



*Swaziland Conference
of Churches*

SWAZILAND CONFERENCE OF CHURCHES

SCC Building
175 Ngwane Street,
Manzini.
P. O. Box 1157
Manzini, M200
Tel: +268 505 5253/ 505 9584
Fax: +268 505 5253
E-mail: ceo_scc@swazi.net

***SAHEE FOUNDATION YEAR 3 REPORT AS FROM
APRIL TO MARCH 2011***

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1.0 INTRODUCTION

Poverty is not just deprivation but a continuous process of dis-empowerment that includes denial of choices, rights, opportunities, discrimination, displacement etc. With the Self Help Group approach, communities are empowered to discover their potential and strive for excellence. Their togetherness gives them a new identity. The poor member who has all along been treating herself inferior, powerless and having no direction in life, soon discovers her potential and realize she is not alone anymore. Part of the mission of the Swaziland Conference of Churches is to promote transformational development, peace and justice in society, hence her involvement in this project in partnership with Sahee Foundation. This report therefore aims at highlighting the successes and failures experienced by the Swaziland Conference of Churches as we were implementing this wonderful project. We also intend showing the positive impact the project has had in the lives of the disadvantaged rural community people we served through this project. Since the project has come to an end, this report will, apart from showing progress made on the last year, also show a summary of the overall progress over the three year period, as well as any gaps that have been identified for future interventions.

2.0 EXECUTIVE SUMMARY

SCC entered into a partnership with Sahee Foundation in the implementation of the Self Help Group (SHG) Approach concept in the following communities in the Lubombo and Shiselweni Regions of Swaziland: Lubulini, Sigwe, Matsanjeni and Nkilongo Tinkhundla Centres. We have observed some tremendous growth, and people are being helped through this concept. The third year of the project has seen the following achievements being made:

1. Formation of 33 Self Help Groups
2. 58 SHGs were trained on the SHG Concept.
3. 41 groups were trained on Savings and Credit Management.
4. 35 SHGs were trained on Goal setting and action plan
5. 43 Groups have been trained on communication and leadership.
6. 35 groups received training on Conflict Management.
7. 73 groups were trained on Income Generating Activities.
8. 80 Book Writers have been trained on their roles and responsibilities.
9. Formation of 2 Cluster Level Associations (CLAs)

The work done in the third year of the project was adding to the work that has faithfully been done in the first two years of the project. This then gives a total work that has been done over the three years as follows:

1. 112 Self Help Groups have been formed, giving a positive variance of 12 groups.
2. 6 Cluster level associations have been formed, leaving a negative variance of 4 CLAs.
3. A total of 99 Book Writers have been equipped with proper skills.

4. A total of 198 SHG Representatives have been trained on their roles and responsibilities (2 from each SHG)

This report therefore shows what has been done in terms of establishment of SHGs, trainings provided to enhance their capacity, as well as issues of staff development that have been implemented. Four areas of achievements are highlighted in this report as follows: Formation of new SHGs, capacity building to the SHGs and CLAs and Staff Development.

Finally, the need for a further partnership in a new project is highlighted with an aim of requesting Sahee Foundation to consider such a possibility. The need is based on the fact that consolidation of the work that has been started during this project period is required to enhance sustainability and continuity.

3.0 Overall Objective for the project:

To mitigate the impact of drought and poverty through rural micro –finance/ Savings and Credit.

4.0 Major Planned Activities:

Seven (7) major activities were planned to be implemented over the three (3) years of this project. Most of these activities have been ongoing throughout the project life, hence their discussion in this report. The activities are as follows:

- 4.1 Community Mobilization to ensure the program wins the Support of local leaders and the target communities a whole.
- 4.2 Formation of Self Help Groups (SHG).
- 4.3 Training of SHG s on savings and credits management.
- 4.4 Formation of Cluster Level Association (CLA) for effective coordination of SHGs within each target community.
- 4.5 Training of all CLA’s on management of SHGs and projects to enhance sustainability of the proposed project.
- 4.6 To promote Income Generating Project for the groups to support and strengthen savings activities within each community.
- 4.7 Close monitoring of the program to ensure its effectiveness.

5.0 Progress made on the planned activities

5.1 Community Mobilization to ensure the program wins the Support of local leaders and the target communities as a whole.

Community members in the targeted areas were engaged in a number of dialogues to ensure that the concept of SHG is well understood. This was also important to ensure that the project wins the support of the community members as well as that of the community leadership. In one of the communities, a new Chief was installed into power during the last year of the

project. That called for us to go and introduce the project as well as the benefits of the SHG concept to the new Chief and his Council. The Chief was so happy with implementation of such projects in the area because the lives of the people are transformed on a daily basis by such interventions.

As a means to show how the concept is benefitting the communities, some of the older SHGs that we have established through this project displayed their skills and talents, as well as the products of their Income Generating Activities they have started after having gone through the trainings that have been given ever since the project started. That greatly motivated the new Chief, and made him commit into supporting whatever development initiative the SHGs in his area will come up with.



Dialogue with women in Matsanjeni Community introducing the self help approach concept

5.2 Formation of Self Help Groups (SHG).

The project has managed to form a total of 112 Self Help Groups over the 3 year project life. 33 of these have been formed during the 3rd year of the project. The initial plan was to form 100 groups over the three year period. However, due to the enthusiastic drive and positive reception of the people on the ground we found ourselves outworking the target in terms of group formation, hence the positive variance of 12. However, we must mention that at Lubulini Inkhundla we had a number of the groups failing to continue to the next stages after formation. About 10 of the groups failed to continue. The major reason for such a painful setback was the transfer of one of our Project Officers to another Inkhundla because she could no longer continue assisting in one of our day care centres at Gamula. Due to limited resources, we could not hire a new Officer to supervise the work that had been initiated at that Inkhundla. In total, the project has managed to give capacity to 99 SHGs because SCC had

already formed 16 SHGs when this project started. The following table shows a summary of how the SHG formation has occurred in the targeted areas over the three years. For purposes of this report, the groupings are according to Inkhundla. A detailed analysis as per area of operation is annexed.

Inkhundla	2008	2009	2010	Total
Lubulini	13	9	18	40
Nkilongo	15	10	5	30
Matsanjeni	10	5	12	27
Sigwe	3	9	3	15
Old Groups 2005/2006				16
Total Groups				128

5.3 Training of SHGs on Savings and Credit Management.

This kind of training has been provided to all the 99 SHGs over the three years. However, it is important to note that some of the groups, more especially part of the 33 that have been formed during the 3rd year of the project could not get the whole training due to the fact that they were still being established. 41 of the groups have received this training on savings and credit management during the last year of the project. The content of the training under this sub topic included the following: what is saving and the importance of saving, advantages and procedures of saving in an SHG, Important books which are used for recording savings, writing minutes and proper recording of the group's finances from the minute book, Importance of individual pass books, issuing of loans and loan recovery, management of funds.

The outcome of such a training is that some of the SHGs are doing so well in managing their accounts. They issue out loans, and have a good loan recovery mechanism for their group members. This has had a direct impact to group members starting and running viable Income Generating Activities. The training has also helped many to appreciate the importance of making saving savings, and we really see most of the women having developed the culture of saving over the project life.

5.4 Formation of Cluster Level Association (CLA) for effective coordination of SHGs within each target community.

A total of 6 Cluster Level Associations (CLA) have been formed during the three year period of the project. Two (2) of these have been formed in the third year of the project. The expectation was to form 10 CLAs, but due to the fact that 17 SHGs could not be formed for the reasons mentioned above, the number of CLAs that could be formed was reduced. This is mainly because a CLA is formed by about 8 strong SHGs. Though the project has come to an end, but the formation of the CLAs will have to continue because it is a structure that ensures sustainability of the SHG work in

every community. As already highlighted before, we suffered a setback of about 10 SHGs at Lubilini after the transfer of one Project Officer, simply because a CLA had not yet been formed, otherwise, the work would not have suffered that much.

5.5 Training of all CLA's on management of SHGs and projects to enhance sustainability of the proposed project.

The main duty of Cluster Level Associations is to coordinate the activities of the Self Help Groups under them. 5 – 8 strong SHGs are able to form a Cluster Level Association. The CLAs have been given training aimed at empowering them with skills to effectively and efficiently execute their duties. The CLAs have been trained on the CLA concept, Administrative Roles of CLAs, Goal Setting and action plan, Building Sustainable Linkages with other stake holders, CLA and Community Projects, CLA Social Roles, and Formation of Sub Committees. Such a training has resulted to one CLA mobilizing resources to install water supply in their community, thus positively impacting the rest of the community into realizing how important and effective the SHG concept is, in the lives of many people, particularly in disadvantaged rural communities.

5.6 To promote Income Generating Project for the groups to support and strengthen savings activities within each community.

One of the major strengths of the SHG concept is to enhance the mind of business orientation among the rural poor. It helps the poorest of the poor to engage in meaningful Income Generating Activities that result in increase of incomes at grass root levels, leaving people as better citizens of the country. From the small savings the SHG members have made, some have managed to take loans to start small income generating activities. The IGAs that the people undertake are in two forms. There are individual small businesses and group Businesses. Individual businesses include: decorating mats, shoe polish, archer, fat cakes, juice, candles, sugar and salt, small gardens, goats, tea growing. Group IGAs include: Goats farming, Floor Polish, Sleeping mats, Liquid soap and star soft, Broilers and Layers, Bee Keeping, sale of basin dishes and second hand clothing and Vaseline. It is encouraging to see the lives of people that have been changed as a result of this Sahee Funded project, through the IGAs they have started using the small savings they have faithfully made in their various SHGs.



An SHG member displaying her IGA during a meeting

5.7 Close monitoring of the program to ensure its effectiveness.

The success of the project over the 3 year time frame rested upon close monitoring of the work being done on the ground. Monitoring of the project has been done through the normal structures of the Swaziland Conference of Churches. Monthly meetings have been called where the Field Officers would each deliver their report for the month. Such meetings have been held by the Development Officer together with the Project Officers and the Community Facilitators. The Development Officer would then on a monthly basis compile a report for presentation to the Management. The CEO would then report to the Executive Board on a quarterly basis. That has ensured a close monitoring of the project throughout the 3 year implementation period. End of year reports were compiled and sent to Sahee Foundation, which formed part of the monitoring of the project.

Staff conferences have also been held at the end of each year, where together as SCC staff would review the year's work, and also plan for the coming year. Sahee Foundation would also once in a while conduct a monitoring visit to the project.



Cyril and Catherine from Sahee Foundation during a monitoring visit discussing with an SHG

6.0 TRAINING/STRENGTHENING

6.1 Self Help Group Concept (Module 1)

This module is very important as the members are thoroughly trained on the following: the need for establishing Self Help Groups to fight against poverty, economic empowerment and wellbeing of members and the community at large is improved, Structure of an SHG, qualities and duties of Book writers and Representatives, roles and Responsibilities of the Members within an SHG, how to conduct an SHG meeting, procedure in holding SHG meetings, development of rules and regulations to guide the operations of the SHG. Some of the important rules that the groups are facilitated to develop are: members to attend meetings weekly/regularly, members who don't come to meetings should send apologies, membership is open to people from poor families who show interest in the concept, members to save at least the minimum amount agreed upon by the group every week, cash received during the meeting should be handed over to the moderator of the day, members should be issued loans and promptly repaid with a set interest, members should agree on penalty fees for absenteeism, lateness and not sending apologies, what happens to a member who failed to pay her loan on time and those who fail to pay their loan at all.

This training has greatly benefited the SHGs as they understand the concept of the SHG and can easily identify a different concept contrary to the SHGs. There are other concepts that are being promoted in other communities where SHGs are situated and it was very important for SCC to build the capacity of the SHGs. This training was conducted to 58 groups (525 members).

6.2 SAVINGS, LOAN AND CREDIT MANAGEMENT

41 groups (390) members have been trained on savings and credit management. This module is the heart of the SHG concept and members are facilitated to clearly understand it for the smooth operation of the groups. The lesson content covers the following: what is saving and the important of saving, advantages and procedures of saving in an SHG, Important books which are used for recording savings, writing minutes and proper recording of the group's finances from the minute book, Importance of individual pass books, issuing of loans and loan recovery, management of funds.

These groups include 16 groups formed between 2005 and 2007. Groups have been greatly helped by this training as growth in savings has been noticed from the groups. With this training Some of the groups have started special savings to increase their funding base and at the end of the year they share or buy presents for one another. Some members buy food for their families with their special savings. Other members of the groups have kept the money to help their children to pay school fees, buy school uniforms and stationery. Through the increase in savings the SHGs recorded interest that is payable on loans taken by members. The interest has also contributed in increasing the pool where members were able to take better loans to start their Income Generating activities. Members have greatly benefited from the loans they have taken from the groups as they have been able to do the following: taking loans to start small IGAs, to pay school fees for their children, take loans to access medical health for their children and themselves, taking loans for purchasing food for their families.



Self Help Group Members doing their savings

6.3 GOAL SETTING AND ACTION PLAN

The objective of this training was to assist the members to set goals for their own lives and for the groups and to be able to monitor them. The Self Help Groups were taught to set goals that are specific, measurable and time bound. This helps a lot in knowing what is to be done, when is to be done, how it is to be done and who is responsible. This helps the groups to be able to evaluate themselves on what was their plan and what has been achieved and be able to note what was not achieved. We have trained them to set short term goals and long term goals.

It is good to start with few goals. From the list of goals that the group comes up with, we helped them to prioritize 6 to 8 goals that they want to achieve in a set time period using participatory methods. We ensured that all members participate in the goal setting and prioritizing exercise. Members were allowed to display the goals in any suitable form such that they would all see them at least during the weekly meeting if not more often. The progress in achieving the goals were monitored by the group on a regular basis, say once a month. It was important for the groups to ensure that the goals are achieved in the set time and find ways and means of overcoming problems that may hinder achievement.

35 groups (315) members have been trained. A group without being facilitated to come up with things they would want to achieve will not be a strong group and it won't last. This is like finding a purpose for existence of the group. In this module groups are trained to set goals for themselves and come with an action plan to achieve their goals. This module helps the SHGs to be able to evaluate themselves because they look back to see that are they meeting their goals and identify their weak areas and improve.



SHG members listening attentively during a goal setting training

6.4 COMMUNICATION AND LEADERSHIP.

The objective for this training were to facilitate SHG members to value and know the importance of effective communication in their respective groups. Without proper communication within the members, the groups won't last as conflicts may arise and weaken or even destroy the groups. Our groups have been facilitated to understand the importance of one way and two way communication, effective communication with other institutions, to understand the value of properly listening. Also they were facilitated to understand that communication involves the process of both sending and receiving ideas, facts, opinion, information, feeling and experience. The purpose of communication is to inform, to provide instructions, to educate, to teach new skills, to influence and to organize people.

On successful communication with other institutions the SHGs were advised to fix appointments prior to the meeting; keep all the documents and information that might be needed during the meeting. We also trained the SHG members on how they should communicate with the other institutions during a meeting e.g. (introduce yourself, your SHG and community you are coming from, to be clear and specific).

On the part of leadership, the objective of the training was to generate awareness among participants on the need for leaders and the importance of rotation of leaders. Also was to create awareness among members about the role and responsibilities of different types of leaders in an SHG. Types of leaders within an SHG are: SHG representatives, Book writers, Moderators and CLA representatives. The effectiveness of this leadership structures has greatly helped in the sustainability of the SHG work. 43 groups (387 Members) have been trained. This training is meant for helping the SHGs as they are expected to build sustainable relationships and linkages with other institutions.

6.5 CONFLICT RESOLUTION

35 groups (350 members) received training on conflict management. The objective of this training was to develop problem solving and conflict resolving capacity among SHG members. Problems and conflicts are natural in any group and it is possible to discuss the problems and conflicts openly and to resolve them. The SHG members were facilitated to understand that unresolved conflicts are harmful to the groups.

In the SHGs conflicts can cause a lot of harm as they can cause poor attendance in meetings, Spoils the cordial relationship among members, poor savings from members, Members no longer willing to take up responsibilities, reduce the participation of members, Reduced attendance rate, Members lose interest towards saving and loan repayment, Problem in achieving goals. As SCC, we take this training as a very important one because without building the capacity of the members on managing conflicts, the good work that is being funded by our faithful partners can be damaged. In this module the members were taken through the following: causes and results of conflicts, types of conflicts, unresolved conflicts, how members can best manage and solve conflicts, steps towards problem solving.

6.6 INCOME GENERATING ACTIVITIES

73 groups have been trained on various IGAs. A lot of IGAs is being undertaken by the groups. They are in two forms. There are individual small businesses and group IGAs. Individual businesses includes: decorating mats, shoe polish, archer, fat cakes, juice, candles, sugar and salt, small gardens, goats, tea growing. Group IGAs includes: Goats farming, Floor Polish, Sleeping mats, Liquid soap and star soft, Broilers and Layers, Bee Keeping, sale of basin dishes and second hand clothing and Vaseline.

The IGAs are greatly helping the groups and their individual members to sustain themselves. This is having a great impact as other families that were totally dependent on handouts now have something on their own. Some families had one meal per day but through this approach they have two meals per day. They have access to medical health if they are sick and whenever their children need medical attention. Some have been able to take loans to buy school uniforms and pay school fees for their children. Most of the SHG members did not even have radios where a lot of trainings are taking place in all aspect of life but now they most of them do own radios at their homes.



Some of the IGAs the Self Help Groups are doing to improve their livelihoods

7.0 BOOK WRITERS TRAINING

A total of 80 book writers have been trained on their roles and responsibilities. The training was carried out as a means to build their capacity on what they are expected to do. Without proper records keeping the groups will not be successful because members will want to get constant

feedback on their savings and interest that have been made by the group in that particular year and also it is vital to keep proper records as if they want to source funding for a project they have to produce their minutes and they have to be in good order. The training included the following important content:

- Qualities of a good Book writer.
- Roles of the Book writers
- What is expected to be done by Book writers before the meeting, during the meeting and after the meeting?
- How to record minutes during the meeting and making follow-ups to assigned members to carry out specific tasks after the meeting.
- Recording SHG finances in the minute book and on the individual pass books to ensure transparency and safety of member's savings.
- Balancing of the funds collected from each meeting and ensure proper calculations and also to ensure that every money has been recorded to proper columns.
- Proper keeping of SHG Books within Book Writers Households.
- Building the capacity of other members who has the potential of being book writers. This is greatly encouraged as it is not expected from a group to cancel a meeting if the book writer is absent.

A great improvement in writing minutes and record keeping has been noticed among the groups and this is encouraging the members as the Book writers do constant reports about the funds they have saved and interest they have made.



Self Help Group Book Writers during a training session on their roles and responsibilities

8.0 SHG AND COMMUNITY PROJECTS

One SHG under Lubulini Constituency has assisted their community with water. Drinking water is very scarce in these communities. One of their main goal was to contribute drinking water to their community. After they have been trained on communication and how to approach other institutions they approached a nearby company that is operating near their community. Their project was approved and they mobilized the community to assist with man power. The company bought them water tanks and pipes. As we speak now the community has drinking water through an SHG initiative. Below is the picture of the tanks where the water is found. The community is contributing a small fee per month for purposes of maintenance.



Drinking water mobilized by an SHG for their community – Sivuno SHG

9.0 TRAINING OF REPRESENTATIVES

In the SHG set up there are two representatives per group. 150 Representatives have been trained on their roles and responsibilities to enhance the smooth running of the groups. The aim of this training was to strengthen the Self Help Groups that they might not only rely to the facilitators but do other things for themselves. Also it was meant to strengthen the leadership of the Self Help Groups. The training included the following content:

9.1 Qualities of good representatives

- Able to build good relationships amongst members and other institutions
- Diligent and able to make informed opinions
- Able to handle conflict and resolve it
- Communication ability: carry information accurately from members to other forums and back from the forum to members
- Able to keep confidential information
- Committed and self confident
- Well informed: aware of the happenings around her, keeps herself well informed.

9.2 Duties of Representatives

- To ensure that the weekly meetings takes place regularly.
- To facilitate good relationship between members of the group and to ensure the smooth functioning of SHG.
- To facilitate the group members to resolve any conflicts that may arise in the SHG
- To build relationship between the SHG and other institutions
- To monitor the financial affairs of the SHG including maintenance of records, audits and fund management.

- Carryout the decision of the SHG and try to mobilize local resources for benefit of the SHG

10.0 CLUSTER LEVEL ASSOCIATIONS

Between 5 and 8 groups well strengthened and capacitated they form a Cluster Level Association. SCC managed to form 6 Cluster Level Associations (CLA) in the life of the project. We are yet to form more CLAs for the Self Help Groups to be managed under it. The CLAs have been trained on the CLA concept, Administrative Roles of CLAs, Goal Setting and action plan, Building Sustainable Linkages with other stake holders, CLA and Community Projects, CLA Social Roles, and Formation of Sub Committees.

10.1 CLA Concept

The objective of this training was to help the CLA members to clearly understand the concept of the CLA, to enable the CLAs to understand the roles and responsibilities of the CLA, to help CLA members to be able to solve conflicts that emerges from the SHGs and to make the CLA members realize that there is a great potential for mutual help between the SHGs. In this training the CLAs were empowered to fully understand the roles of the SHGs in the CLAs and the Role of the CLAs to the SHGs. These include the following:

Roles of SHGs in the functioning of CLA

- To ensure proper selection of SHG representative to CLA
- Rotation of SHG representative as per the rules and regulation
- Ensuring prompt attendance of SHG representative in the meeting organized by CLA
- Sends SHG reports to the CLA
- Take follow up action based on CLA meeting minutes
- Payment of subscription in time
- Support to CLA in various activities, when they take up from time to time
- Ensuring proper sharing of information & skill with all member SHGs
- To ensure that the rights and ownership of CLA rests with SHGs

Role of SHG representatives to CLA

- To attend all meetings and training sessions
- Reports back to their respective groups on the CLA performance and activities that have been resolved in the CLA.

- To orient and brief the SHG members about CLA activities
- To identify issues and problems which cannot be solved by the SHGs and attempt solution with the help of CLA
- To ensure proper flow of subscription and other fund between SHG & CLA
- To visit weak member SHGs and motivates their performance
- To involve in the preparation of action plan and conduct periodical assessment
- To ensure that CLA minutes have been properly recorded
- To share experience of success and failures in their SHGs with all CLA members

This training has greatly helped the CLAs as there is some improvements on their operations and that the SHGs now knows the roles of the CLAs and also their roles to the CLAs. The CLAs have greatly improved and there are activities they have taken to assist their SHGs. They now visit the groups if conflicts have been reported, they also visit other Organizations, Local authorities to introduce their work in the community. In one community we are working with the Chief requested the CLA to facilitate a meeting where all SHGs in that community will come together to present their work to him and he wants to speak to them as he sees the Self Help Group concept as the solution for the women in his community. Still there is a great need for the capacity of the CLAs to be built as there are people who have very little education or no education at all. This calls for some trainings to be repeated. 57 CLA members have been trained on the CLA concept. The



CLA members being trained on how to make a fuel efficient stove

10.2 CLA Administrative Roles

The CLAs have been trained on their administrative role to the SHGs. The CLA has four key officers that form part of a small committee among it. These are the 2 book writers and the two representatives. these are the four people who make sure that the that the CLA do meet on a regular basis, make sure that SHG representatives brings reports to the CLA meetings, make sure that the groups do receive necessary follow-ups and their requests to the CLAs are attended to. The administrative structure of the CLA also sees to it that resolutions from the CLA meetings are implemented. Also their key responsibility is to put in place sub committees based on the needs from the SHGs and their communities. The CLAs were facilitated also to understand that the administrative role they have require them to have an action plan to

follow and that action plan has to be known to their member groups for the smooth running of their work. The Administrative structure within the CLAs was all along dormant as they did not understand their roles and responsibilities. Now they are functioning and driving all the operations of the Cluster Level Associations. They call for reports from the groups and again send reports to the groups under that particular CLA. Separately all the book writers and the representatives from the 6 CLAs (24 Members) have been trained to understand their roles and responsibilities. Each CLA was trained separately on this topic and 45 CLA members received this training. This subcommittee also is responsible to put in place other subcommittees to take different responsibilities on behalf of the CLAs based on the needs from the groups and the community. This includes subcommittees like group formation and strengthening, Resource mobilization, community projects, social action programs, conflict resolutions, business subcommittee, etc.

10.3 CLA and Community Projects

The CLAs were trained on their Community Projects Role. As community people they were facilitated to understand the need for community projects to enhance the standard of living for their communities. CLAs have started to involve themselves in community projects to contribute man power. The CLAs and SHGs are involved whenever there is a project in the community. They provide labour where it is needed. This includes projects like working in their community schools, closing potholes on their gravel roads, refilling gullies to prevent erosion on their community. The CLAs are also expected to start projects for their communities. It is unfortunate to report that on this part the CLAs have been slow. Only one CLA has facilitated a big soil and water conservation project in their community. The project is still on its pre-phase stage. The project is funded by KNH in Germany and it is called Integrated Watershed Management. The CLAs have been facilitated to make a meaningful contribution to their communities as they are better positioned and leading a large population within their communities. These include projects like development of roads, Schools, Clinics, water for the community, etc. All six CLAs have been trained on this very important role. A total of 48 CLA members attended this training. The CLAs were separately trained on this role.

10.4 Social Action Role

Also they were trained on their Social Action Programmes Role. These include issues that exist within their community that needs to be addressed as they are better positioned to do that. The CLAs are better positioned to fight against HIV/AIDS, Abuse against women and children, Gender based violence, teenage pregnancy, women and children's rights, etc. The CLAs have been trained and encouraged to be observant and to know what is socially troubling their communities. All six CLAs have been trained on this very important role. A total of 48 CLA members attended this training. The CLAs were separately trained on this role. Relationships have been built from the Self Help Groups and the CLAs. 2 of the CLAs have organized workshops on HIV/AIDS awareness for their groups and their community. Also one CLA has built a working relationship with an NGO called Doctors without Borders. Whenever training for the SHG's has been organized they are first given 30 minutes to make a short

presentation on HIV/AIDS and TB. We are looking forward to greater works that will be carried out by the CLAs and the SHGs. This year 2011, we are looking at strengthening these peoples Institutions to be able to continue for themselves with very minimal supervision.

10.5 Mobilization of resources and services /Building Sustainable Linkages

The objectives of this training were to facilitate CLA members on how to approach Institutions confidently to build to link their constituent SHGs and their community. To facilitate the CLA members to realize the need to build strong bonds, linkages and relationships with other institutions. All the 6 CLAs (57 Representatives) received training on resource mobilization. It is worth mentioning that the CLAs has not done much on Resource mobilization as no group currently has been assisted by the CLA with funds. It was only in 2007 where a CLA mobilized sewing machines for an SHG from Team Hope an NGO based in Ireland. We will continue to encourage the CLAs to take this role further to make a meaningful impact to the groups and community. Capacity building has to continue within the CLAs to prepare them to continue the implementation even without a facilitator and with minimal supervision. The CLAs have also been trained on the following: Leadership and communication, Conflict Management, Goal Setting and formulating of action plans.

10.6 TRAINING OF BOOKWRITERS

12 Book writers from the six CLAs have been trained on their roles and responsibilities. This has improved the recording skills from the CLAs.

11.0 PROJECT IMPACT

11.1 Improved Livelihoods

Improved livelihoods are acknowledged as great achievements by the Self Help Groups; these are alleged as the highest achievements for the project. A custom of saving has been developed among the members. This has resulted in increase in savings that has led the groups increase their funding pool enabling members to take loans to start Income Generating Activities (IGAs). Some members had engaged in IGAs for the first time in life through the loans they have taken from the groups. The savings have created capital for members from which they can borrow and to improve their livelihoods. The discipline associated to saving had taught members to manage their finances better, setting priorities for spending, and reducing unnecessary expenditures. Members have to acquire assets such as livestock, e.g. goats, chickens, and some household goods as a result of engaging in IGAs. In all the groups, profits are used to meet household needs such as food, education, health, and shelter. Other livelihoods they practice includes selling fat cakes, buns, archer, careen sauce, floor polish, star-soft, bees, vegetables, second hand clothing, selling sugar and salt, hand crafts, etc. Borrowing from money lenders or other community members was a common practice among the groups before joining the SHGs and high interest rates were charged, inflexible repayment conditions and penalties were also charged but through the SHG concept the group members were pulled out of that because of their savings they are making to the groups. The access to own capital by the groups is repeatedly viewed as providing great relief from the money lenders' grip. The improved livelihoods in the household's level are admirable. Changes noted here included an increase in the number of meals

per day from one or two previously to consistently having 2 or 3 meals per day. Members are able to buy candles for lighting and many other petty things. The SHG approach has helped members to improve their livelihoods. However there is still need for sustained efforts to reach the desired levels of achievement.

11.2 Increased social relationships

This is perceived as the most important success for the SHG members because they were living in isolation and voiceless but their coming together to form SHGs brought a new identity. The poor women who have been voiceless and powerless realize that they are not alone. They started seeing a new meaning and purpose to life. They start sharing their problems in the groups and social issues are discussed. A new relationship of trust and togetherness develops in contrast to their former stage of loneliness. The Coming together by the poor to form the groups is highly appreciated as it gave individuals confidence. The fellowship and mutual support as a result of SHG is greatly appreciated. There is progressive development of social bonds i.e. members saw themselves as sisters. The groups support members in difficult and joyous circumstances e.g. death, marriage ceremonies.

11.3 Impact on children

Over 3000 Children are benefiting from this project. It is outstanding to observe that benefits from the SHG members are primarily for the welfare of children. Income realized from IGAs is regularly reported to be spent on buying food, clothes, paying school fees for children. SHG members took pride in being better able to provide for their households. The few children with whom discussions were made appreciated the impact of SHGs on their livelihood. The SHGs and CLAs are still planning to mobilize resources to enable the children to attend schools (fees, uniform, books etc) and address the problems of drop-outs due to shortage of funds. The SHGs and CLAs have already planned to organize workshops for parents to train them on women's rights and children's rights to help them understand and know how their children are supposed to be treated and raised up. They will then teach the children themselves their rights. This has been sparked by the continuous reports on our local media houses on the abuse of children and also the group's wants to stop violence against women and children.

11.4 Living conditions

SCC is working with communities that are greatly affected by drought and there is high rate of employment within these communities. There is a lot of migration, people moving out to other places to seek for employment. Most members' houses are stick and mud and thatched with grass. These are not good houses at all as it allows water to get inside the house when it rains and the colds at winter time affect the people. But through the SHG approach there are members that have taken loans and add with the profits they get from their IGAs to build reasonable houses. Members are able to buy candles or paraffin for lighting and some families have managed to buy household utensils. It was also common to find cases where members were now able to buy some clothes for their children. Improvement in living conditions had great impact on the social security and confidence of the children in respective households.



An SHG Member managed to build a veranda and paint this house through Loans and profits from IGA.

11.5 Education

Through reports, monitoring and consultations it has proven that Education is a key need in the families. It is great pride to be able to provide education for one's children. The different testimonies in the group's shows that children are key to any benefits hence the welfare of the members directly translated into improved livelihoods of children. Parents/guardians are able to cater for the key needs of their children. As a positive side effect, the improvement in the household livelihood provided a conducive living environment for children e.g. in the interviews we had with the members you always got that money has been borrowed to pay school fees, to buy school uniforms, to buy school shoes and other materials to help the children with their school needs. Some groups provide loans for education purposes as they are encouraged not to share their savings and interest at the end of the year to cater for their children's needs when schools re-opens. They are able to take bigger loans and this eases the burden on meeting such requirements especially at the beginning of the year. We are facilitating the SHGs to start savings for educational purposes.

11.6 Health

The health policies of Swaziland are such that health services are free in government hospitals but actually only basic consultation is free because one has to pay for different inspections and drugs. Access to health services is a major concern in the groups and CLAs. SHGs members are able to take loans from their respective groups to seek medical health for their children and themselves if there is a need. It is very encouraging to hear testimonies and the number of children and adults that have benefited from the SHGs. Over 70% children that were sick were able to be attended by professional medical practitioners. The groups still has a huge task to do that of encouraging members to test for HIV/AIDS to know their status. We are one of the leading countries in the world on the HIV prevalence. It is also a great joy that most of our SHG members are working as Care givers in their communities and they have seen how HIV/AIDS is spreading among the communities.

12.0 STAFF DEVELOPMENT

SCC has continued to show her commitment in developing her staff to make them more effective in their day to day work. It is not an easy exercise to do because it demands quite a lot in terms of resources, but we do feel honoured to have some of our partners who understand our commitment to make the Organization even much stronger, and commit their resources towards developing our staff. Three of our staff members attended a one week Project Management Course offered by Mananga Training Institute. This course was aimed at giving our project staff some insights on how they can properly plan and implement different projects that SCC engages on. It was attended by the Development Programs Officer, Technical Project Officer and the Finance Officer. Another training was made for the Project Officers and the Community Facilitators on Role Clarity, planning and effectively implement a plan. It is important to note that even though some of the resources did not directly come from Sahee funds, but the staff that has been trained had a direct impact on the Sahee Funded Project, and we are really grateful to that. It is our prayer that we get more resources to enhance the capacity of our staff, for a long time, SCC staff has implemented various projects without having been properly trained.



SCC DPO, Finance Officer and Technical Project Officer during a graduation at Mananga for a Project Management course

13.0 CASE STUDY FOR ASICATFULE SHG

Asicatfule women's group is self help group located on the Southern part of the Country with a total membership of 14. The group was formed in July 2009. All members in the group are doing individual and group Income Generating Activities. The members started saving E2.00 and increased their savings to E5.00. Now they are saving E10.00 per week. Some members of the group are doing gardening from a community garden where each one of them owns a plot to grow vegetables. They grow Spinach, Tomatoes, Cabbages, Onion and green paper. They sell the vegetables in the community and also feed their families with the vegetables to get money for their savings and to fulfil their basic needs.



Members displaying some of their vegetables

Some members are making decorated mats for sale. One member of the group is ploughing coffee and selling it to the community.



SHG Member who plough coffee drinking the coffee

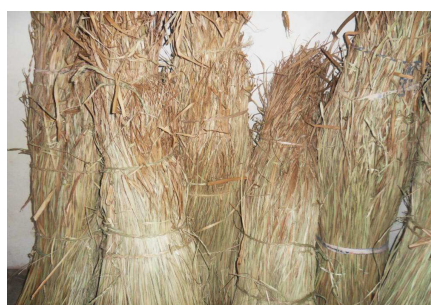


Crushed Coffee ready for use



Project Officer

The Group has an IGA where all members are involved. They are making sleeping mats for sale in their community and outside the community. They use their savings to buy the materials they need to do their business. The group has a dream to plough cotton and to farm indigenous chickens.



Members displaying their decorated mats Material that is used by the group in making sleeping mats

14.0 Challenges

- i) **Resources for training and transportation:** Local transportation for Community Facilitators and Project Officers became difficult as travelling fares increased and this made it difficult for the Officers to reach the expected number of groups per month. There is also a shortage of training funds as we had a need to schedule trainings that will take longer hours and that requires that we provide food for the participants.
- ii) **Shortage of equipment:** For purposes of capturing information and collecting relevant information we needed that the two Project Officers needed digital cameras to use whenever they are conducting trainings. With this equipment we want to capture all the good work that is being done by the groups for purposes of reporting to our valued partners.
- iii) **Distances:** Another challenge we had was that the communities we are working with are far apart from each other and the homesteads are not so close to each other. This has led to our facilitators walk long distances to the groups. SCC does not have a

project car to use and we still hope that as we continue with the good work of helping the people in the rural areas and continue to do fundraising we will have a project car.

- iv) **Drought:** This is greatly affecting the progress in the Self help Groups as most of the profit/income realized from the IGA's goes into buying food because the communities we are working with are drought stricken. They don't harvest much in their fields. This also poses a challenge because sometimes members take loans and take long time to repay them.

15.0 CONCLUSION

The Swaziland Conference of Churches wants to sincerely thanked Sahee Foundation for funding this project for the past three years. This has greatly benefited the Swazi Nation and we are looking forward to see the Self Help Groups continue to make a meaningful impact in improving their lives and improve their livelihoods. We had hopes as an organization that by this time the groups will be strong enough to continue under very minimal supervision by the Facilitators. We had hopes that the CLAs would by this time strong enough to fully take the administrative roles of nurturing the groups. So as an organization we feel that we need another year to spend with the groups to strengthen their leadership qualities and build ownership amongst them. So we don't want to see the good work that has been funded by our faithful partner to collapse. We want to forward our request to Sahee Foundation to extend her contributions at least for a year to allow us to further strengthen the groups to be stronger. Again we want to say thank you to Sahee Foundation for the being a good and faithful partner for SCC.

16.0 SCC REQUEST TO SAHEE FOUNDATION

As we have already stated above that we extend our deepest gratitude to Sahee Foundation for being a good and faithful partner. When we look back on what you have done for the Organization we lack even words to say thank you. Your bridging finance which helped so much building the capacity of SCC to make her much more effective. The evaluation you facilitated for the organization. All these have contributed immensely to the improvement of the Organization.

We however request Sahee Foundation to consider funding us to implement another three year similar project which has some few added components that we feel are important in strengthening the livelihoods of the disadvantaged rural poor. A proposal to that effect is to be submitted in a few days for your consideration. It is our prayer and wish, that the work started through this project could be consolidated to ensure continuity and sustainability. For that reason, the newly proposed project will have some consolidation components on the SHGs that have been established through this project, particularly those that have been established within the 3rd year of the project. We are confident that given the chance and resources we need to consolidate the work we have started, we will all appreciate the value of having strong groups that will be able to run on their own even in many years to come.