

Title

Community savings groups and gender equality in Zimbabwe

Author/s

Tanatswa Silvanus Chineka, Lecturer, Department of Social Work, University of Zimbabwe. Email tasilvac@gmail.com

Mulwayini Mundau, Senior Lecturer, Department of Social Work, University of Zimbabwe. Email lmundau@gmail.com

Abstract

The impact of women empowerment programs on gender equality has remained a critical subject in community development work. This is heightened in environments characterised by acute economic challenges and a wide gender gap such as prevails in Zimbabwe. The purpose of the study was to establish the opportunities and constrains presented by participation in Community Savings Groups (CSGs) for addressing gender inequalities. The research methodology comprised a qualitative approach with a total of 43 participants from four CSGs located in Hatcliffe, Zimbabwe, taking part in the study. Primary data was collected through indepth interviews and focus group discussions, corroborated by documentary evidence. Findings indicated that CSGs provide basic financial services

to women, as well as stimulate their productive capacities. In addition, participating in CSGs has the potential to redress gender inequalities in the household. However, participants lacked ownership of critical asserts, and in comparison, to men, had limited capacity to make independent financially related decisions. The study concluded that despite realizing improvements in livelihood, women participating in community savings groups remain institutionally marginalised. The study provides evidence that can inform development practitioners on improving the design of community savings groups to promote gender sensitive programming.

Key words

community, development, savings groups, gender equality, women, Hatcliffe, Harare, Zimbabwe

Introduction

Gender equality has been conceptualised as a matter of human rights, attracting significant attention in community development work, particularly that dealing with women empowerment. Kapitsa (2008) has identified women empowerment as one of the pertinent strategies in the pursuit of gender equality. This study investigates the relatedness between the participation of women in CSGs, and improvements in gender equality outcomes. The study methodology is a qualitative-based case study design, in which 43 participants took part. Using the Gender Equality and Development Framework (GEDF) propounded by the World Bank (2012). This study interrogates the capacity of Community Savings Groups (CSGs) to improve gender equality outcomes for women. A brief background on the use of CSGs in women empowerment programs is given, followed by a literature review focusing on women empowerment, gender equality and CSGs. The methodology of the study is then presented, followed by a presentation and discussion of primary findings. The study concludes by presenting a summary and recommendations.

Background

Gender equality has featured widely as a critical subject in the women empowerment discourse. It is recognised that the structural disadvantages faced by women are a strong impediment to sustainable development. Within their communities, women are amongst the most economically disadvantaged, and not surprisingly, the subject of gender equality is commonly considered as an issue of social justice. Gender mainstreaming has therefore emerged a key facet of women empowerment programs. The translation of gains accrued through participation in such development programs, into concrete gender equality improvements becomes a critical issue. Evidence from various gender focused development efforts reveals that the realisation of these concrete gains through women empowerment programs is not obvious (World Bank, 2012).

It emerges that development stakeholders need to critically consider the manner in which women's participation in empowerment programs brings about concrete progress in gender equality. Community savings groups (CSGs) have proliferated in development work as a community approach to poverty reduction (Kesanta & Andre, 2015). CSGs have been widely hailed for their potency in delivering positive livelihood impacts to vulnerable households. Women, who have a greater representation in CSGs than men, have been able to contribute to household livelihood through participation in CSG programs.

It is observed that despite the positive contributions of CSGs to the livelihoods of vulnerable women and their communities, women in Zimbabwe have remained marginalised in comparison to men. This detracts from their ability to achieve sustainable development. The collapse of the Zimbabwean formal financial apparatus has further contracted financial opportunities for women. This study

sought to assess the opportunities and constrains for women empowerment presented by CSGs. The bulk of literature on CSGs has focused on specific programmatic outcomes and impacts. Scant attention has therefore been given to the gender dimensions of participating in CSGs for women. It was the intention of this study to contribute towards addressing this gap.

Conceptual framework

The study was cast into the Gender Equality and Development Framework (GEDF) propounded by the World Bank (2012). The GEDF posits that the relationship between economic development and gender equality is shaped by interactions amongst households, markets, and institutions (formal and informal). These interactions are understood to ultimately determine gender outcomes. As such, the GEDF places emphasis on designing interventions that reduce specific gender gaps. Such interventions should take into cognisance the dynamics obtaining in formal and informal institutions, households, and the functioning and structure of markets. The World Bank (2012) highlights that when these aspects are not taken account of, the intentions of interventions become distorted, muted and contrary.

The World Bank (2012) proposes three premises that build into the GEDF. The first holds that households are not unitary blocks with common preferences and goals. Rather, households possess a homogeneity in regards to preferences, objectives and needs. In addition, differences in ability to influence decision-making exist in the household. Secondly, markets and institutions influence household decisions, thereby directly and indirectly affecting the relationship between economic development and gender equality. The third premise is that markets and institutions are not static but are shaped and conditioned by individuals and households. Such a dynamic process allows markets, institutions, norms

and values to evolve in response to endogenous and exogenous forces. CSGs shall therefore be assessed on how they influence households' interaction with markets and institutions, as well as women's participation in household decision making.

Literature review

The concept of inequality has been established as denoting primarily from disadvantages in social relationships and circumstances (Spicker, 2006). Gender refers to socially constructed and learned female and male roles, behaviours, and expectations (World Bank, 2012). This interpretation of biological differences permeates all cultures, defining access to rights, resources, and power. Gender ascriptions therefore give rise to inequalities between women and men, regardless of capabilities, capacities and wishes. The impetus to redress gender discrimination and inscribed inequalities has been identified as a global concern as represented by various global agreements including the Convention on the Elimination of All Forms of Discriminations against Women (CEDAW). Such commitments attest to the unequal distribution of power and resources that affect women's rights, opportunities and outcomes at all stages of their lives (Antonopoulos, 2013). Programmatic initiatives for women empowerment should thus be tailored to address such gendered inequalities.

Women have been identified as a social category defined by certain vulnerabilities (Government of Australia, 2016; Antonopoulos, 2013). Kabeer (2008b) has identified a typology of such vulnerabilities as including gender-specific, gender intensifying and gender-imposed constraints. These risks and vulnerabilities faced by women are traced to gender roles, inequalities and deprivations (Antonopoulos, 2013). An illustration is that distress male migration is widely accompanied by a permanent abandonment of women and children. In addition, when resources are scarce, women tend to eat less, and spend less on their own needs, preferring to care for the needs of others first. According to OECD (2011) in comparison with men, women invest a higher proportion of their earnings in their households and communities. These differences between men and women, as well as amongst women themselves reflect characteristics that form the basis of targeted interventions.

The nexus between gender, inequality and development has been extensively interrogated (Antonopoulos, 2013; World Bank, 2012; IC-IG, 2010). It is identified that gender translates into inequalities that, played out over the life cycles of individuals, impede development. This calls for a gender sensitive development agenda that promotes

equitable representation, and embodies a vision of women as active economic agents. Such a development drive sets the rationale for gender planning (Moser, 1993), which recognises the different roles, positions and needs that women and men have in the household and in the control of resources. The impetus for gender planning relates to an emerging trend of increasing detachment of women and children from reliance on men's income. Such trends shift the dominant assumption of men as primary breadwinners and income earners, making the case for a gender focused development trajectory.

Community savings groups (CSGs) continue to be harnessed as vehicles for economic development as they provide members with access to basic financial services (Brannen, 2010; Aga Khan Development Network, 2010). Such schemes are appealing to women given their accessibility and low cost of operation (Kesanta & Andre, 2015; Zim Stats, 2013; Cheston & Kuhn, 2002; Moser, 1993). Such initiatives should aim to alter existing socially binding relations and constraints (Sen 2006; Devereux & Sabates-Wheeler, 2004; Moser, 1993). The World Bank (2012) argues that social networks constitute collective agency that can be harnessed to shape individual and community goals. CSGs therefore provide economic and social capital that has the potential to alter rigid gendered dynamics. Such capital can be exploited as springboards for collective action, as there is strength in numbers.

In summary, the documentary evidence presented demonstrates that gender equality as a concept is concerned with the ascribed roles, behaviours and expectations that give rise to structural impediments to women's development. As such, gender focused development efforts such as community savings groups should ultimately be designed to address the structural barriers to women's realisation of sustainable development. It has been shown that community savings groups, by design, have the potential to redress deeply engrained gendered dynamics. Given the complexity of such gendered dynamics as they permeate social, cultural, political and economic spheres of women's life, it is not given that participation in empowerment ventures directly results in lowering gender inequalities. Therefore, the primary findings that shall be presented consider the capacity of community savings groups to address gender related vulnerabilities for women.

Research methodology

The study aim was to assess the impact of participating in VSLAs on women empowerment. The authors conducted a qualitative study in the

Hatcliffe community of Zimbabwe. The Hatcliffe community is a resettlement area located on the north eastern side just outside the capital, Harare. Cooperative dominated the subdivision of land and allocation of residential stands, and as a result, the economic domain of the community is largely informal. The majority of the households in Hatcliffe thus lie vulnerable to incessant economic shocks, attracting extensive development agency support, including the operation of CSGs. The study population comprised of CSGs trained on the Village Savings and Loan Associations (VSLA) methodology. Groups that were in operation for at least three years were selected as they are considered mature (ACET, 2014).

As the sampling frame was not readily available, four CSGs were purposively selected taking into consideration the availability of members and duration for which they had been running. Two focus group discussions were conducted with 43 participants (11 men and 32 women). All participants had joined the groups for at least three years. 3 key informants were interviewed to capture expert information relevant to the study. Qualitative data was gathered using voice recording, an electronic data collection technique. In addition, note taking was carried out to capture observations during the focus group discussions and in-depth interviews. To ensure objectivity, research assistants were engaged to transcribe and translate the data, additionally promoting validity and reliability. Thematic content analysis was used to analyse emerging themes, which guided data presentation. In addition, all the names of the participants used in the study have been changed to maintain anonymity.

Findings and discussion

The major findings of the study were as follows:

1. Community savings groups offer viable basic financial services for women and promote a strong work ethic which triggers the productive capabilities of women.
2. Women accrue social benefits from community savings groups which improve their social standing in the household.
3. Participation in savings groups contribute to the altering of gendered dynamics in the household.

The financial benefits of community savings groups

CSGs were found to offer an effective saving mechanism for the participants. Asked why they preferred group-based savings, the participants submitted that other informal ways of saving such as home-based saving were not sustainable for them.

During one of the focus group discussions, a female participant named Rufaro, submitted that, "Keeping money in the home is very difficult. Many things can arise that demand money, and you will be forced to take it. But having the money in the group is better because you cannot just take without the group present." Other participants in the focus group discussion agreed, citing pressure from competing household needs as a major challenge that detracted from the effectiveness of home-based saving. In addition, a participant named Priscilla argued that undue pressure and control from husbands were yet another militating factor. In regards to the latter, participants felt that being in a CSG awarded them some range of control and autonomy over their savings. This shielded participants from pressure instigated by their spouses to bequeath their savings under duress. These findings mirror Brannen's (2010) arguments that home-based savings are susceptible to outside demand, which compromises their sustainability.

The study findings revealed that CSGs continue to have positive livelihood outcomes for women. Participants reported that their households have seen better times since they started participating in the VSLAs. Melody, one of the participants, noted that, "Since joining the group, my children have not defaulted on school fees, are always well fed and presentable amongst their peers." Factors such as household nutrition and school related expenses for children featured amongst the major improvements that participants realised through taking part in the VSLA groups. This was further corroborated by another participant, Cynthia, who noted that, 'Since joining the group, I have always had money for food and my children have had enough to eat. Even though the economy has been difficult, we have managed to survive as I can always go and borrow from the group.' Such a steady and reliable source of financial support has resulted in the participants enjoying some level of income maintenance even in dire times. Such positive household livelihood outcomes were noted in other studies (Brannen, 2010; CARE International in Zimbabwe, n.d).

Participating in VSLA groups was found to have a positive impact on the businesses of participants. Care International in Zimbabwe (n.d) reported similar results in the context of businesses for smallholder farmers in Zimbabwe. As required in the constitutions of all the four VSLA groups represented by the participants, loans borrowed were for primarily productive purposes. Participants reported that they sourced capital from the VSLA groups, which would be injected into their businesses. A participant named Julius said that, "Sometimes prices go up before I can buy new stock. I will have to go to the group to get additional capital to use. This has helped me to keep my business running as things are difficult out there".

The VSLA groups therefore provide a stable financial facility that helps cushion the businesses of participants from adverse economic circumstances.

Social benefits of participating in community savings groups

The researchers were interested in finding out other social benefits accrued by the participants through engaging in the VSLAs. Asked what other social benefits they realised from their groups, the participants, especially women, reported that they enjoyed other non-monetary benefits through association with other group members. These included psychosocial support in times of death, sickness and calamities. One participant named Tinotenda, submitted that other group members, both male and female had given her support when she wanted to join the group and was not allowed by her husband. In this case, the concerned group members, both male and female, visited Tinotenda's home and spoke to the husband about the issue, after which she was allowed to join the group. Such overtures highlight the extent of social capital that VSLA members enjoy. Understood within the Gender Equality and Development Framework, these social benefits of VSLA reveal how such grassroot and informal institutions can be exploited to influence household gendered dynamics.

The capacity of savings groups to alter rigid gendered dynamics

In regards to the various roles undertaken by VSLA members, the study findings showed that both men and women enjoyed equal access to positions of leadership. In three of the four VSLA groups represented by the participants, women occupied key leadership positions such as chairperson and secretary. The fourth groups had a chairperson and secretary who were both men, but women in this particular group occupied other key positions such as treasurer and police officer. These findings revealed a critical dynamic in VSLA groups in relation the social roles assigned to women beneficiaries of VSLA groups. Through identifying women's roles as productive, the VSLA groups altered the gendered assumption that pitted women as mere dependants of men. This carries significant implications on the capacity of VSLA groups to address socioeconomic inequalities denoting from gender. This argument is echoed by Antonopoulos (2013) who argues that the capacity of interventions to effectively empower women is contingent on how their ability to address existing socially binding relations and constraints.

The study sought to establish the extent to which the roles of income earners undertaken by participants had any effect on their positioning in the household. Asked whether they were still regarded as mere

dependants in the household, the participants reported that they have garnered some respect from their husbands and families because of contributing towards household income. Rufaro, one of the participants said that, "Sometimes my husband's salary comes late and we have to rely on the money from my business and the group. Even when we do not have school fees my husband can ask me to go to the group for a loan". Kesanta & Andre (2015) have similarly reported the positive impacts that members of VSLA groups have on their family livelihoods. Another participant, Anesu, said, "My husband now treats me with respect because I give him money for bus fare when he has nothing. He finds food at home when he has not left money and he knows it is because of my business and the group". This revealed that the income contributed by participants has altered the dominant perception of women as mere dependants in their households.

The types of market places at which husbands allowed their wives to carry out their informal businesses was found to be strongly influenced by gendered dynamics. In the words of Thandiwe, one of the participants, "My husband does not allow me to sell my wares around bus terminus and some industrial areas because of the way women are jeered at and treated in those places." Strong acknowledgements from other participants showed that such sentiments were generally prevalent in their households. Women who undertake their informal enterprises around such male dominated spaces were seen by their husband and men in general as 'loose' and having some 'freedoms' that were not consummate with 'women'. More so, the jests that such women are subjected to, such as calling women by their first names and patting them on their backs and thighs, was cited as abhorrent practices that detracted from their 'womanhood'. These practices, as argued by the participants, created certain impressions of women with some masculinity that gave rise to husbands' insecurities and reservations about allowing their wives to work in such places.

The participants generally agreed that these common decisions by husbands to ban their wives away from certain areas was unfair. One female participant, Sharon, argued that, "It is these men who jeer at women in their workplaces and pat them on their bodies. So, it is not fair that they do not allow us and yet it is okay for them to do so." This revealed a heightened sense of injustice on the part of the participants. When the male participants were asked to weigh in on the issue, they acknowledged that such decisions by husbands were not fair. Tinofara, one of the male participants, however justified these decisions on the grounds of husbands trying to "protect their wives." Another female participant, Nothando, pointed out that, "The rules and regulations in formal employment places help to

make sure women are treated with greater dignity than in informal market places.” Such comments are suggestive that participants regard institutional protection for women, inter alia through the rule of law, as only present in formal spaces.

Summary

The study has observed that the VSLA program design lacks intentionality on altering gender equality, but rather focuses on improving the livelihood outcomes of members and their households. The resulting positive strides towards gender equality that have been noted in the study are rather coincidental than intentional. This lack of intentionality detracts from the capacity of VSLAs to alter rigid gendered dynamics that militate against women realising economic empowerment.

However, the study has established that CSGs have the potential to address gender inequalities. They offer an effective saving mechanism that allows members, especially women, to withstand the gendered and economic pressures that occur in their households. The VSLA program offers an opportunity to address gendered inequalities as both women and men assume leadership positions. This offers an opportunity to boost the confidence and esteem of women who participate in these programs. Women can assume the role of co-breadwinner through contributing towards the livelihood needs of their households. This provides an opportunity to alter the rigid gendered perception of women as mere dependents, reframing their role as active economic agents in the household. VSLAs therefore have the potential to alter the rigid gendered dynamics occurring in the households.

Study conclusions

The study findings and foregoing discussion establishes that community savings groups (CSGs) remain a viable model for empowering women. They provide an effective, sustainable and fairly simple alternative for providing financing services to vulnerable women. This promotes asset accumulation, nutrition smoothening and some level of cushioning against economic shocks. The design of CSGs is however limited in regards to addressing the range of gender vulnerabilities women are exposed to. In the absence of an intentional impetus

towards altering the rigid gender dynamics that give rise to perpetual inequalities, women empowerment within a sustainable development paradigm remains a distant dream for women in CSGs. The design of such women empowerment initiatives as CSGs should therefore be deliberate in altering rigid gender dynamics that entrench women’s aspirations for sustainable development.

Recommendations

Given the study findings and conclusions, the following recommendations are made:

1. Adequate training and capacity building on gender mainstreaming should be provide to agencies and practitioners involved in women empowerment work.
2. The design of community savings groups should intentionally focus on altering rigid gendered dynamics in the household and community.
3. The participation of men in community savings groups should be actively encouraged to ensure that the process of gender equality becomes a collective effort.
4. Women empowerment programming should align with national development structures that should in turn provide a framework to promote institutional responsiveness to gender equality.

Conclusion

The study has examined the participation of women in community savings groups with regards to their realisation of concrete empowerment gains. The study findings presented highlight the viability of community savings groups in providing adequate cushioning for basic household livelihoods, as well as addressing the psychosocial needs of participants. However, it is observed that community savings groups fall short in their capacity to alter rigid gendered dynamics experienced by women. As such, recommendations have been proffered highlighting the need to improve the design of these grassroot schemes to intentionally alter rigid gendered dynamics within the home and community spaces.

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