generate financial assets that would enable them to take the responsibility of meeting the cost of school fees and healthcare (Care International, 2006; Kabonga & Zvokuomba, 2021a). Thus, they qualify to be called capacity building interventions, hailed in development literature as a solution to dependency (Nikkhah & Bin Redzuan, 2013). The same can be said of VT and CA beneficiaries, as they amass vocational skills that they deploy in income generation through their employment and when they run their ventures.

Though NGO interventions are criticised for lacking sustainability (Brown & Kalegaonkar, 2002; Nyathi, 2012; Kabonga, 2016), the deployment of several strategies to sustain asset accumulation dispels such criticisms that NGO activities always lack sustainability.

Meikle et al. (2018) argue that asset accumulation promotes household well-being on three fronts, that is, economic, welfare and social. These are discussed in relation to Chegutu District below. The study goes beyond Meikle et al. (2018) by showing that asset accumulation also ensures psychological well-being, argued elsewhere in this study as psychological assets.

5.6.1 Asset accumulation and economic well-being

The accumulation of assets enables economic well-being (Kamal, 2014). In Chapter 1 and earlier in this chapter, it was highlighted that households in Chegutu District are characterised by income struggles encapsulated by the inability to pay for children's education, health care, purchase food and meet everyday household needs. The building of assets is contributing to poverty reduction through economic well-being and stability. Access to income due to ISALS, IGAs like agriculture, buying and selling, market linkages, nutritional gardens, VT, and CA is enabling households to meet some of their needs such as food, healthcare, education, and emergent daily requirements. Based on this, the study concurs with Thanabalasingam and Pallegedara (2014) that NGOs' interventions increase income for beneficiaries, allowing them to access necessities. This also satisfies the demands of the SLF that livelihood outcomes should lead to improved income (Carney, 1998).

Investment in productive assets such as goats, chickens, hoes, wheelbarrows, and scotch carts, like what is being done by NGO beneficiaries, ensures their economic well-being as also reflected in the study by Harelimana (2018). These productive assets are also deployed in the generation of more income. As a store of wealth, the productive assets can be transferred from one generation to another (Kamal, 2014), helping to break the cycle of poverty characteristic of many Chegutu households. The acquisition of the productive assets is providing a head start for future generations, a requirement recommended in Mtapuri’s (2008) study about how households could transition out of poverty. Several households reported that productive assets enable them to cope in times of distress. For example, when a household experiences the death of a family member or sudden illness in the family, it can sell chickens and goats for immediate cash. This confirms the view of the Ford Foundation (2002) that assets help households to cope with changes brought by a family crisis.

The accumulation of human assets through schooling ensures economic well-being in future for many households. As argued by Mihai et al. (2015b) and Viceisza et al. (2020), attaining a secondary qualification can lead to a secure economic future. The prospects are even brighter for beneficiaries receiving tertiary education support from ADMT.

5.6.2 Asset accumulation and welfare

Improved access to income correlates with improvements in welfare indicators of education, health, and food access (Machokoto, 2014; Care International, 2006; Kabonga, 2015). Poverty in Chegutu District is reflected by the welfare indicators of food shortages, lack of access to healthcare due to prohibiting costs and inability to afford educational costs for children. The building of financial assets through strategies like HES, VT and CA and nutritional gardens improves the welfare status of the households in terms of healthcare, food, and education. This finding is not isolated from the argument by Meikle et al. (2018) that asset accumulation improves the standard of living of poor households. Similar studies like that of Thanabalasingam and Pallegedara (2014) confirm that NGOs' interventions improve family welfare, though there are still some concerns regarding reaching the poorest. The findings on welfare concur with Moser's (2006) argument that assets not only generate financial flows, but also improve consumption. Thus, one can conclude that livelihood strategies by NGOs in Chegutu District are contributing to improved welfare. According to the SLF, livelihood strategies supported by institutions like NGOs are supposed to engender improved welfare (Scoones, 1998).

5.6.3 Asset accumulation and social well-being

Evidence from Chegutu District demonstrates the relationship between asset accumulation and social well-being. Access to income by female participants of HES has improved women's decision-making skills within their households. This is important since Chegutu District is generally patriarchal in nature. Friendships and mutual relations are the outcomes of various groups that poor households are joining. This observation aligns with a previous study by Feigenberg et al. (2013). Affiliation to these NGO-induced groups has many benefits. One can seek help from friends and associates in the same group and this was the most common advantage mentioned by respondents belonging to such groups. This view is also expressed by Dinda (2016) who perceives social assets as a platform on which members can use their membership in a certain group to derive benefits. Furthermore, the Ford Foundation (2002) argues that assets engender strong communities and families for the present and future generations. Further studies may still be needed to unravel how the accumulation of social assets leads to enhanced participation in collective community action.

5.6.4 Asset accumulation and psychological well-being

Households that are accumulating assets in Chegutu District have an orientation towards the future, contrasting the common characteristics of perceiving the poor as being myopic and living in the present (Molotsky & Handa, 2021). This is because assets "provide a sense of security, control, confidence, and a belief that one can take advantage of opportunities" (Ford Fondation, 2002:10). Households in Chegutu District have moved beyond living in the present. No wonder they are accumulating physical assets that can be transferred from one generation to the other. The asset accumulation strategies facilitated by NGOs have addressed the emotional anguish faced by poor households relating to "a struggle to satisfy basic needs, such as bread; a struggle to keep the children at school...[and] a struggle to remain mentally sound" (Mtapuri, 2008:41). The encouragement provided by NGO staff to poor households participating in their programmes has renewed motivation and optimism as families contend with poverty. Arguing from a psychological dimension, Moser (2007) submits that households in a poor slum community of Guayaquil, Ecuador who have accumulated human capital such as education have larger expectations and aspirations in a globalised world.

5.7 ENABLERS OF ASSET ACCUMULATION

This study established that asset accumulation in Chegutu District does not occur in a vacuum, but there are institutional and non-institutional enablers of asset accumulation. These enablers promote the process of building assets. Institutions, including policies and processes, are part of the SLF's five elements. The role of institutions in the SLF is to reduce the effect of the vulnerability context and ensure access to assets as households pursue livelihood strategies (Scoones, 1998; Chitongo, 2013).

5.7.1 Institutional enablers of asset accumulation

The following section discusses how institutions like partner NGOs and government ministries and departments promote the building of various forms of assets in Chegutu District. The section partly covers the demands of research question number three on NGOs' strategic alliances in asset accumulation.

5.7.1.1 Partner NGOs and the accumulation of assets

Partner NGOs emerged in the study as promoting the accumulation of assets. The building of assets does not happen in a vacuum, but also hinges on the support of partner NGOs (Moser, 2007). For NGOs such as TWO, partnering with LEAD enables them to uphold their philosophy of non-material assistance which they claim; do not entrench dependency. This philosophy is grounded in the '*zvamunazvo'* (what you have) approach toward poverty reduction (Dube, 2020), a shift from common NGO practices of material provision of the 1990s (Vivian & Maseko, 1994). It can also be said that partnering with LEAD covered the gap in TWO's approach to poverty reduction. It emerged that TWO's nutritional garden participants are benefitting from input support from partner NGOs like LEAD which is funded by USAID. Arguing from the SLF, different institutions can collaborate in helping households to fashion livelihood strategies. It is for this reason that Arhin, Kumi and Adam (2018) submit that collaboration between NGOs enables access to resources. Input support from partner NGOs cushions poor households which, according to Nyathi et al. (2017), are usually neglected in politicised government programmes. Input support in the form of fertilisers, seeds and fencing materials is contributing to improved productivity. Improved productivity contributes to the possibility of generating financial assets, thus achieving better income, a livelihood outcome of the SLF. However, TWO and LEAD's partnership was limited to the wards in which LEAD works, justifying the geographical 'patchwork quilt' criticism levelled against NGOs (Edwards & Hulme, 1996).

Despite partnerships being the buzzword in the development lexicon (Lewis & Kanji, 2009), the Chegutu study reveals lack of workable relationships concerning ADMT and TWO's nutritional gardens. While TWO and ADMT used similar interventions to drive asset accumulation such as nutritional gardens and educational support, there were no instances of direct partnerships. Opportunity loss was observable in TWO's nutritional gardens which need input support and a reliable supply of water for some gardens; problems that could have been solved by ADMT. This finding confirms the criticism against NGOs of being fragmented and lacking cooperation in their approach to poverty reduction (Brown & Kalengaonkar, 2002; Kabonga, 2016). As the organisations are in the same line of work, one cannot rule out competition as an undeniable reality in NGOs' operations (Kabonga, 2016). Competition and fragmentation militate against the attainment of SLF livelihood outcomes aimed at more income, better health and education, improved welfare, and sustainable utilisation of natural resources (Dube, 2017).

5.7.1.2 Government line ministries and departments and the building of assets

It emerged that there are several government line ministries and departments that promote the goal of NGOs in building assets. MoPSE in the study area enables the education beneficiaries supported by TWO, ADMT and ZT to garner human assets such as intellectual development and growth that come with being at school. In Chegutu District, educational support emerged as a mechanism for protecting the girl child from early marriages that have antecedents of perpetuating poverty as also observed by Manwa (2017).

The MoHCC also promotes the building of assets as a ministry responsible for health, which is a component of human assets. The ministry enables the well-being and health of children living with HIV through the provision of services such as ART and viral load testing. These children are the same beneficiaries of educational support, enabling them to regularly attend school without being disturbed by ill-health. As PMTCT mothers' nutritional gardens are located at the clinics, the MoHCC allows them to utilise the ministries' natural assets such as land and water to generate financial assets like income from the gardens. Since the ministry's nurses are part of the garden committees as shown in the previous chapter, they are also key in financial assets generation. The study's findings show that in these communities, MoHCC officials enable the accumulation of other assets outside the expected, on top of enabling the accumulation of human assets like health and well-being which dovetail with their line of work.

The Ministry of Lands, Agriculture, Water and Rural Resettlement, through ward based AREX officials, is supporting productivity through the transference of human assets such as knowledge to the gardens in the district. Through this discovery, the study aligns with other researches that show that AREX officials play a role in transferring human assets like knowledge to NGO-led agricultural activities (Chingarande, 2009; Dube, 2015; Chitongo & Chimire, 2018; Dube, 2020). To succeed, nutritional gardens require knowledge of how different crops are grown, disease control and the marketing of the harvested crops. This knowledge is not always available (Chiwanza et al.,2015). The AREX officials plug this knowledge gap. As experts in agriculture, those that have heeded their call were accumulating financial assets from improved productivity, leading to improved income, a SLF livelihood outcome. This confirms the findings of Mago and Hofisi (2016) as well as Chimire and Chitongo (2018) on the importance of the impartation of knowledge to local community members which contributes to increased productivity. This finding shows that the accumulation of one SLF asset, in this context human assets (agricultural knowledge), lays the foundation for the accumulation of financial assets. Further, the knowledge that the nutritional gardens beneficiaries get from government officials is useful outside the realm of gardens but also in their household fields, a view shared by Chimire and Chitongo (2018). This shows that the human assets (knowledge) obtained in the NGOs' interventions are useful in other livelihood strategies.

5.7.1.3 The role of community leaders

Community leaders in the form of councillors and village heads enable the building of assets in Chegutu District. Protocol-wise, before entering the community, the norm is for community leaders to consent to NGOs' interventions, a case similar to what happens in countries like Uganda as found out by Musinguzi (2015). Thus, the implementation of various asset accumulation approaches by NGOs in rural Chegutu shows leaders consenting to the NGOs' activities. To show their approval and consent to NGO interventions, community leaders regularly attend NGOs' meetings, be they trainings, feedback meetings and community dialogue meetings. However, they may be motivated by benefits that may be directly or indirectly related to attendance such as stipends as reiterated in earlier studies such as Matsimba and Mtapuri's (2017) study which demonstrates how people at times get involved with NGOs for selfish reasons.

Magombedze (2017) submits that politics impinges on the uptake of NGOs' interventions. Rural Zimbabwe, inclusive of rural Chegutu, is predominantly ZANU PF in terms of political inclination (Murisa, 2010; Mwonzora & Mandikwaza, 2019). However, as the ruling party, ZANU PF is suspicious of NGOs, viewing them as appendages of the west. In such a context, community leaders have a say on the uptake of NGOs' interventions. In Chegutu District, community leaders promote the uptake of NGOs' asset accumulation interventions, especially the uptake of nutritional gardens and ISALS. When leaders are fully behind NGOs' intervention facilities, communities are less likely to question their motive (Jelinek, 2006; Centre for Conflict Management and Transformation, 2014). This explains the popularity of interventions like ISALS and nutritional gardens.

When the community leaders support asset accumulation approaches, results are favourable (Ozor & Nwankwo, 2008). For instance, the construction of physical assets such as Gora maternity wing in Ward 6 was successful after mobilisation of enough local resources by the councillor. Community leaders like councillors command respect in their areas, no wonder the mobilisation of resources was achieved. Similar studies by Ozor and Nwankwo (2008) and Martiskainen (2017) established the mobilisation role of community leaders in NGOs interventions

In asset accumulation interventions like nutritional gardens, village heads were involved in the operations by providing leadership and direction. Since nutritional gardens were playing broader roles of assisting vulnerable members of the society, a practice also clear in savings groups in Masvingo, Zimbabwe (Dube, 2020), the involvement of community leaders enabled easy identification of broader society's vulnerable beneficiaries. This is so because village heads maintain lists of vulnerable members of society.

The discovery of the vital role of community leaders in poverty reduction suggests the need to broaden the SLF element commonly referred to as the PIP BOX as it prioritises institutional enablers of asset accumulation such as government ministries and departments, private sector (the market) and NGOs while peripheralising community leaders to a component of processes and to some extent, culture. This study shows that community leaders play a key role in asset accumulation.

To conclude this section on institutional enablers of asset accumulation findings of the study show that institutions like government ministries and departments, partner with NGOs and community leaders enhancing livelihoods. The findings align with the dictates of the SLF that asset building does not occur in a vacuum, but hinges on enablers like the government, community leaders and other NGOs (Moser, 1998). Besides NGOs and the government, the SLF argues that other institutions like the private sector (the market) also play a key role in promoting livelihoods and building assets (GLOPP, 1998). However, in this study, it was discovered that NGOs were yet to collaborate with the private sector in the entrenchment of asset accumulation.

5.7.2 Non-institutional enablers of asset accumulation

The section discusses findings on the non-institutional enablers of asset accumulation. The framework for this study inherently focuses on the institutional enablers like the private sector, the government, and NGOs, leaving out non-institutional enablers such as community volunteers. Thus, this study broadens our understanding of institutions that promote asset accumulation by focusing on the role played by volunteers.

5.7.2.1 The role of community volunteers

One of the important institutional enablers of asset accumulation are the community volunteers. Community volunteers' roles in asset accumulation include beneficiary registration, verification, monitoring and evaluation, making home visits, linking NGOs to the community, and reporting on the progress of projects; roles similarly identified by studies focusing on volunteerism in Zimbabwe (Kabonga, 2015; Madziva & Chinouya, 2017; Kabonga, 2020a; Kabonga & Zvokuomba, 2021a). Community volunteers are suitable for these roles since they are 'close to the ground' and can reach those in need; including those affected by poverty (Skovdal, Magutshwa-Zitha, Campbell, Nyamukapa, &Gregson, 2018).

In several household asset accumulation strategies, community volunteers play important roles. Regarding the building of human assets through educational support, community volunteers ensure the correct targeting of beneficiaries. Thus, they enable deserving candidates to be assisted with asset accumulation strategies, thereby evading longstanding criticism of poor targeting levelled against NGOs by scholars like Nyathi (2012). Since organisations like TWO targets mostly HIV positive children and adolescent girls for educational assistance, volunteers are best placed to recommend these since their line of work deals with HIV positive children. The role of community volunteers in ensuring correct targeting is also confirmed in existing studies (see Kabonga, 2015; Kabonga, 2020b). Volunteers also monitor the school attendance of NGO-supported children. This is vital given the reported cases of children who bunk school despite having been assisted by the NGOs. Their presence in the community enables them to play this role in NGOs' asset accumulation interventions. Whilst playing these and other roles, there are chances of being overburdened as also found by Madziva and Chiouya (2017), which militates against effectiveness. Thus, studies like those by Madziva and Chinouya (2017) as well as Kabonga and Zvokuomba (2021a) call for adequate incentivisation of community volunteers.

Health, which is a component of human assets, is promoted by community volunteers, particularly those children affected by HIV and AIDS. Failure to accept one's HIV positive status and lack of treatment adherence are regarded as twin problems leading to loss of life (Kheswa, 2017; Fauk et al., 2021). Volunteers under TWO are engendering positive living and adherence to treatment through support groups and the home visits that they make to their clients. This aligns with the assertion of Skovdal et al. (2018) that community actors play important roles in HIV response. Community volunteers, just as observed by Akintola (2008) and Caprara et al. (2012) are playing important roles in ensuring that HIV positive children and HIV positive parents live healthy lives. Since they are the same children benefiting from educational support, volunteers promote regular attendance at school. This shows how the dimension of human assets of the SLF (health) enables the building of another human asset, in this case, education.

A variant of community volunteers in Chegutu District are CFs, cadres that promote the adoption of ISALS as an approach to financial asset accumulation. Thus, community volunteers are not only active in the building of human assets but also financial assets. The operation of the ISALS hinges on the CFs who superintendent savings in almost 300 ISALS groups according to TWO’s records. Their roles involve the training of ISALS groups, mentoring of the groups and provision of support, roles also captured by Kabonga’s (2015) study in the same area. Their tentacles spread outside the scope of TWO's work as they are also training other groups not affiliated with TWO. This shows the commitment of community volunteers to dealing with community problems. Motivated by the *Ubuntu* philosophy (Madziva & Chinoya, 2017), community volunteers are ensuring the good of the community through the building of financial assets.

While community volunteers play important roles in supporting interventions by NGOs that promote asset building, reliance on volunteers presents several challenges since sometimes they lack motivation (Madziva & Chinouya, 2017; Kabonga & Zvokuomba, 2021a), adequate levels of education (Kabonga, 2020b), falsify reports (Kabonga, 2020a) and, at times, divert beneficiaries’ support for their own use (Kabonga, 2020b).

The SLF framework used for the study is silent on the role of non-institutional enablers of asset accumulation as it strongly delineates the roles of institutional enablers. Therefore, this study has broadened the scope of SLF by showing how non-institutional enablers such as volunteers are key to the livelihoods of poor people.

5.8 BENEFICIARIES' AGENCY IN ASSET ACCUMULATION

Beneficiary agency, conceptualised earlier in Chapter 4 as the intentionality of the NGOs' beneficiaries to succeed, is playing a crucial in enabling asset accumulation in poor households. The agency of the households is shown by innovation, resilience and going beyond what they are expected to do by the NGOs. The findings concur with Byron (2009) that communities possess power to act on own their own with limited help from institutions like NGOs. As a result of beneficiaries' innovation and the ability to go the extra mile, the study concludes to some extent that their efforts bear the brunt in the burden of fighting poverty. While most literature inherently focuses on institutions like NGOs/or civil society as key in asset accumulation, this study recommends that debates should equally centre on micro and low-level activities and practises of the poor themselves. Using the SLF, the study situates agency within human assets.

5.8.1 Beneficiaries' innovation, thinking outside the box, patience, and the building of assets

To build various forms of assets, the results show the innovation, patience, and the ability to think outside the box of NGOs' beneficiaries. Poverty is a serious challenge in the district requiring innovation, resilience and going the extra mile as also argued in other studies by (Torjman and Leviten-Reid, 2003; Diwakar, Albert, Vizamos & Sheperd, 2019). Without the money to start savings, various group participants showed innovativeness in using the money they were given by TWO for refreshments after attending FMP sessions to start the saving journey. Thus, they were not intimidated by income struggles; but innovatively used the money within their reach. This shows that poor people are also agentic beings capable of navigating some of the challenges they face. The findings resonate with those of Mashizha and Dzvimbo (2018) who reveal that poor rural people can create livelihoods, at times with little external support.

Innovation is visible in the ISALS approach used by TWO to deal with poverty. The contextual problems of Chegutu District are resulting in the remodelling of the ISALS approach to suit their needs. As residents of the district, they know more than anyone else about their problems, a view also shared in another study by Narayan-Parker and Patel, (2000). It is not surprising that Chegutu residents initiated the grocery approach in their ISALS whereby part of the savings are channelled towards purchasing groceries that are shared to address food poverty. This is an innovation to respond to the twin problems of income struggles and food shortages discussed earlier. This discovery illustrates the capacity of the poor to envision and aspire for improved conditions of material existence which Alsop et al. (2006) view as psychological assets required in the empowerment of poor people.

Since funerals mark important rites of passage for most Africans (Madziva & Chinouaya, 2017) including rural Chegutu District, some ISALS groups were using the groups as ‘burial societies’, contributing funds for such eventualities. Existing literature shows that ISALS are mostly used as an approach to meet urgent needs such as funerals in vulnerable households (Kabonga, 2015; Parker, 2017; Harelimana, 2018). The opportunity of being in a group has opened many possibilities for Chegutu residents. The study maintains that the capacity to venture outside the canonical NGO-inspired ISALS approach is a function of consensus and collegiality embedded in deepening social assets such as social relations. As also argued by Dinda (2016), social assets are providing a platform for meeting ISALS group members' needs.

Beyond ISALS, innovation was also found in the nutritional gardens. Poverty is breeding necessity inspired innovators as shown by some nutritional gardens that are combining agriculture with ISALS. Narayan-Parker and Patel (2000) argue that the poor are 'experts' in fighting poverty. Their argument was based on the idea that poor people know more than anyone else what poverty is and what is needed to deal with it. For the nutritional gardens’ beneficiaries, diversification was the answer to poverty. The diversification was their initiative, matching Narayan-Parker and Patel’s (2000) narrative that the poor are ‘experts’ in poverty. The SLF also views diversification as important in dealing with poverty (Hussein & Nelson, 1998).

It also emerged strongly that livelihood strategies promoted by NGOs are anchored on traits of patience and resilience, requiring dedication and sacrifice on the part of the beneficiaries. ISALS are not a quick win but require patience to allow the growth of the group fund (Care International, 2006). Those that persisted were reaping the benefits as opposed to those who dropped out because of lack of resilience and patience. Patience is required in livelihoods arising out of ISALS like buying and selling where the competition, as also found by Ogawa (2006), is stiff. One needs patience in building a clientele base that is loyal to him or her. Liquidity challenges also observed by Care International (2017) have resulted in clients borrowing and at times failing to pay their debts. To recover the debt, one requires patience and resilience. These are the dimensions of human assets which authors that utilise the SLF have usually been silent on.

The capacity of Chegutu residents to think outside the box is encapsulated by the decision made in some nutritional gardens which migrated from conventional crops and ventured into the growing of high value crops such as ginger and turmeric. Earlier, Chiwanza et al. (2015) showed that some nutritional gardens were still stuck in the growing of conventional crops such as maize and vegetables. The decision to upgrade was made at an opportune time since these crops were in demand during the outbreak of COVID-19 (Phumthum, Nguanchoo & Balslev, 2021) owing to their medicinal properties that deal with treating flue related symptoms of COVID-19. This also captures the aspiration to generate more revenue (financial assets) through diversification, concurring with the findings of de la Ocampos and Davis (2017) that, for poor people and poor households to transition out of poverty, the diversification of income is an imperative

Finally, the various examples discussed above show that communities possess power reflected by the capacity to make things happen (Barker et al., 2008). Despite their seemingly weak position, a close look at communities in the district reveals that they possesses the power to change their situation. This kind of power transcends ordinary interpretation of overt control but that of interdependent synergies manifested when communities interact co-operatively with institutions like NGOs. As argued by Byron (2009), communities should not entirely exist outside institutions but must interact with them as they exploit resources that they could to advance their interests. Based on Kretzmann and McKnight’s (1993) arguments, the opportunity to participate in nutritional gardens and ISALS which are supported by NGOs act as ‘external assets’ to achieve community or household goals.

5.8.2 Beneficiaries going the extra mile

The intentionality of Chegutu residents to succeed was observed when the beneficiaries went an extra mile in several interventions. Findings attest to CA beneficiaries seeking other experts to mentor them outside the place of attachment in various aspects of metal fabrication. This further contributed to the broadening of human assets such as skills. There was also intentionality in the accumulation of other human assets like wealth of knowledge in metal fabrication. Intentionality allowed the exertion of control over a situation of lack of metal fabrication knowledge (Zaadnoordijk & Bayne, 1994). Beneficiaries went beyond the limitations of NGOs' interventions in the pursuit of asset accumulation. This mirrors the argument by Bandura (1989; 2006)) that people can effect change through their actions and efforts.

The same argument can be advanced to the nutritional garden members who had to travel to Manicaland to accumulate knowledge (human assets) on the production of high value crops. The fact that they funded the trip without the involvement of ADMT speaks more of their intentionality to succeed and the desire to change their poverty situation as argued in a separate study (see Bandura, 1989). The progress of nutritional gardens as also found by Chimire and Chitongo (2018) could be affected by domestic animals that stray and destroy crops. Guarding the gardens throughout the day shows that the beneficiaries were motivated to go the extra mile in pursuit of success.

The above section shows the utility of the SLF components of human assets in leading to more income and better education. As components of human assets innovation, persistence and going the extra mile are key in livelihood strategies as shown in this study, leading to livelihood outcomes of better education and more income. Having these traits distinguishes those accumulating more assets from the rest. This sheds light on the role of several components of human assets of the SLF in poverty reduction.

5.9 GAPS IN NGOS' ASSET ACCUMULATION STRATEGIES

While NGOs are contributing to the accumulation of assets through both supply side and demand side approaches, some gaps are slowing the progress. These gaps include the 'patchwork quilt' in programming, the lack of adequate investment in asset accumulation and the lack of watchdog roles. These affect the achievement of various SLF livelihood outcomes such as sustainable utilisation of natural resources, attainment of more income, reduced vulnerability, improved welfare, better education, and good health.

5.9.1 ‘Patchwork quilt’ in NGOs’ programming and its effects on asset building

The Chegutu District study shows that programming in NGOs reflect the phenomena known as 'patchwork quilt' which was explained earlier as a scenario in which certain areas are covered by NGOs while others remain under-serviced (Edwards & Hulme, 1996). This is playing out in the classical conceptualisation of Edwards and Hulme (1996) where NGOs like ADMT and ZT are providing asset accumulation in the few wards they work in while the rest of the 29 wards of Chegutu District are left to contend with poverty. Of the studied NGOs, it is only TWO that has better coverage in terms of wards catered for. The plausible explanation for the 'patchwork quilt' programming of NGOs is declining funding; with ZT being the worst hit by financial challenges. Mafa and Kange’the’s study (2019) explains that NGOs stipulated budgets and timelines which they strictly adhered to, resulting in skeletal coverage.

Differing from Edwards and Hulme’s (1996) version of ‘patchwork quilt’, findings reflect the unevenness of support across segments of society. Though educational support is pivotal in building human assets, concentration on adolescent girls by TWO shows that poverty is not addressed among neglected boys. For the girls themselves, support does not extend to tertiary level, unlike the ADMT assistance. Though secondary education qualification is important, the reality is that there are more opportunities when an individual attains tertiary qualifications as supported by studies (Mihai et al., 2015b; Viceisza et al., 2020). As it stands now, NGOs have little room to navigate the unevenness of support given that they are operating within the constraints of donor requirements. This is a reflection of the bigger problem of donor dependency. Donor dependent NGOs are constrained to move beyond the agenda of their financiers, a finding also made by Mukanga, (2011). Based on the SLF, the 'patchwork quilt' in the education sector is militating against progress toward the SLF livelihood outcome of better education in Chegutu District while the geographical 'patchwork quilt' is working against attaining SLF livelihood outcomes of improved welfare, more income and reduced vulnerability in neglected wards.

‘Patchwork quilts’ playing out in Chegutu District shows the limits of relying on NGOs to deal with problems of poverty. Particularly, NGOs under inquiry lack financial capabilities to sustain wholesome development goals. This brings to the fore, the importance of advocacy so that government takes its responsibilities of delivering prosperity and wealth to the masses. Due to popularisation of donor aid; not only by NGOs in Zimbabwe, but also elsewhere in developing countries, the hegemony of donors is coming into play. Gramsci's conceptualisation of hegemony is apparent where NGOs have been made to believe that donor aid, which is essentially welfare and development oriented, holds the key to dealing with poverty in poor households.

5.9.2 Inadequate investment to commence asset accumulation

Inadequate investment in asset accumulation strategies is slowing the processing of building assets by poor households. The severity of poverty makes it difficult for poor households to begin the process of asset accumulation on their own, considering that some of the households have reached the poverty threshold (Moser, 2007). The poverty threshold captures a level at which it is difficult for poor households to start accumulating assets on their own (Moser, 2007). Due to inadequate investment in interventions like ISALS, members are forced to be resilient for longer periods in order to build a group fund where they can borrow and start IGAs. As also found out by Silisyene, Minseiro and James (2018), in such a scenario, there is the rationing of loans to accommodate everyone. Lack of investment in the asset accumulation strategies slows down the attainment of the SLF outcome of improved income.

This can be addressed by investing in ISALS, whereby a considerable amount of money is injected into the groups as was observed by Moyo (2015) in Insiza District, Zimbabwe. An investment by TWO would propel members into borrowing the group fund and starting IGAs, enabling the generation of income as a financial asset. This concurs with Mtapuri's (2008: 41) view that poor people require a "means to step on to a ladder of asset accumulation." The SLF similarly posits that the role of institutions like NGOs is to facilitate access to assets used in fashioning livelihood strategies (Carney, 1998; Chingarande, 2009; Dube, 2017; Chevo, 2018).

Those not so keen on investment being made first to the ISALS group, where they borrow to finance IGAs, would require investment directly into group projects like poultry and jelly making. It is common for NGOs to invest in such projects as shown in existing studies (Muir & Riddell, 1992; Nyathi, 2012; Sithole, 2017; OCHA, 2020). However, there are varied results when NGOs invest in such projects; with Gibson (1993) arguing that lost responsibility in groups derails income generation, while Phatheka (2019) argues in favour of investing in income generating activities.

Despite the drawback related to the shortage of solar-powered boreholes in some nutritional gardens by ADMT, a weakness established in close studies like that of Chiwanza et al. (2015), the extensive input supply to the nutritional gardens is producing desired outcomes as also found by Chimire and Chitongo 2018). This justifies the calls for NGOs to invest financially or otherwise to begin asset accumulation. To conclude this section, the lack of adequate investment in asset accumulation approaches poses a threat to the notion of more income stipulated by the SLF element of livelihood outcomes (GLOPP, 1998).

5.9.3 Lack of watchdog and advocacy roles

The approaches being used by NGOs show a lack of watchdog and advocacy roles. There is largely a concentration on supply side approaches like HES, nutritional gardens, service provision and VT without robust demand side approaches. Noyoo (2013:25) in South Africa also observed the inherent concentration on supply side interventions, "thus leaving a lot of space for government to have the luxury of shaping policy according to its whims." While supply side approaches are important in building household asset portfolios and reducing the problem of poverty, they do not contribute to addressing the structural causes of the problem of poverty (Noyoo, 2013; Kabonga et al., 2021). Overall, the study found a restricted focus by NGOs largely skewed towards development and welfare. This focus has little impact on dealing with the systemic causes of poverty such as lack of pro poor polices.

The lobbying that is currently being done by NGOs to donors focuses on changing aspects of their programming and does not deal with structural macro-economic factors that are slowing the process of asset accumulation. NGOs in Chegutu District need to adopt advocacy and watchdog roles. These roles should centre on advocating for a conducive environment that supports asset accumulation at the household level. This aligns with USAID's (2020) call for interventions that address the root cause of poverty. To address structurally induced poverty in Chegutu District, NGOs should prioritise advocating for the rights of the vulnerable and the poor and putting pressure on government to ensure service delivery. They should lobby "the government for specific reforms to render policies more pro-poor" (Ibrahim & Hulme, 2010:8). This is imperative because in Zimbabwe; many policies such as ESAP, Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET), indigenisation and economic empowerment policy and Transnational Stabilisation Plan (TSP) have pushed the poor deeper into poverty instead of delivering them from poverty (Bond, 2007; Sibanda & Makwata, 2017).

Since the studied NGOs are donor-dependent, operating within the constraints of projects agreed with donors, adopting these functions is difficult (Mukanga, 2011). To fully address the problem of poverty will remain problematic as long as the NGOs in Chegutu District parochially remain development- *vis a vis* welfare-oriented as mediated by donor requirements. There is a need to actively advocate for conditions that make it possible for the poor to accumulate sufficient levels of assets to begin the process of moving out of poverty (Vivian & Maseko, 1994; Ibrahim & Hulme, 2010). In other words, to entrench SLF livelihood outcomes of increased income, better welfare, reduced vulnerability and better education and health, Chegutu District NGOs ought to adopt advocacy and lobbying in their interventions.

To conclude this section, it is important to acknowledge that while; through their supply side interventions, NGOs are contributing to reducing the burden of poverty in poor households, this remain inadequate. The challenge with an entirely supply-side approach is that it does not lead to ownership of basic means of production and wealth. The welfare and development orientation which is inward and downward looking instead of outward and upward looking diverts attention away from the systematic causes of poverty (Petras, 1997). To deal with the structural causes of poverty, the researcher recommends more of watchdog and advocacy approaches which NGOs can only adopt if they shed off their paternalistic donor dependency which confines them to the whims of donor requirements and hegemonic control by the West. Structural economic challenges like inflation and bad governance which are contributing to economic challenges can be solved by strongly advocating for policies that promote sustainable economic development. The 'patchwork quilt' interventions of NGOs in service provision could be solved by a watchdog function which calls for government accountability in service provision (Arhin, 2016) and criticism of the government franchising its service provision responsibility to the civil society (Ibrahim & Hulme, 2010). However, the findings show NGOs in the district sees themselves as welfare and development oriented with no prospects of demand side interventions. It is this particularism which dampens prospects of adopting demand side approaches which are more suited to address deep seated community challenges. By continuously funding NGOs, donors have not only continued to exert their influence and hegemonic control, but they have reinforced the belief in supply side interventions only.

5.10 CHALLENGES IN ASSET ACCUMULATION

This section discusses the challenges that are faced in asset accumulation; beginning with the problems affecting NGOs and lastly, the challenges faced at the household level. This answers the research question on challenges that are faced in asset accumulation. Also, these challenges affect the attainment of the SLF livelihood outcomes. To some extent, these challenges also capture the SLF vulnerability context. Said differently, the challenges are militating against livelihood strategies and the building of assets.

5.10.1 The challenges faced by NGOs

The challenges affecting the work of NGOs in asset accumulation and poverty reduction include the impact of structural economic challenges, dependency conundrum and political interference as discussed in depth below.

5.10.1.1 The impact of structural economic challenges on asset accumulation

The operating environment for NGOs in Chegutu District does not promote the smooth implementation of asset accumulation interventions. As a result of the structural economic challenges, NGOs in Chegutu District face shortages of enablers like fuel and other consumables. Aside from the popular challenge of constricted civic space cited by scholars (McCandless & Pajibo, 2003; Perera, 2019; Xinwa, 2020; Helliker & Murisa, 2020), the economic operating environment for NGOs in Zimbabwe, Chegutu included is difficult. Daily, NGOs have to contend with the shortage of enablers like fuel and skyrocketing prices, making budgeting difficult, a view also expressed by (Munyonga, 2018). Even prices quoted in US dollars keep increasing despite the view by the majority of the US currency being a stable one (Mafa & Kange'the, 2017; Helliker & Murisa, 2020).

Though the cash crisis had eased a bit in 2020, NGOs must contend with staggered cash withdrawal limits which affect the smooth implementation of asset accumulation approaches. These challenges confirm that NGOs face structurally induced challenges that slow their attempts at promoting the building of assets and poverty reduction. This view supports the finding by Brown and Kalengaonkar (2002) who similarly argue that material shortages affect NGO programming.

Researching on the contribution of NGOs towards attaining Sustainable Development Goal one (SDG 1) in Chegutu District, Kabonga et al. (2021) found out that macro-economic challenges retard NGOs' efforts to end poverty, a view also expressed by McCandless and Pajibo, (2003). Adjei et al. (2012) argue that to address poverty, the focus should not only be on the household because a weak stock of physical and social infrastructure in the community does not support the efforts of households trying to move out of poverty. The macro-economic conditions in Zimbabwe, as also argued by Kabonga et al. (2021), do not support the efforts being made by NGOs to lift households out of poverty. This view is also expressed by Dube (2020) who argues that poverty increase is not a result of the ineffectiveness of NGOs' strategies alone, but external forces like the lack of interventions that support asset accumulation by governments. While NGOs like TWO, ZT and ADMT are thriving to build financial assets through interventions like HES (ISALS, IGAs and market linkages), CA and nutritional gardens, the prevailing high inflationary environment slows down the gains being made at the household level. The participants selling produce from nutritional gardens and products of others doing petty trading complained of the challenges faced by their customers in settling their debts. There was consensus that while the customers wanted to pay their debts, they were victims of the liquidity challenges in the country. Silisyene, Vinseiro and James (2018) also found out that the profitability of IGAs from savings groups may be affected by unfavourable economic conditions like inflation and liquidity challenges.

In the wake of liquidity challenges, the selling of nutritional garden produce and products at a lower price by those in petty trade emerged as a popular strategy, though this interfered with profitability and the generation of financial assets. However, earning less than earning nothing was considered to be a better option. An earlier study of the horticultural sector in Zimbabwe shows that when faced with problems beyond their control, small producers are prone to selling their produce at lower prices (Sena, 1997). The lack of profitability of the IGAs like buying and selling and others affects participation in ISALS groups, justifying why some participants drop out of groups.

The above arguments show that asset accumulation in Chegutu District is being slowed down by macro-economic factors like liquidity problems, shortage of important enablers and the general inflationary environment. From the SLF, this captures the vulnerability context in which Chegutu livelihoods like petty trade and agriculture are couched. In the end, this is slowing the progress being made by the NGOs towards the SLF livelihood outcomes of more income, reduced vulnerability, and improved welfare. To deal with the structural economic challenges, the NGOs are called upon to reflect on their approaches to poverty reduction. As established in section 5.9.3 lobbying the government for pro poor policies and watchdog functions to ensure that the government undertakes its service provision roles are more likely to contribute to dealing with systemic causes of poverty (Choudry and Kapoor, 2013). However, the studied NGOs sees these functions as outside their purview, thus their contribution to poverty reduction is most likely to continue to be limited.

5.10.1.2 Donor dependency and its effects on asset accumulation

The challenges discussed earlier of lack of investment in approaches like ISALS and various IGAs are a function of donor dependency. Critical literature cites dependency as one of the challenges faced by NGOs fighting poverty in developing countries (Mago et al., 2016; Chui & Jordan, 2017). Most of the existing literature tends to discuss the effects of beneficiaries depending on NGOs and how that perpetuates poverty as well as the lack of sustainability of poverty reduction projects by NGOs. However, Moyo (2001) highlights that the dependence of NGOs on donors has severe implications on the objectives of NGOs'. Consequently, NGOs move away from their mission and objectives to trending issues that attract funding (Magombedze, 2017). Most of the studied NGOs in Chegutu District, have no independent sources of funding except for ZT. Therefore, the degree of autonomy they exercise in relation to donor agendas is limited. The challenges faced by studied NGOs analysed in depth below stems from the dependency on western donors.

The loopholes highlighted in NGOs' asset accumulation agendas, particularly the lack of investment in ISALS and IGAs, are a function of NGOs' dependency on donors. NGOs in Chegutu District are dependent on donors and are constrained by donor requirements. Thus, they cannot do anything outside the project proposals and budgets that the donors have approved. This finding confirms earlier works of Petras (1997:16) that argued "everyone and everybody is increasingly disciplined to comply with the donors and project evaluators demands." Gramsci hegemony concept (Bates, 1975) is playing out where popularisation of donors' ideas has come to be taken as if they are the only solutions to poverty. In Chegutu District donors' hegemony appears to have succeeded where NGOs officials believe their welfare and development projects designed in the west without demand side interventions can effectively deal with the question of poverty in poor communities. Mukanga's (2011) study also shows that donors impose limitations on how funds are supposed to be utilised to the extent of designating issues and themes to focus on. Commenting on this, Arhin et al. (2018) and Mafa and Kang'ethe (2019) argue that the relationship between donors and NGOs is usually supply-led, resulting in donors exerting heavy influence on NGOs' programmes and activities. As it stands now, NGOs cannot invest adequately in asset accumulation strategies like ISALS, nutritional gardens and service provision outside donor requirements. This results in NGOs becoming 'too close to donors' than the communities they serve, a scenario where the NGOs are more obsessed with serving their donors than beneficiaries they work with (Banks, Hulme & Edwards, 2015). This obsession to account to donors is viewed by Petras (1997:13) as undermining democracy by "taking social programmes out of the hands of local and their elected officials to create dependency on non-elected, overseas officials and their locally appointed officials." Though mediated by funding, it is apparent that NGOs under study are not only the affected ones, but the majority as shown in literature that exposes the hegemonic superiority of western funders.

The effects of donor dependency are being felt by NGOs like ADMT, particularly in the context of the global COVID-19 pandemic. Since the churches in the USA that sponsor ADMT were hit by COVID-19, funding has been declining, affecting investment in asset accumulation interventions like infrastructure development, the drilling of boreholes, nutritional gardens, and educational support. Research done by the East Africa Philanthropy Network (2020) confirms that COVID-19 has affected funding for NGOs through the cutting of funding on running contracts and projects. This has affected the strides being made by NGOs towards poverty reduction (Tierney & Boodoosingh, 2020).

Even a NGO like ZT, which has abandoned traditional dependency on international NGOs (INGOs), is also facing funding challenges just like ADMT. Though the organisation depends on funds raised from the properties (houses and offices blocks) that it owns, the generated funds are inadequate due to tenants' inability to meet rental obligations, a reflection of the current socio-economic challenges affecting Zimbabweans discussed extensively in Murisa (2010) and (Kabonga, 2020c).

The researcher found out that donor dependency is slowing down the progress being made by NGOs towards asset accumulation. While according to SLF, NGOs are key in asset accumulation, their funders (INGOs) can slow down the process of asset accumulation by restricting certain contextual investments in asset accumulation interventions.

5.10.1.3 Political interference

The study affirms that politicians take advantage of activities by NGOs to gain political mileage. This is so because during their interference, they attempt to influence the implementation of NGOs' activities in a way that benefits their supporters. This creates problems for NGOs because their activities are supposed to benefit every eligible member of society in line with the non-partisan principle in development work. It also emerged that for political expediency, politicians posit as initiators of activities by NGOs'. Community leaders like councillors who link NGOs to the community take advantage of their strategic position to fulfil selfish political goals, claiming that if it was not for them, NGOs would not be operating in the Chegutu District. This is a common trend in Zimbabwe as also found by Magombedze (2017) in Guruve who observed that councillors claim the credit for NGO induced development. While the above argument shows the importance of community leaders as enablers of asset accumulation, they can also act as disablers of asset accumulation.

Earlier studies similarly established that political interferences disturb NGOs' programming (Chui & Jordan, 2017; Munyonga, 2018; Musila, 2019). In a politically volatile country like Zimbabwe, failure to comply with injunctions of the officials from the ruling party (ZANU-PF) results in NGOs being labelled as appendages of the opposition (Mutale, 2016). The plight of NGOs is further exacerbated by the central government's incessant threats to NGOs for pursuing opposition parties' agendas (Kabonga & Zvokuomba, 2021b) and state media's painting of NGOs as such (Xinwa, 2020). This results in NGOs losing credibility in the eyes of the community (Jelinek, 2006), consequently suffering from a lack of uptake of their interventions (Magombedze, 2017). Operating in such a politically charged environment creates problems for NGOs. Resistance by NGOs to do the politicians' bidding results in politicians frustrating the implementation of asset accumulation and poverty reduction interventions, confirming the findings of earlier work by Chui and Jordan (2017). As found out by Mutale (2016), this may include delays in the signing of such important documents such as Memoranda of Understanding (MOU) with rural councils and threats to communities to dissociate themselves with NGOs.

The results of this current study shed light on the motivations of institutions that enable asset accumulation. In this case, the motivation is political advancement than improving the welfare of the community. This aligns with the argument by Ezeoha (2006) that, sometimes, NGOs are used to achieve political or personal interests.

5.10.2 The challenges faced at the household level

The challenges in asset accumulation are also manifesting at the household level. This sub-section discusses the impact of COVID-19, competition, and lack of human assets as factors that are slowing down progress towards the building of assets at the household level.

5.10.2.1 COVID-19 pandemic and the disruption of household livelihood strategies

As propounded in the SLF, the vulnerability context affects livelihood outcomes. As a form of the vulnerability context, COVID-19 disrupted NGO supported livelihoods like ISALS and nutritional gardens. Shocks are part of the vulnerability context, and in the study area, COVID-19 presented itself as a severe shock on NGO supported livelihoods such as the ISALS, nutritional gardens as well as buying and selling. The COVID-19 pandemic that manifested strongly in Zimbabwe after March 2020 (ZPP, 2020) disrupted the livelihood strategies of poor people that were being supported by NGOs.

The lockdown restrictions that were introduced to curb the rampant spread of the virus influenced NGO supported livelihood strategies like ISALS. This is because, during the pandemic, the groups could not meet as it was criminalised; thus, they lost on savings, further delaying financial assets accumulation. It is not only ISALS that were affected but also livelihood strategies emanating from ISALS like buying and selling. Buying and selling in rural Chegutu is done at growth points like Chingwere, Mubaira, Watyoka, Rwizi and Nyamweda. People walk for long distances and meet at crowded places; activities which were all criminalised during COVID-19 lockdowns. Those into buying and selling were chased away from the growth points and at times arrested for violating lockdown restrictions. The study agrees with ZPP's (2020:2) argument on the effect of COVID-19 on poor households when it is revealed that the "closure of informal economy businesses, marketplaces and vending sites deprived them of their sources of livelihoods and incomes." As revealed by previous studies such as those by Mugari and Obioha (2021) and Mukombe (2021), the enforcement of lockdown restrictions was characterised by police brutality, resulting in death and injuries. Like citizens in other parts of Zimbabwe, Chegutu residents were at the receiving end of police brutality during the enforcement of lockdown restrictions.

Not only ISALS or the direct outcome of ISALS such as various IGAs were disrupted by COVID-19, but also nutritional gardens as the various members could not meet to discuss progress and emergent issues. For gardens like the one at Goroni School, the closure of the school due to COVID-19 meant a total stoppage of production. No wonder Chirisa et al. (2021) argue that COVID-19 devastated communities in Zimbabwe.

Existing literature in Zimbabwe predominantly argues that COVID-19 devastatingly affected the urban informal sector (ZimVac, 2020; Dzawanda, Matsa & Nicolau, 2021). However, the impact of COVID-19 on rural livelihood strategies is yet to be fully explored. This study suggests that COVID-19 has affected NGO supported rural livelihoods in rural settings, slowing down progress towards asset accumulation. As a risk factor, the COVID-19 pandemic derailed NGOs' attempts at SLF livelihood outcomes of creating more income and better welfare for Chegutu residents.

5.10.2.2 Competition and asset accumulation

Findings of the study show that livelihood strategies promoted by NGOs are being affected by competition which is slowing down the building of financial assets. Bond (2019) argues that because of the economic crisis being experienced in Zimbabwe, petty trades such as buying, and selling are a livelihood strategy adopted by many in urban spaces. Even in the rural spaces where the study was conducted, buying and selling is a common survival strategy. This explains the rampant competition. To succeed, households must move beyond the competition as shown by (Ogawa, 2006). This requires the agency of the households, usually in the form of being resilient and innovative. Agency is also reflected in the diversity of products being sold, creating a niche on the products that were missing on other vendors. An earlier study by Hussein and Nelson (1998) argues that households that diversify have better prospects of building financial assets.

Though there are few households engaging in agriculture, the few in horticulture cannot compete with commercial farmers who enjoy economies of scale. Thus, commercial producers can afford to sell their produce at a lower price than the small producers in nutritional gardens who themselves have to bear high transport costs caused by the poor road network in Chegutu District. As it stands now, markets are not working better for the poor and for the inclusion of the poor as advised by

(Shepherd, 2006). However, studies like Sena's (1997) show that because of the inability to compete with the commercial farmers, the small producers are forced to sell their products at lower prices, eroding their profit margins. According to Sena (1997), getting little was better than getting nothing and this also emerged in the study area. Findings on competition show that there are other factors outside NGOs that retard progress towards asset accumulation and poverty reduction. Research in Chegutu shows that competition is slowing down the building of financial assets. According to the SLF, livelihood strategies should lead to more income (Scoones, 1998, Bennet, 2010).

5.10.2.3 The limitations of human assets and asset accumulation

Results of the study show that in many of the livelihood strategies promoted by NGOs, sound human assets, usually the component of health and ability to provide labour, emerged as imperative. In earlier work, Dube (2020) established that NGOs’ interventions call upon the labour of beneficiaries. In her study, labour was required in the construction of dams by Care International’s beneficiaries under the ENSURE programme. This demonstrates the importance of human assets such as labour and health for beneficiaries to reap benefits from NGOs’ interventions

It is a double tragedy for households that are labour constrained in Chegutu District. While they are seeking to address poverty by participating in NGOs' activities, they are limited by the demands on human assets such as labour. In nutritional gardens, the provision of labour is a requirement in the production of crops (Chazovachii et al., 2015; Chimire & Chitongo, 2018). This is limiting households represented by old persons who cannot carry buckets of water to water the crops, dig and create trenches. This limitation is mitigated by fellow garden members who took over their duties and allowed the elderly to do simpler tasks. The social relations (social assets) inherent in the gardens made it possible for this to happen. Earlier work by Dinda (2016) shows how social capital is the glue that binds communities together in the pursuance of common goals. Therefore, in this study, limitation in human assets such as labour is covered up by the presence of a social asset in the form of human relations. The assistance being rendered to labour constrained participants reflects the *Ubuntu* maxim of empathy (Van Breda, 2019).

Even IGAs emanating from ISALS like buying and selling depend very much on sound human assets. Buying and selling involve purchasing stock from Harare or Chegutu town for resale. Some of the participants have to traverse villages ferrying wares they will be selling, showing the importance of sound human assets. Again, social assets are important as some of the old aged community members rely on their associates to buy for them products that they will resell. As highlighted earlier on, this also emerged in Magidi's (2018) study in Norton, Zimbabwe.

5.11 DISCUSSION ON LINKING THE SLF TO THE CHEGUTU STUDY

Poverty, according to the SLF, is a function of the vulnerability context in which households' livelihoods are exposed (Bennet, 2010). In the canonical SLF, the vulnerability context encompasses climate change, the environment, trends over time and space, social or economic shocks and seasonality (Scoones, 1998). The vulnerability of Chegutu residents is reflected by income struggles, food shortages and exposure to economic shocks like COVID-19. Factors also contributing to poverty in Chegutu District are infrastructural challenges and climate change. These capture the vulnerability context in which Chegutu residents' livelihoods are rooted.

The starting point for the SLF is the livelihood assets that households have access to so that they pursue different livelihoods strategies (GLOPP, 2007). In this study, NGOs' supply side and demand side interventions have promoted access to SLF's five forms of assets and beyond. As a result of the ISALS, nutritional gardens, IGAs and to some extent VT; households are building financial assets as argued in Section 5.4. Income from the above-mentioned interventions is channelled towards the acquisition of physical assets in the form of household tools, livestock and renovation of houses as discussed in Section 5.3.1.1. As the ISALS groups and nutritional garden group members regularly meet, there is a deepening of social relations. The improved income flows: particularly from the ISALS, IGAs and nutritional gardens are usually channelled towards supporting children's education and meeting healthcare needs, thus building the human assets of Chegutu. More directly, NGOs are contributing to the building of human assets through the service provision function, particularly educational support, and health activities in form of adherence support, HIV support groups as well as HIV and AIDS awareness campaigns. Evidence from existing literature attests to the view that human assets like education are associated with future financial wellbeing. Beyond the five SLF assets, the study discovered that NGOs also facilitate the building of psychological assets and informational assets. Psychological assets are exemplified by the restoration of optimism among residents in Chegutu District that they can transition out of poverty through interventions like ISALS, nutritional gardens and educational support.

Encouragement from NGOs has also played a role in the restoration of hope. Information is being transferred to NGOs' beneficiaries through interventions like FMP that are crucial in dealing with teenage pregnancies that are perpetuating the cycle of poverty. In trainings like FAAB and SPM, there is the transference of information that sets the stage for the building of financial assets through improved IGAs.

An element of the SLF, the PIP Box, shows that institutions such as NGOs, CSOs, the government and private sector promote livelihood strategies. The Chegutu study confirms the SLF argument that NGOs, government departments and ministries promote livelihood strategies. A weakness of the SLF is its lack of appreciation of the role of non-institutional enablers of livelihood strategies, concentrating inherently on institutional enablers. The Chegutu study shows that community volunteers enable livelihood strategies that contribute to asset accumulation and poverty reduction as argued earlier in this chapter.

The SLF argues that when households have access to livelihoods assets, they partake in several livelihood strategies to attain livelihood outcomes in the form of more income, better education, better health, improved welfare, reduced vulnerability and sustainable utilisation of natural resources (Carney, 1998; Chevo, 2018). In this study, the NGOs' supply side approaches in the form of ISALS, IGA and nutritional gardens played out as livelihood strategies. Interventions like nutritional gardens and ISALS were found to contribute to improved income, reduced food insecurity, children's access to health care and education as shown earlier in this chapter, all of which neatly fit into the SLF livelihood outcomes.

5.12 CONCLUSION

The chapter discussed about vulnerability and poverty amongst residents of Chegutu District in the form of food shortages and income struggles. It was revealed that factors like poor infrastructure, climate change and pandemics like COVID-19 have affected household’s livelihood strategies that sought to generate various forms of assets. Both supply side and demand approaches being implemented by NGOs; most of which constitute livelihood strategies for poor households, enable households to build the five SLF forms of assets as well as psychological and informational assets that are neglected by the framework. However, the chapter showed that there are gaps in asset accumulation approaches such as lack of adequate investment. These gaps and challenges such as the effect of macro-economic structural factors and COVID-19 are slowing down the progress being made by NGOs in asset building and poverty reduction. Asset accumulation does not occur in a vacuum. The chapter thus explored the various institutional and non-institutional enablers supporting NGOs in their quest to build assets in poor households. The next chapter: Chapter 6, presents the conclusions of the study. The chapter also highlights the contributions of the study and recommendations are made from the conclusions drawn from this research.

CHAPTER 6: CONCLUSIONS, CONTRIBUTIONS OF THE STUDY AND RECOMMENDATIONS

6.1 INTRODUCTION

The study of the contribution of NGOs to poverty reduction through asset accumulation established that NGOs are contributing to the building of financial, human, physical, social assets as well as psychological and informational assets. Psychological and informational assets were originally neglected by the SLF. This is being achieved by several supply side approaches and to some extent: demand side approaches. As households build assets, there is improved economic, social, and psychological well-being. The study showed that asset accumulation does not occur in a vacuum, but there are institutional and non-institutional enablers. As will be concluded in this chapter, some challenges are retarding the process of building assets and households transitioning out of poverty. The chapter outlines the contributions of the study to knowledge, proffering recommendations to NGOs, other stakeholders and for further studies.

6.2 CONCLUSIONS ON KEY FINDINGS

The conclusions of the study focus on NGOs' strategic approaches to asset accumulation, the relationship between asset accumulation and poverty reduction, NGOs' strategic alliances in asset accumulation and poverty reduction and challenges faced in asset accumulation.

6.2.1 Conclusions on NGOs' strategic approaches to asset accumulation

NGOs' approaches to asset accumulation in Chegutu District are mostly concentrated on the supply side rather than demand side strategies. Supply side strategic approaches include household economic strengthening (HES), vocational training (VT), community apprenticeship (CA), service provision, nutritional gardens, and infrastructural development. Under HES, interventions such as ISALS; an informal microfinance system, enable the building of financial assets for poor households. In the process, the informal finance system address challenges such as income struggles, food shortages, and lack of access to education and healthcare as shown in Chapters 4 and 5. The approach ensures the building of social assets underpinned by group activities. Income generating activities under the HES approach, address the problem of poverty through income generation, albeit with challenges like liquidity which emanate from the impact of macroeconomic conditions.

NGOs in Chegutu District are addressing youth poverty through the CA and VT which give young people human skills (human assets) which are usable in entrepreneurship and employment. However, the problem remains with starter capital after the completion of VT and CA. Nutritional gardens help poor households to gain access to nutritious food and build financial assets by selling crops and in the process; saving household finances as they will not be expending any finances on the purchase of the products, they will be producing in their projects. Nutritional gardens are not immune to the climate change phenomenon, which is manifesting through water scarcity in Chegutu District, particularly in areas not serviced by boreholes that were drilled by government and NGOs like ADMT.

The referral strategy where NGOs refer their service users to government departments and other NGOs for service provision captures the demand side interventions to asset accumulation and poverty reduction. The studied NGOs do not provide clinical health services; thus, they refer would-be beneficiaries to the government for the provision of such services leading to human assets such as health and well-being. The problem with the referral system, particularly when beneficiaries are referred to government departments, is the deterioration in service provision in government facilities that is yet to improve since the economic crisis period of 2000 to 2008 (Murisa, 2010). As shown in the study, due to donor dependency and overt development orientation, NGOs are not involved in watchdog roles, roles that are assumed to be able to address the root cause of poverty (Arhin, 2016; Ibrahim & Alagidede, 2020). Thus, NGOs are concentrating on lobbying their donors to change aspects of programming that militate against asset accumulation. However, the researcher is of the view that lobbying should be directed at the government to ensure a conducive environment that promotes asset accumulation at the household level.

The study shows that supply side interventions being used by NGOs in Chegutu District are key in the fight against poverty. However, there is need for NGOs to intermix these with demand side interventions like watchdog and advocacy to deal with the systemic causes of poverty. The prospect of this is limited as NGOs have a restricted focus which confines them to welfare and development orientation which hitherto are limited in dealing with structural roots of poverty.

In the studied asset accumulation approaches, the researcher discovered that the beneficiaries' agency taken in this study as a component of human assets plays an important role for the interventions to bear fruits. Thus, Chegutu NGO beneficiaries were found to be innovatively modifying interventions like ISALS through incorporating grocery initiatives and adding components of burial societies and '*ma*societies' to the interventions. To reap benefits from a plethora of NGO strategic approaches to asset accumulation, patience, resilience and thinking outside the box were found to be key traits positioning poor households for success.

6.2.2 Conclusions on the relationship between asset accumulation and poverty reduction

Asset accumulation strategies by NGOs contribute to poverty reduction by ensuring the economic, social, and psychological wellbeing of beneficiaries as shown by findings in Chapter 4 and discussed extensively in Chapter 5 under Section 5.6. Several asset accumulation strategies, for instance, ISALS, IGAs like agriculture, buying and selling, market linkages, nutritional gardens, VT, and CA generate income in poor households, enabling them to buy food, pay for children's school fees, afford medical care, and meet other daily needs. Thus, the accumulation of financial assets such as income is at the centre of addressing poverty in the district. This is indicated by food shortages in households and the failure by parents to meet school fees obligations for their children, cover medical costs, and other household necessities.

The accumulation of productive assets like livestock is also promoting the economic well-being of future generations since the assets can be passed from one generation to the other. The accumulation of human assets through schooling ensures the economic well-being of households in future. This is because there are better prospects for employment and better wages for educated individuals. Through education support by NGOs, there are prospects of addressing the cycle of poverty characteristic of many Chegutu households.

Asset accumulation correlates with improved social indicators of health, food, education, and community status as shown in Sections 5.4.1.1. As argued before in Chapters 4 and 5, as income generation improves, household investments in children's health and education improve, a view supported by other scholars (Brannen & Sheehan-Connor, 2016; Herilimana, 2018). Similarly, income generation was observed to lead to investments in the household's food security, argued clearly in this thesis in Section 5.4.1.1. Thus, NGOs' interventions aimed at building financial assets resulted in the improvement of the social well-being of Chegutu residents.

Asset accumulation interventions by NGOs are contributing to the psychological well-being of beneficiaries on many fronts as argued in Section 5.5.1. For instance, NGOs have renewed hope in poor people regarding prospects of transitioning from poverty. Encouragement from NGO officials and the building of optimism is important to poor people as they fight poverty. More important is the contribution of NGOs in addressing the emotional anguish related to the struggle to satisfy basic needs and keep children in school.

6.2.3 Conclusions on NGOs' strategic alliances in asset accumulation and poverty reduction

In Chegutu District, there are both institutional and non-institutional enablers of asset accumulation. The institutional enablers of asset accumulation relate to the work of government ministries, departments, community leaders and partner NGOs. This is the reason scholars argue that asset accumulation does not occur in a vacuum but depends on the support of several institutions. Partner organisations support the accumulation of assets by promoting interventions that are not conducted by the studied NGOs. NGOs not providing material support like TWO refer their beneficiaries to other NGOs that provide support, though, surprisingly there were no referrals from TWO to ADMT which provides input support for nutritional gardens. This justifies the criticism levelled against NGOs for being fragmented in their approach.

NGOs in Chegutu District work with several government ministries and departments in a partnership that promotes the building of various forms of assets. These government ministries and departments include the Ministry of Women Affairs and Community Development, Ministry of Primary and Secondary Education (MoPSE), the Ministry of Health and Child Care (MoHCC), the Ministry of Agriculture and Irrigation Development and the Department of Social Welfare. MoPSE allows the accumulation of human assets such as knowledge and intellectual development in those who are beneficiaries of school fees support from NGOs. As argued in this thesis in Section 5.8.1, the Ministry of Agriculture, and Irrigation Development; through ward based AREX officials, transfers agriculture knowledge to nutritional garden beneficiaries. This knowledge is not only useful in nutritional gardens supported by NGOs, but beneficiaries are also utilising the knowledge in their fields. As some of the studied NGOs seek to mitigate the impact of HIV and AIDS in poor households, the MoHCC promotes the development of good health by receiving and assisting referrals from NGOs with viral load testing, the provision of counselling services and ART medication.

Community leaders like councillors, village heads and chiefs play important roles in asset accumulation interventions. They link NGOs to the community and promote the uptake of asset accumulation interventions by the community. In other words, community leaders legitimise NGOs' asset accumulation projects. In a country where NGOs are generally perceived as agents of western imperialism, a positive buy-in by community leaders tends to cascade down to the subjects that they lead. However, evidence from the Chegutu fieldwork shows that political figures like councillors have a propensity of trying to influence the selection of beneficiaries and the direction of activities by NGOs.

The study also established that community volunteers play important roles in household asset accumulation. As non-institutional enablers, community volunteers are involved in the registration of beneficiaries that participate in asset accumulation activities such as educational support. Since they are residents in the local communities in which they operate, they are able to contribute to the correct targeting of relevant beneficiaries. Interventions like ISALS are largely dependent on community volunteers in the training of beneficiaries, group formation and constant mentoring of groups participating in ISALS. Regarding human assets, the community volunteers are active in adherence support for HIV positive children and adults, and psychosocial support for children living with HIV. The home visits they make during adherence support show that community volunteers are involved in the implementation of asset accumulation activities. However, to a lesser extent, reliance on community volunteers presents several challenges since there are motivation issues and possession of low levels of education (Madziva & Chinouya, 2017).

6.2.4 Conclusions on challenges faced in asset accumulation and poverty reduction

The challenges faced in asset accumulation are related to the problems encountered by NGOs themselves and those experienced at the household level. NGOs are facing challenges relating to the impact of macro-economic conditions that are slowing the gains made at the household level. While NGOs are trying their best to drive asset building and poverty reduction, their efforts are slowed down by economic challenges encapsulated by liquidity problems and the high rate of inflation currently experienced in Zimbabwe, though not in the mode of the 2008 economic collapse.

NGOs in Zimbabwe face operational challenges because of the broader economic problems being experienced in the country. The operational environment for NGOs is difficult, marked by the shortage of enablers like fuel, difficulties in budgeting due to inflation and limited cash withdrawals. These challenges slow down NGOs' interventions aimed at asset accumulation.

Donor dependency also emerged as a challenge faced by NGOs in driving the process of asset accumulation. NGOs in Chegutu District are dependent on donors and are constrained by donor requirements. Thus, they cannot do anything outside project proposals and budgets agreed with the donors. This limits the making of pragmatic modifications to projects that favour the building of assets. Due to donor dependency, NGOs cannot play advocacy and watchdog roles as they strictly remain developmental in orientation. Advocacy and watchdog roles are generally considered by scholars as capable of addressing the root cause of poverty (Noyoo, 2013; Arhin, 2016; USAID; 2020; Ibrahim & Alagidede, 2020). NGOs like ZT, which is reliant on internal sources of funding and is not affected by the dependency problem but is facing funding challenges resulting in sporadic interventions in educational support and infrastructural development.

At the household level, the advent of COVID-19 disrupted NGOs supported livelihood strategies like nutritional gardens, ISALS and IGAs in the form of buying and selling. COVID-19 lockdown protocols restricted the gathering of people, thus barring the regular ISALS savings meetings. This disrupted the flow and building of financial assets to the households (ZimVAC, 2020) and other assets that are linked with access to financial assets such as human assets and physical assets. Similarly, IGAs such as buying and selling which are supported by NGOs were also affected by lockdown restrictions that emphasised staying at home and were characterised by police brutality against those breaking lockdown restrictions. Again, this affected the generation of financial assets and other assets associated with financial income. Production in some gardens declined because of the lack of monitoring and support by NGOs engendered by the COVID-19 lockdowns.

6.3 CONTRIBUTIONS OF THE STUDY

The contribution of the study is discussed on three fronts, which are the contribution of the study to theory, the contribution of the study to existing literature and the practical contribution of the study. These are explored below.

6.3.1 Theoretical contribution of the study

The study contributes to theory regarding the assets required in livelihood strategies and poverty reduction. The theoretical framework used in this study, the SLF, prioritises only five forms of assets in poverty reduction. These assets are physical, social, human, natural, and financial assets referred to in the literature as the pentagon of assets (Scoones, 1998; Carney, 1998; Ellis, 2000,). The thesis indeed confirmed that NGOs' strategic approaches of HES, CT, CA, nutritional gardens, service provision and infrastructural development promote the building of the above-mentioned assets.

However, focusing on the above forms of assets does not fully reflect the reality in Chegutu District. It emerged over and above the mentioned five forms of assets that NGOs’ strategic approaches promote the building of psychological assets and informational assets. Psychological assets are reflected by the hope that NGOs have restored in the lives of the poor. Through interventions like HES, poor people no longer live in the now (the present) but have an orientation for the future. The constant encouragement by NGO officials has inculcated resilience and the desire by poor households to succeed. Motivation from fellow households transitioning from poverty due to NGOs' interventions has reinforced the belief that they can also make it out of the clutches of poverty. Overall, it emerged that NGOs' asset building interventions have restored the dignity and self-worth of poor people.

Besides the psychological assets, the study established several NGOs’ strategic approaches to asset accumulation promote access to informational assets which, according to Odero (2002; 2006), are fundamental in the process of poverty reduction. Through activities like FMP, adolescents and their parents jointly amass important information regarding SRH and adolescent sexuality. Even in approaches like HES, households are presented with the platform of garnering information that transcends economic strengthening interests; given the social interactions and networks that emerge. The training in livelihoods which is provided by NGOs such as FAAB, SPM trainings and many others are a conduit for informational assets that are deployable in livelihood strategies.

With these findings on the role of NGOs in facilitating access to psychological and informational assets, the researcher proposes the broadening of the SLF pentagon of assets to the heptagon of assets for now. The researcher is saying ‘for now’ because there exists the possibility of broadening it further through research. Figure 13 below shows the need to move away from the pentagon of assets to the heptagon of assets in the SLF.

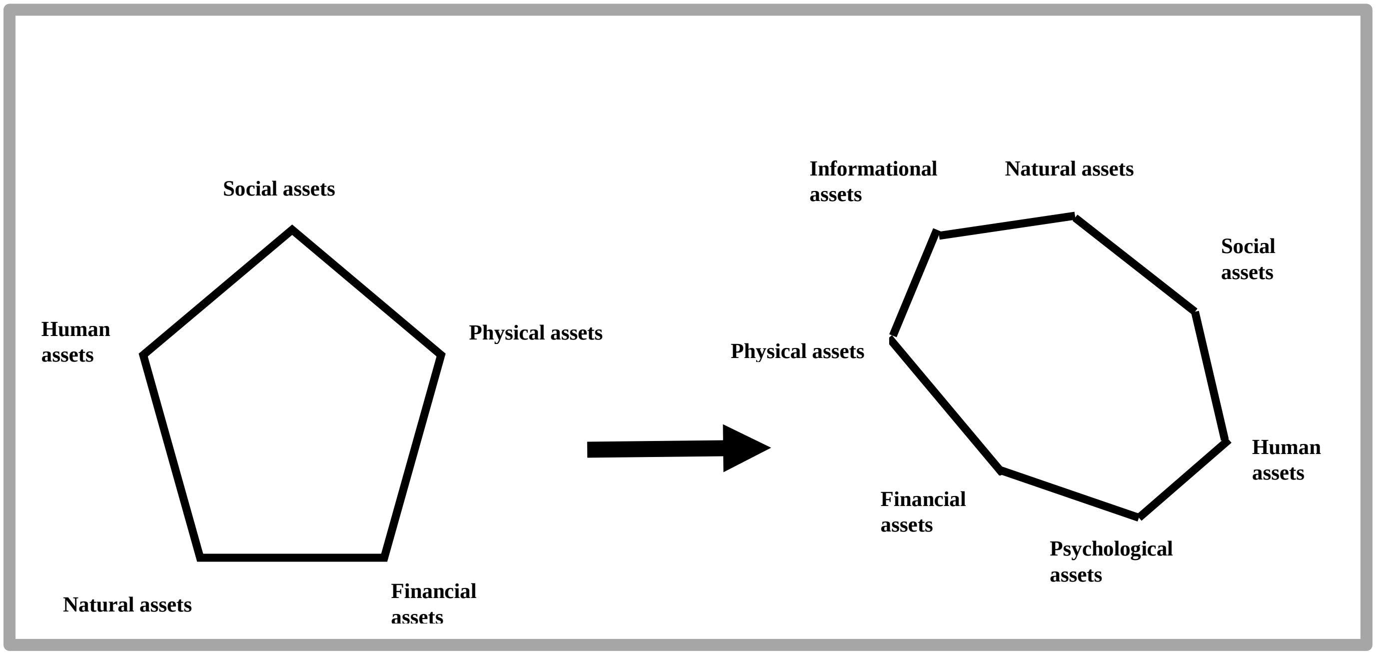


Figure 13: Showing a proposal to move from a pentagon of assets to a heptagon of assets

The study also contributes to theory by moving beyond the SLF concentration on institutional enablers of asset accumulation that neglect the role of non-institutional enablers of asset accumulation. The SLF concentrates on CSOs, government departments and ministries, the private sector and to some extent culture and laws as key in promoting livelihood strategies. This study also shows that non-institutional enablers like community volunteers are at the centre of asset accumulation. Community volunteers support the implementation of asset accumulation interventions

6.3.2 Contribution of the study to literature

NGO scholarship in Zimbabwe and in the rest of the developing world, in general, does not explicitly explore asset accumulation and poverty reduction programmes supported by NGOs. The existent literature thinly discusses NGOs' asset accumulation approaches and poverty reduction. This is because the focus of this literature is the general contribution of NGOs to poverty reduction or community development without a committed focus on asset accumulation. The study adopts as its primary focus the contribution of NGOs' asset building approaches to poverty reduction and, in this regard, contributes to existing literature. As observed by Sherraden (1991), there is a paucity of studies on asset accumulation, whether government supported or otherwise. This study forms part of efforts to cover this gap and broaden scholarship on asset accumulation. This contribution to literature has been achieved through an in-depth discussion of NGOs' role in asset accumulation and poverty reduction through supply and demand side interventions as discussed in this study as well as the exploration of various roles of institutional and non-institutional enablers of asset accumulation. Discussed in this thesis also are the several factors that may militate against asset accumulation such as economic and structural factors, donor dependency and shocks like COVID-19. Throughout the thesis, it is evident that supply side interventions are contributing to the reduction of poverty in poor households, but the study advocates for more of watchdog and advocacy functions which deals with the systemic and structural causes of poverty. However, this may require the studied NGOs to combine watchdog and advocacy functions with their development and welfare orientation. This may be a challenge as the studied NGOs see themselves as firmly rooted in development work and unlikely to venture in a new territory of demand side approaches.

6.3.3 The practical contribution of the study

The study makes key findings that create a possibility of improving NGOs' asset accumulation strategies in Chegutu District and beyond. The researcher found out that there is a lack of adequate investment in some of the NGOs' asset accumulation approaches. ISALS are key in driving the building of various forms of assets by poor households who are below the poverty threshold and are initially investing a modest amount of money, therefore taking time to experience the benefits of building assets. Investment in interventions like ISALS and group projects like poultry and manufacturing of petroleum jelly and cooking oil as suggested by respondents could quicken the process of building assets. NGOs can make cash injections in the form of a revolving fund which the beneficiary groups repay after an agreed amount of time. The importance of initial investment is bearing fruits in ADMT supported gardens. The same can be done for interventions like ISALS.

NGO interventions are sometimes constrained by the impact of the country's structural challenges as discussed in Section 5.10.11. Obtaining macro-economic conditions do not support the efforts being made by NGOs at the household level. This suggests the need for NGOs to tackle the structural causes of poverty through advocacy and assuming a watchdog role more generally.

Playing these roles is difficult given donor dependency that dictates the scope of their projects and the constricted civic space for NGOs. However, even with development-oriented projects, NGOs regularly meet with government officials for reporting and reviewing of progress, thus there is an opportunity to raise their concerns regarding the effects of macro-economic conditions on their programming.

6.4 RECOMMENDATIONS

The following section provides the recommendations of the study, beginning with the recommendations for future studies and then proceeding to operational recommendations for NGOs.

6.4.1 Recommendation for future studies

- The study was qualitative in nature, based on an exploration of NGOs' beneficiaries, NGOs' staff and government officials' views, opinions, versions of reality and lived experiences concerning NGOs' contribution to poverty reduction from asset building perspectives. The thesis was interested in understanding the above from the vantage point of the actors, hence the adoption of a qualitative approach. The researcher recommends further studies to quantify the assets that poor households accumulate as they indulge in NGO interventions.
- As alluded to before, there is a general paucity of studies that robustly interrogate NGOs and asset accumulation. While this study established that NGOs promote access and the building of SLF's five forms of assets plus informational and psychological assets established in this study, further studies to establish other assets beyond the established seven assets are required.

6.4.2 Operational recommendations to NGOs

- Based on this study's findings of delayed asset accumulation by households participating in HES due to subdued incomes invested in ISALS and IGAs, it is recommended that NGOs inject cash into poor people's groups to kick-start the process of asset accumulation. This can quicken the process of asset accumulation. To address the issue of dependency that the NGOs cite as a reason for avoiding cash injection, the invested funds can be repaid over an agreed period for further investment in other groups.

- The study recommends that the effects of macro-economic challenges on household asset accumulation should be brought to the attention of government officials. This can be done during regular meetings that NGOs hold with government officials. The reports that NGOs submit to the government and their donors should highlight these challenges.
- It is utopian to believe that a single NGO can tackle the poverty problems of Chegutu residents. The study thus recommends the strengthening of the referral system. In thematic areas where an NGO does not provide services, referrals should be made to other NGOs, government departments and even the private sector. This broadens the options for poverty reduction that are available to poor households.
- The impact of donor dependency is a significant factor which affects the process of asset accumulation. Thus, the study recommends that NGOs should seek funding from donors that believe in the capacity of NGOs to develop asset accumulation interventions suited to the context in which the NGO operates. Though few, some donors and funding agencies are moving away from a top-down crafting of development projects to significantly accommodating the wishes of local actors. The study recommends that NGOs in Chegutu District should seek alliances with such donors as there are prospects for poverty reduction and sustainability.
- There is need for partnerships and collaboration amongst NGOs to produce better qualitative outcomes for communities. For instance, there were no partnerships in nutritional gardens, yet TWO's nutritional garden participants lacked starter inputs that were provided by ADMT.

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APPENDIX 1: SAMPLE OF PARTICIPANT CONSENT FORM

Project Title: The Contribution of Non-Governmental Organisations to the Fight against Poverty in Chegutu District, Zimbabwe.

Researcher: Itai Kabonga (R1624578)

I ……………………………………….. agree to participate in this research project. The research has been explained to me and I understand what my participation will involve.

I agree that my participation will remain anonymous YES NO (please circle)

I agree that the researcher may use anonymous quotes in his research report YES NO

I agree that the interview may be audio recorded YES NO

I agree that the researcher can come back to me for clarification during study YES NO

…………………………………… (signature)
…………………………………… (name of participant)
…………………………………… (date)

APPENDIX 2: SAMPLE OF PARTICIPANT CONSENT FORM (VERNACULAR)

Zita retsvakiridzo: Zviri kuitwa nemasangano akazvimirira ega kudeeredza nhamo mudunhu reChegutu, Zimbabwe

Ari kuita tsvakiridzo: Itai Kabonga (R1624578)

Ini…………………………………….ndinotendera kupindura mibvunzo iri mutsvakiridzo iyi. Tsvagiridzo iyi yatsanangurwa kwandiri ndikainzwisisa uye ndikatendere kuita zvinodiwa zvose mutsvakiridzo iyi;

Ndinoda kuti pasave nemunhu achaziva kuti ndakapa (Nyora pakafanira) zvandinofunga mutsvagurudzo iyi	Hongu	Kwete
Zvinonyorwa zvichabuda mutsvakiridzo iyi ndinotendera	Hongu	Kwete

kuti zvishandise zvandataura asi zita rngu rirambe rakavanda

Ndinotendera kuti mazwi angu atapwe pamushina	Hongu	Kwete
Ndinotendera kuti ari kuita tsvakiridzo iyi adzoke kwandiri achida kunzwisisa zvakawanda kane pane mubvunzo	Hongu	Kwete

…………………………………… (runyoro rweachabvunzwa)
…………………………………… (zita reachabvunzwa)
…………………………………… (Zuva)

APPENDIX 3: INTERVIEW GUIDE FOR NGOs BENEFICIARIES

1. Can you describe the situation of your household (household composition, livelihood strategies, life challenges, the situation of the five assets)?
2. Describe the general life conditions in Chegutu district (livelihood strategies, life challenges, challenges with the five capitals)
3. What type of assistance has your household received from Tsungirirai Welfare Organization, Zebakwe Trust or ADMT?
4. Explain how this assistance has enabled your household to deal with poverty?
5. Explain how TWO, ADMT and Zebakwe Trust have contributed to access to income, education, health, social status, social relationships, household assets and food.
6. What aspects of poverty reduction programming should NGOs change and why?
7. Do you consider the assistance you are receiving to be enough to deal with poverty, if no, why?
8. What is your comment (view) on the effectiveness of NGOs in poverty reduction?
9. What do you think NGOs should do to address poverty effectively in communities?
10. Anything else that you would want the researcher to know?

APPENDIX 4: INTERVIEW GUIDE FOR NGOS STAFF

1. Explain briefly the origins, history and current focus of your organisation?
2. Describe the general life conditions in Chegutu district (livelihood strategies, life challenges, five assets situation)
3. For how long has your organisation been implementing activities to deal with vulnerability and poverty in the community?
4. What strategies is your organisation using in helping to address poverty, vulnerability in community, community problems?
5. Explain how TWO, ADMT and Zebakwe Trust have contributed to access to income, adequateeducation, adequate health, social status, social relationships, household assets, adequate food and etc
6. Explain the successes and challenges you have experienced in using the activities you have described to address poverty, community vulnerability and other problems in the community?
7. Who are you cooperating with in your work to address vulnerability and poverty in communities?
8. What do you think can be done to make the strategies more effective?
9. Do you see any similarities or differences in the strategies you are using to deal with poverty compared with what other NGOs are doing?
10. Given the chance and authority, what aspects of your programming will you change?
11. Anything else that you may want the researcher to know?

APPENDIX 5: INTERVIEW GUIDE FOR GOVERNMENT OFFICIALS

1. Give a general overview of Chegutu district (major economic activities, opportunities and challenges people face, situation of the five assets)
2. What are the activities implemented by NGOs to reduce poverty in Chegutu district?
3. What is your comment on the effectiveness of these activities in fighting poverty?
4. What do you think are the strengths of NGOs in poverty reduction?
5. What do you view as the weaknesses of NGOs in poverty reduction?
6. Describe the relationship that exists between your office and the NGOs in Chegutu district in the context of poverty reduction?
7. What are the challenges that the NGOs are facing in fighting poverty in the district?
8. What do you suggest NGOs should do to deal with these challenges?
9. What should be done in general to address the poverty problem in the district?

APPENDIX 6: GUIDE FOR FGD WITH NGOs BENEFICIARIES

1. Can you describe the situation of your household (household composition, livelihood strategies, life challenges, situation of the five assets)?
2. Describe the general life conditions in Chegutu district (livelihood strategies, life challenges)
3. What type of assistance has your household received from Tsungirirai Welfare Organisation, Zebakwe Trust or ADMT?
4. Explain how this assistance has enabled your household to deal with poverty?
5. Explain how TWO, ADMT and Zebakwe Trust have contributed to access to income, education, health, social status, social relationships, household assets and food.
6. Can you identify the differences between your household and other households not receiving support from NGOs?
7. What aspects of poverty reduction programming should NGOs change and why?
8. Do you consider the assistance you are receiving to be enough to deal with poverty?If your answer is no, why?
9. What is your comment (view) on the effectiveness of NGOs in poverty reduction?
10. What do you think NGOs should do to address effectively poverty in communities?
11. Anything else that you would want the researcher to know?

APPENDIX 7: SAMPLE OF PARTICIPANT INFORMATION SHEET

WITS SCHOOL OF GOVERNANCE
UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Dear Sir/Madam

My name is Itai Kabonga and I am a PhD student in Public and Development Management at the University of Witwatersrand, Johannesburg (Wits School of Governance). As part of my studies I must undertake a research project, and the title of my study is; The contribution of Non-Governmental Organizations to the fight against poverty reduction in Chegutu District, Zimbabwe. The aim of this research project is to find out whether NGOs contribute to poverty reduction. The study goes further to understand the strategies and activities being used by NGOs to reduce poverty through asset accumulation.

As part of this project I would like to invite you to take part in a face to face interview. The face to face interview will involve answering a set of questions. However, answering these questions is at your discretion and there are no effects on refusal. The face to face interview is intended to last for one hour. The face to face interviews is once off, however if the need arises for further interviews, with your permission further rounds will be conducted. The face to face interviews will be held at your workplace, with your permission. With your permission, I would like to record the face to face interviews using a digital voice recorder. In the event of the respondent speaking another indigenous language besides the one referred above an interpreter will be utilized to enable the interview to take place. The recordings will be used for this study only and the recordings will be safely stored in a safe at the researchers' home. The safe is lockable thus preventing unauthorized access and no one will have access to the recordings except the researcher.

You will not receive any direct benefits from participating in this study, and there are no disadvantages or penalties for not participating. You may withdraw at any time or not answer any question if you do not want to. The face to face interview will be completely confidential and anonymous as I will not be asking for your name or any identifying information, and the information you give to me will be held securely and not disclosed to anyone else. I will be using a pseudonym (false name) to represent your participation, in my final research report. If you experience any distress or discomfort, we will stop the interview or resume another time.

If you have any questions afterwards about this research, feel free to contact me on the details listed below. This study will be written up as a research report which will be available online through the university library website. If you wish to receive a summary of this report, I will be happy to send it to you upon request. If you have any queries, concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (non-medical), telephone + 27(0)11 717 1408, email Shaun.Schoeman@wits.ac.za

Yours sincerely,

Itai Kabonga
Researcher name: Itai Kabonga, 1624578@students.wits.ac.za , +263774 765 461
Supervisor: Erin McCandless, erin.mccandless@wits.ac.za, +27 744043730
Supervisor's name: Bhekinkosi Moyo, bhekinkosi.moyo@wits.ac.za +27 744043730

APPENDIX 8: SAMPLE OF PARTICIPANT INFORMATION SHEET (VERNACULAR)

Munodiwa Baba kana Amai

Zita rangu ndinoitwa Itai Kabonga, ndirikuita zvidzidzo zvangu zvePhD paunivhesiti inonzi University of Witwatersrand, Johannesburg (Wits School of Governance). Ndinotarisirwa kuti ndiite tsvakiridzo, ndiri kuita tsvakiridzo pamusoro pemabasa ari kuitwa nemasangano akazvimirira ago (maNGO) pakuderedza dambudziko renhamo mudunhu reChegutu,mu Zimbabwe. Donzvo retsvakiridzo iyi nderekuona mabasa arikuitwa masangano aya kuderedza dambudzo rekushaya. Tsvakiridzo iyi inoda kuziva zvakawanda kubva kune vari kubatsirwa uye kubva kumasango aya ari kubatsira.

Ndinokumbirawo kuti munditenderewo ndikubvunzeiwo pamuusoro pemabasa arikuitwa nemasangano akazvimirira oga kuderedza dambudziko rekushaiwa. Mukanditendedza, tichaita hurukuro tiri vaviri asi pamwe pacho tichaita hurukuro muri muzvipoka. Zviri kwamuri kuti mupindure mibvunzo iyi uye hapana zvamunogona kuitwa kana mukaregera kupindura mibvunzo iyi. Ndiri kutarisira kutora maminitsi angaite makumi mana nemashanu kana awa rimwe tichiita hurukuro iyi yezviri kuitwa nemasango akazvimirira oga pakupedza dambudziko rekushaiwa. Hurukuro iyi ichaitwa kamwe, asi kane pamwe zvimwe zvandinoda kuziva pashure pehurukuro yekutanga, nemvumo yenyu ndinotarisira kudzoka zvakare kuzoita imwe hurukuro. Hurukuro dzose idzi ndinotarisira kuti tizoita pamusha penyu uye hurukuro ichaitwa makasangana nevamwe ndinotarisira kuiita pahoro yemunharaunda menyu. Ndinokumbirawo kuzotapa hurukuro dzose dzatichaita pamushina unotapa mazwi. Zvandinenge ndatapa ndichangozvishandisa kuita tsvakiridzo ino uye panguva yandinenge ndichita tsvakiridzo zvandinenge ndatapa ndichazviviga panzvimbo yakavanda pasina anogona kuzviwana. Ndini ndoga ndinenge ndine mukana wekushandisa kana kunzwa zvitapwa izvi.

Hapana mubhadharo wamuchawana patsvakiridzo iyi uye zviri kwamuri kubvuma kana kuramba kuva mumwe weavo vachabvunzwa patsvakiridzo iyi. Panenge pachiitwa tsvakiridzo iyi munogona kuti hamuchade kuti muve mumwe weavo vanenge vachibvunzwa chero ipi zvayo nguva. Zita renyu richaramba rakavanda nekuti handizokubvunzei zita renyu. Zita renyu richangozivakanwa nevamwe vamuchabvunzwa navo uye ndivo chete vachaziva kuti muri mumwe veavo vakapa zvaaanofunga mutsvakiridzo iyi. Pachinyorwa chichabuda patsvakiridzo iyi, ndichashandisa zita remadunhurirwa kuratidza zvamunenge mataura. Patinenge tichiita hurukuro, kana maneta, mafizuka or kana kusanzwa zvakanaka tinombomira tozoenderera mberi neimwe nguva.

Kana maita mubvunzo makasununguka kutaura nevane nhamba dziri pasi apo. Tsvakiridzo iyi ichaiswa muchinyorwa, chinenge chiri pamasaisai echikoro. Kana muchichida chinyora ichi, ndakasunguka kuti ndikupei chinyorwa ichi. Kana maita chichemo maererano ekuitwa kwetsvakiridzo iyi nenzira chaiyo makasununguka kufonera kana kunyora tsamba yepamhepo kune vanoita nezvekuitwa kwetsvakiridzo nenzira inemwero panumber dzinoto + 27(0)11 717 1408, uye tsamba yepamhepo kuna Shaun.Schoeman@wits.ac.za

Ndini wenyu,

Itai Kabonga
Ari kuita tsvakiridzo: Itai Kabonga, 1624578@students.wits.ac.za , +263774 765 461
Zita remudzidzisi: Erin McCandless , erin.mccandless@wits.ac.za, +27 744043730
Zita remudzidzisi: Bhekinkosi Moyo, bhekinkosi.moyo@wits.ac.za +27 744043730

APPENDIX 9: PERMISSION LETTER FROM DEPARMENT OF SOCIAL SERVICES

Min of P/Service, Labour and Social Development
Department of Social Development
Mashonaland West Province
Norton District Office
P.Bag 972
NORTON

ZIMBABWE

House no.K3348
Katanga
Norton
Tel: (062)3091

Official Correspondence should not be addressed to individuals

04 September 2020.

Dear Mr. Itai Kabonga.

RE: PERMISSION TO CONDUCT RESEARCH.

The Department acknowledge receipt of your request to collect data from the Department officials and community member's that we work with. Your request has been granted. Inform us well in time before visiting the Department to enable coordination and preparation. The information provided should be used for the purpose of the study and not shared with others.

To avoid the spreading of COVID-19, we encourage vigilance during your research data collection process. Always wear a face mask when conducting interviews and maintain social distance. Regular hand washing is encouraged.

The Department will be pleased to receive a copy of your research findings.

Thank you.

Shephard (0772 739 040).

DISTRICT SOCIAL SERVICES
NORTON OFFICE
04 SEP 2020
P. BAG 972, NORTON
ZIMBABWE TEL 062-3091

APPENDIX 10: PERMISSION LETTER FROM ADMT

The Africa Development Mission Trust

P.O Box 5 Ruwa Zimbabwe
+263 772 722 138 / +263 776 412 700
Email: admafrica@yahoo.com
Web: www.admafrica.org

2375 Brockdale

Bindura

07 September 2020

Dear Mr. Itai Kabonga

REF: APPROVAL FOR YOU TO CONDUCT YOUR PHD RESEARCH IN OUR ORGANISATION

Refer the above.

After reviewing your application to conduct your PhD research on poverty reduction in Chegutu district, we would like to notify that we have approved your application to use our organization to access information pertaining your study purpose **ONLY**. Your will need to contact our community development field officer Mr. Kennedy Abiyuti who will guide you in your data collection process. Please ensure to respect our confidentiality clauses as you come across organizational information. Due to COVID-19 threats, as you are collecting your data ensure that you wear face masks, maintain social distance and wash your hands often.

We wish you the best in your studies.

Mrs. S Chizanga

(Director)

Transforming & Building Lives

APPENDIX 11: PERMISSION LETTER FROM TWO

TSUNGIRIRAI

PERSEVERE & HAVE COURAGE

PVO 19/96

TSUNGIRIRAI ORGANISATION
K3429 Katanga, Norton
Tel: 0771 953 405
admin@tsungiriraiwelfare.co.zw

Ref: Students/TS/01/20

Dear Mr. Kabonga

28 August 2020

ACKNOWLEDGEMENT LETTER TO DO RESEARCH

We thank you in showing interest in doing research in our Organization. The organization after going through your application and request, the organization wishes to advise that your application has been granted. We hope you will acknowledge the utmost important principle of confidentiality in your research. We believe that you will strictly adhere to those principles and the sensitivity of information and respondents you will encounter.

In light of COVID-19, you are required to adhere to COVID-19 safety precautions in carrying out your study. In interacting with our beneficiaries, maintain social distance and always wear face masks.

The organization wish you well in your studies and hope that at the completion of the thesis you will furnish the organization with your thesis.

Thank you

Tinashe Jani

Programs Manager (+263 772 400 031/0716 533 280)

Tsungirirai Orphan Centre
K3429, Katanga, Norton
01 SEP 2020
Tel: 0771 953 405
admin@tsungiriraiwelfare.co.zw

APPENDIX 12: PERMISSION LETTER FROM ZT

ZEBAKWE trust

40 ST ATHENS DRIVE
BLUEFHILL
HARARE

TELEPHONE : (+263 24) 277 6589

CELLPHONE : (+263) 77 221 1831
EMAIL : shepherd@zebakwe.co.zw
sumertons@zebakwe.co.zw

31 August 2020

Dear Mr. Itai Kabonga

REF: REQUEST TO COLLECT DATA FROM ZEBAKWE TRUST'S BENEFICIARIES AND STAFF ON THE CONTRIBUTION OF THE ORGANISATION TO POVERTY REDUCTION

This letter serves to notify you that we have received your request to study Zebakwe Trust's contribution to poverty reduction in Chegutu. We are pleased to inform you that your request has been granted.

However, your study should remain purely academic. The outcome of the study should be used for academic purposes only. Amidst COVID-19, threats as you are collecting your data ensure that you maintain social distance, wear face masks and regularly wash your hands.

We will be happy to have a copy of your thesis.

Yours sincerely,

SS. NJOVANA
ZEBAKWE TRUST ADMINISTARTOR

APPENDIX 13: ETHICAL CLEARANCE

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Research Office

HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)
R14/49 Kabonga

CLEARANCE CERTIFICATE	**PROTOCOL NUMBER: H20/08/11**
PROJECT TITLE	The contribution of non-governmental organisations to the fight against poverty in Chegutu District, Zimbabwe
INVESTIGATOR(S)	Mr I Kabonga
SCHOOL/DEPARTMENT	Wits School of Governance/
DATE CONSIDERED	21 August 2020
DECISION OF THE COMMITTEE	Approved Risk Level: Low
EXPIRY DATE	22 September 2023

DATE 23 September 2020 **CHAIRPERSON** ____________________
(Professor J Knight)

cc: Supervisor : Prof E McCandless and Prof B Moyo

DECLARATION OF INVESTIGATOR(S)

To be completed in duplicate and **ONE COPY** returned to the Secretary at Room 10004, 10th Floor, Senate House, University. Unreported changes to the application may invalidate the clearance given by the HREC (Non-Medical).

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee. **I agree to completion of a yearly progress report.**

____
Signature

Date ______/______/______

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES