



## Women fight gaps in micro-finance systems

The Masimba Women's Irrigation group says it has the drive to engage in meaningful economic activities but its efforts are stymied by the numerous gaps in micro-financing systems and the law.

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by Clayton Masekesa



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The group of eight women has been engaged in irrigation farming for five years in Muusha village, growing vegetables and fruits for supply to local secondary schools and individuals in the community.

Despite all its efforts, the group is still struggling as it cannot access small loans to boost its business. In a recent interview, the group's chairperson, Abigail Nhundurwa, 42, said that apart from lack of access to loans to ably engage in economic activities, her group was also bogged down by lack of information as to how and where to access the loan as well as the requirements.

“Our ambition has been to acquire more land and get treadle pumps. However, as a group we cannot get a loan for reasons that we do not even understand,” explained Nhundurwa. “What surprises us is that we have the potential to make profits, but when it comes to loans we are told that we do not qualify,” said Nhundurwa.

Apart from the issue of getting loans from micro-finance institutions, the women also said they lacked training to run their businesses profitably.

She said their group has approached a micro-finance group, Mutual Benefit Trust, to take corrective measures against the group's obstacles to accessing credit. They had been told that the terms and conditions in micro-finance lending were less stringent than the normal bank lending.

The Project Manager David Sagwete said his company had met the group and would soon have meetings with them. "It is important to work with such hard-working women. What we are being told by this group is the same scenario across the country. So often, these women have readily available markets, but their biggest challenge is that they have no money to expand their activities and ably contribute to the development of the country. They need some sort of awareness," he said.

Sagwete said there should be specific funds to cater for women's projects. "The funds can be set aside by the government or donors. The projects to be funded should also include macro-enterprises for those women who manage to pursue such big projects," he added.

Sagwete said the micro finance schemes were a means to integrate women in development. "It is in this spirit that donors should decide to channel their aid to be lent to small customers," he explained.

He said funds should be channelled towards groups like Masimba Women's Irrigation group with the aim of contributing to the sustainable improvement of the living standards of the poorest sections of population.