

CHAPTER 4

The Mt Darwin District Case

Chapter three focused on the research methodology. This chapter presents the study's findings and critically analyses and discusses them in the context of the literature reviewed in Chapter 2. The findings centre on the motivation for women's engagement in ISALS, projects undertaken by women in ISALS, socio-economic changes brought about by women's participation in ISALS, constraints in women-run ISALS and women's knowledgeability on existing policies and their relevance in the promotion of women's socio-economic empowerment in Mt Darwin District of Zimbabwe. As already pointed out, the study's focus on the impact of ISALS on women in Mt Darwin Districtsought to understand:

- The demographic characteristics of the participants;
- Women's motives for engaging in ISALS;
- The projects undertaken by the women in ISALS;
- The socio-economic changes brought at individual and group level;
- The constraints that ISALS face; and
- Women in ISALS's knowledge of existing policies on women empowerment.

Most of the women engaging in ISALS were between the ages of 25 and 54 years. However, the economically active group in Zimbabwe ranges from 18 to 49 (Zimstats, 2012). Below the age of 25 years, women would not have established and grounded themselves financially as most of them will be single or would have just got married and mostly depending on their husbands or family for survival resulting in them not being able to contribute or engage in ISALS. It was established from the study that only mature women, aged between 25 and 54, engaged in ISALS. This is an important factor to consider when joining ISALS as mature members tend to make informed decisions on the day to day running of the ISALS. This was corroborated by one key informant who highlighted that most ISALS survive because the participants are mature enough to make informed

decisions on the progression of their entities. This shows that, among other factors, age has an impact on the smooth running of ISALS and also the empowerment of women. The researcher observed that age, to some extent, influences the growth of ISALS because most, if not all, the ISALS that were performing very well had members that were above 25 years.

The study sample was dominated by married women, followed by a sizeable number of single mothers and only a few divorced, widowed and separated women. In the study, 135 were married, 9 were single, 6 were widowed and 2 had separated. It was established that more married women engaged in ISALS as compared to the other categories. Married women tend to have more responsibilities in terms of household care giving, as such they tend to participate in income-generating projects to meet the household demands. One of the participants indicated that their saving scheme only recruited married and divorced women, thus, leaving no room for single mothers. The participant did not give a plausible explanation as to why they discriminate against single mothers even after probing her. However, from the research findings, there is animosity between married and single women, where married women try and safeguard their marriages by not associating with single women. Since most married women are the ones actively involved in ISALS, the study deduced that marital status is a contributing factor to women engagement in ISALS. Resultantly, more married women are empowered through ISALS as compared to single mothers.

Most women engaging in ISALS had just gone as far as grade 7 though a few had gone beyond forms 2 and 4. Out of 152 women participating in ISALS, 67 had gone up to grade seven, 23 to form one, 26 to form two, 11 to form three, 22 to form four, 2 to form five and 1 to form six according to the Zimbabwean education system. The ISALS are not formally registered with the Government that allows them to operate with less formal bookkeeping and thus they accommodate semi-literate and literate members (Gudza, 2016). The good thing is that most the saving scheme members could grasp the operations of their ISALS without much difficulty. They could go through their books of accounts without

problems. Where they needed explanations the better educated members could easily simplify the transactions for them. Those who are less knowledgeable looked up to those who are well-informed to come up with new ideas and projects for their ISALS. This was highlighted by one participant in the focus group discussions who pointed out that they always look up to certain individuals to bring new ideas. However, some group members argued that they all contributed and did not rely wholly on more educated members.

Based on the engagement with the members in different groups the researcher observed the differences in contribution between members with different educational levels. During focus group discussions, the study established that the education level of women engaged in ISALS is a determinant for good progression of ISALS. The more educated the ISALS members, the more they contribute effectively towards their ISALS. Education empowers women and gives them legitimate power and authority to perform tasks. Empowered women can participate in the planning and decision-making process and contribute to the development programmes individually. Thus, empowerment would become more relevant if women are educated, better informed and can make rational decisions.

To critically examine the reasons why the women were engaging in ISALS in Mt Darwin, the researcher sought information from the Focus Group Discussions, ISALS Chairpersons and Secretaries and Key Informants participants. Many reasons were mentioned, however, most participants cited that: they were convinced of the economic benefits after attending the mobilisation trainings, they wanted to supplement their household incomes, move away from depending on men for income, own assets, show that women were capable of supporting their families, educate children, buy agricultural inputs, start, have and own businesses as women, move out of poverty. Others joined after observing other women benefitting whilst to some, it was due to persuasive peer pressure. Those who joined to test if ISALS were really working unanimously agreed that they benefitted and were staying in them forever. One participant in a Focus Group Discussion said this:

“The major reason for joining my ISALS was to start income-generating activities. Before joining ISALS, it was quite difficult for us as a family to get capital to start desired businesses. We were going through an extremely difficult time financially when my aunt, my husband’s sister, asked me to join their ISALS. She paid for my first and second contributions, thereafter I was able to pay. Right now, I am happy to announce that our children are going to school and their fees are fully paid. We have bought beds, blankets and many other household utensils, thanks to my ISALS”.

While various women engaged in saving schemes (ISALS) for different reasons, the literature points to different approaches and drivers for joining the ISALS. This position indicates financial stability is the central motive for joining the ISALS and this was in tandem with Longwe Framework’s welfare (*kugara zvakanaka* in Shona) stage. The women joined the ISALS to improve their welfare, in terms of having access to resources mainly financial and household assets, being out of poverty and able to educate their children amongst many things. With, financial resources, many challenges are resolved that is part of the perceived improved welfare. The ISALS are part of the opportunities that can improve household income in Zimbabwe. For them being able to meet the basic human needs like food, medical services and paying tuition fees for their children was some form of empowerment.

Still on motivation to join ISALS, another participant stated:

“As a single parent, I had through many challenges until I joined our saving scheme. By the grace of God, I am now able to fend for my children. Before I would get loans from relatives which were never enough in certain instances because I had tried to get loans from formal banks, but I did not meet the requirements. Yes, I still face some challenges just like any other single parent, but I am better placed than before. My firstborn is now at university and I have been able to pay for his tuition and many other related expenses timeously. I am committed to our ISALS because it has brought some significant changes, especially to my children’s life. I am now respected in society and am of a better social standing compared to other widows. ISALS are empowering”

The above statement by the participant, indicate a self-reliant posture and empowering aspect of the ISALS. The ISALS, in this case, presented a better option for financial assistance which would then reduce the problems of over-borrowing from relatives and challenges of being refused credit by

formal institutions. Again, this participant felt empowered by being able to meet her financial obligations like paying tuition fees for her children. This is in line with the African feminist theory which advocates for change of roles.

The current study observed that different ISALS view empowerment from different perspectives as some felt empowered at the welfare level whilst others worked hard to get to the control level. As such empowerment does not necessarily must be hierarchical, like in Longwe's Framework, but however, it all depends on how different ISALS perceive empowerment. Besides dwelling on the issues of finance, one participant indicated that women who joined ISALS also looked into social support and having group relationships that would assist the women in times of need. In an interview with one lady, she stated that:

"When our child passed on it was my ISALS members who assisted us to bury our loved one. Being part of an ISALS becomes part of a family that helps you in times of need."

The above participant was motivated to join ISALS because ISALS provided social support and security. This shows that social support and security are important aspects of women in ISALS. In this particular case, if this woman had not joined the ISALS she could have failed to afford a decent send off for their loved one.

To some, ISALS have the propensity to promote individual micro-enterprises outside the ISALS groups which make them more financially sustainable and improve their social standing in society. The next quotation highlights empowerment through individual micro-enterprises.

"Through the loan that I got from our ISALS, I managed to start my own poultry venture which is doing very well despite the economic challenges we are facing as a country. I just pray that God will help me develop this venture and be able to compete with big companies in the industry"

The above statements auger well with the African feminist approach that seeks to see women starting their own ventures, being able to stand on their own without depending on their male counterparts and owning their enterprises. Once women are able to achieve this, then they are

independent to actively participate in building the economy. Relative to Longwe Framework, such women will be on the higher levels of her framework, namely, the participation and control levels. This only serves to highlight the extent to which ISALS can capacitate rural women.

Through in-depth interviews, participants stated that they could not afford to open a bank account due to the high charges imposed by the banks. Furthermore, the banks also require collateral which most women in ISALS cannot provide. Resultantly, most rural women do not qualify for bank loans because of their prohibitive demands. As such, rural women resorted to ISALS as they presented an easy option to put their money and recalled it whenever they needed it. The drive to save money in banks was undermined by high bank charges and so ISALS presented a better option. One participant stated that:

"I failed to open a bank account because I didn't have the required documents and also the high bank charges. I find this very unfair, but like the saying goes, life is never fair. I am happy because ISALS came in handy, they are a better option and are operationally flexible. I encourage other women to also join ISALS and enjoy the benefits".

In the same vein, a Key Informant concurred with the above and said;

"These ISALS have become a better option for banking and withdrawal of funds for the members. We are seeing the mushrooming of ISALS in the community because of favourable rates of interest earned that come every month without bank charges. In actual sense, the rates of interest make the groups grow and lend more money to its members"

The above statements indicate that ISALS are promoting financial inclusion among women who are excluded by the formal banking system. ISALS participants do not require paperwork to borrow the money, but only their signature and abidance by the Constitution. Every ISALS member benefits equally and if she has the capability, she can even borrow more money and increase her individual investments. All the money contributed should be lent to members so that it generates interest. The growth of ISALS is measured by the amount it has, whether floating or in the hands of the treasurer.

The women in ISALS Focus Group Discussions came out with many reasons for joining ISALS. The issue of peer pressure also came alive as narrated by some participants below:

“I joined ISALS because I wanted to have something that brings money to feed my children, like other families in the groups”.

Another participant had this to say:

“I had a friend who was in ISALS and when I got into her kitchen, I saw that she had new kitchenware and she told me how she had got it”

Yet another said:

“I was invited by my friend to their ISALS meeting, I got attracted then I paid and joined”.

This issue of peer pressure was also supported by the view that some women were attracted to see how easily the money was being spun in rural areas and transforming women's lives and improving their household assets. Peer pressure has a strong influence particularly in rural areas, women tend to emulate what others are doing. No one wants to be left behind especially on socio-economic benefit aspects that improve family welfare and access to resources. Witnessing women, especially rural women, being empowered is the main thrust of the African feminist theory, as such, they regard ISALS as an empowerment tool for rural women. This empowerment is congruent with the welfare and access levels of the Longwe Framework where the concern is to meet the basic needs such as school fees and access to resources.

TYPES OF ISALS PROJECTS RUN BY RURAL WOMEN IN MT DARWIN DISTRICT

The question of types of ISALS was aimed at finding out the different projects that were carried out by women participating in them. It is out of these projects that women are expected to improve their socio-economic status and thereby become empowered. The women cited near cash projects such as livestock rearing, most of them had small livestock such as chickens mainly broilers, layers, and improved breeds like the Bushveld. Others had guinea fowls, traditional goats mainly at the individual household level. At group level, some groups had large livestock,

especially cattle, maize and groundnut shellers, grinding mills, horticultural gardens, improved goats breeds, such as Boer goats, and peanut butter and oil pressing machines projects. Some groups were engaging in property accumulation and in some instances purchasing groceries occasionally, for example once or twice a year or when necessary. These included agricultural inputs and household utensils. They purchased these items for each member during a specified period. In line with these projects, several participants shared experiences about their projects both at individual and group levels.

One such participant in a Focus Group Discussion said:

“One of the things we consider is that women in the ISALS should close household utensils gap. Anyone who visits a woman in ISALS should see a difference, as such when our profits have accumulated, we buy each other kitchen utensils, such as pots, plates, tablespoons and cups amongst many other things.”

Along the same aspect, another participant indicated that:

“We bought pots and shared six pots per person, and we also bought plenty of plates and dishes. In December we intend to buy blankets and more household utensils.”

One ISALS Secretary had this to say:

“Around July-September each year, we buy agricultural inputs and share amongst ourselves. We ensure food security in ISALS households, for example, this year we bought 30kgs maize seeds, 10kgs groundnuts seeds, 5kgs NUA45 beans seeds, 5kgs cowpeas seeds, 50kgs Compound D and 50 kgs AN fertiliser for each member. This ensured that even if we do not receive the Government agricultural inputs, we will be safe and food secure, come harvest time”.

In emphasis, one ISALS Chairperson said:

“Women in ISALS also purchase agricultural equipment such as ox-drawn ploughs, scotch carts, hoes, rippers, wheelbarrows and steers and we even do the same as a group when necessary.”

The participants indicated group projects were being implemented in their ISALS. The kitchen utensils projects were aimed at improving their welfare in line with Longwe Framework. Although most households in rural areas are poor, at most it is the duty of a woman to ensure that her

household has enough kitchen utensils. Kitchen utensils were the very first items prioritised by these women. It is worth noting that ISALS members are more interested in things that give them immediate satisfaction, like kitchenware. It is through these projects, that some women take advantage and improve their household utensils.

The ISALS showed strategic thinking through buying each other agricultural inputs although they usually receive Presidential Agricultural inputs nearly every year. These Presidential Agricultural inputs sometimes come late. The ISALS members purchase their inputs early and ensure that their household are food secure that is a very noble and sustainable idea. The issue of agricultural inputs indicates higher level thinking that improves access to key economic inputs. The economy of the communities in rural areas is in agriculture, as such, it is strategic to invest in agriculture. The issue of improving access to agricultural inputs, is line with Longwe's second stage that emphasises on access to means of production. These agricultural inputs and equipment improve the women's access and ownership to resources. This is in line with the African feminist theory which advocates for equality of opportunities between women and men, as such, ownership of agricultural inputs by women in ISALS is a step towards this equality. Traditionally, bigger household resources such as steers, scotch carts and ox-drawn ploughs were purchased and owned by men. This also indicates tolerances in gender roles shift that is also good for families.

Figures 4.1 & 4.2 are some of photos taken during the data collection in Mt Darwin District showing the things bought by ISALS members.



Figure 4.1. Kitchenware (Author, 2020)

Participants indicated that the kitchen utensils were the very first items prioritised by women.



Figure 4.2: Groceries bought by ISALS (Author,2020)

Groceries are part of the basic items which the ISALS purchase once in a while or in times of need. These groceries include mealie-meal, rice, milk, flour, sugar, salt, cooking oil and many other basic food stuffs.

SOCIO-ECONOMIC CHANGES BROUGHT ABOUT BY WOMEN PARTICIPATING IN ISALS

The researcher intended to find out the tangible and non-tangible socio-economic transformation in women participating in ISALS.

TANGIBLE SOCIO-ECONOMIC IMPACT

The tangible socio-economic impact question was aimed at finding out the life changing stories in women who were participating in ISALS. It intended to find out how the ISALS had changed the women's socio-economic status both as individuals and groups. Although there were some challenges at times, the ISALS participants whose groups were performing well unanimously agreed that the ISALS had changed their lives for the better. Key Informants also concurred with those sentiments. Most of the ISALS which had been in operation for more than three years showed more impact in terms of achievements. The participants cited improved housing with modern window frames and roofs of iron sheets or asbestos, improved food security, improved goat pens, improved goat breeds and chickens, income generating projects such as gardens, oil pressing machines, incubators, broilers, maize and groundnut shellers, grinding mills, seed banks, motorbikes, bicycles and improved incomes. The majority (9 out of 12) of the highly performing ISALS indicated that they had enough profits at hand to register as SACCOS. Six ISALS which were formed in 2015 had between USD3000-6000 at hand.

One Key Informant had this to say:

“Some of those ISALS are mature enough to form SACCOS, they have got enough money to lend and get much profit. Even though it is outside their mandate, some are even lending to small ISALS and businesspeople, because they have enough savings. Their lives have completely changed, some even look and behave as if they are formally employed.”

Another Key Informant emphasised on this saying:

“Even some Civil Servants are borrowing from those ISALS, they have become community banks.”

The Chairman of one ISALS said the following during an in-depth interview:

“We have enough money in our group that we are planning to buy a truck next year so that we can easily transport our vegetables to markets even in Harare where the prices are good enough. It is our dream that we diversify and move into the transport industry.”

Yet another participant had this to say during a Focus Group Discussion:

“My life has completely changed because of the ISALS, I can eat any type of meat I want, I can afford daily basic requirements, I cannot call myself poor anymore, because I have an income generating project which sustains the family.”

Another participant indicated that:

“When I joined the ISALS, I could not pay fees on time, but now I can finance my children’s education without hassles”.

Yet another participant interjected saying:

“Isu hatina kumbopiwa (We were never given), BACCOSI because we had bought all the basics including rice and mealie-meal which was being donated by the government.”

BACCOSI, was a government-initiated programme that was meant to cushion the less privileged by supplying them with the basic requirements like rice and mealie-meal during the hyper-inflationary period of 2007-2008.

Another one also emphasised:

“With ISALS we managed to invest in income generation projects and this spilled over to our households. Personally, I now have cattle, goats and numerous chickens I cannot count. I can easily turn these into cash anytime I need money. Right now I am failing to meet the demand for eggs.”

The participants in the study indicated that their social status had improved and taken them out of poverty. These findings indicate a shift at both social and economic levels, as these ISALS members were able to serve other people outside their normal groups, although it is outside the mandate of their ISALS. If they fail to get back their monies from these outsiders, it becomes a problem because it is outside their constitutions. However, the

results showed that those ISALS with vision were moving forward and diversifying to increase income, sustainability and viability. This is key in any business, because depending on one milk cow is indeed not viable.

The results further indicated that the groups had moved upward the Longwe Framework and were able to actively participate in the market. This engagement in the market resonates well with the African feminist theory whose emphasis is on the active participation of women in economic activities for the betterment of the society at large. The results also showed that ISALS can transform lives and uplift the standards of individuals and groups.

It should be noted that the ISALS were able to shrug off other external challenges mainly brought by the environment for example the El Niño induced hunger. For example, Mt Darwin District gets handouts from the Government and NGOs nearly every year. The Government supports the community with Presidential Agricultural inputs and sometimes with food. The NGOs, especially World Vision, usually distributes hand-outs in terms of food hampers and cash, due to El Niño induced droughts which sometimes cause food insecurity amongst the community. The study found that the ISALS had contingency plans for these through planning ahead, purchasing agricultural inputs and investing in near-cash assets.

The results of the study show that the women participating in ISALS had been transformed non-materialistically. The participants cited the aspects of unity of purpose, respect, reduced Gender Based Violence (GBV), leadership with confidence, participation in household decision making and cross-learning as some of the attributes that they are proud of when it comes to transformation. They unanimously agreed that ENTERPRISE (NGO which introduced the ISALS) used the Gender Action Learning Systems (GALS) methodology to capacitate them prior to the formation of their ISALS. This methodology transformed them in the way they thought and perceived the aspects of gender. They adopted this methodology and some of them became gender champions, whereby they educated the community on issues of gender. They mainstreamed gender issues in their

ISALS meetings. One participant said:

“By mainstreaming gender into ISALS it enabled me to see and accept my position in the family. As such there is now perfect peace in my household. I used to shout at my husband whenever he failed to pay school fees for our children before being trained in GALS. In retaliation, he would shout back or end up beating me. I would try to fight back, but as you know, he would always overpower me. Since I got training in GALS we are living peacefully.”

Another participant had this to say during a focus group discussion:

“Women in ISALS are known for being cultured and experience very minimal GBV. Our neighbours have even adopted our lifestyles. We invited our husbands to attend ISALS meetings where we discussed issues to do with GBV before our normal business. This was really the turning point as our husbands managed to change from their patriarchal behaviours, we are now riding on peace. They even involve us in decision making, something they wouldn't do earlier on. Our children are quite happy with this development.”

Yet another participant echoed the same sentiments during a focus group discussion:

“Our husbands now respect us because we are now supporting the families together. They are not overburdened by family requirements because ISALS have taught us to be innovative and industrious as women, as such, we are able to assist our husbands fend for our families. We are now at the same level in terms of decision making, money is power you know, gone is GBV in our households”.

A key informant had this to say:

“Those women in ISALS have gained much respect not only from their husbands but from their communities as well. The ISALS have empowered them in terms of decision-making, leadership attributes and resource mobilisation. They also enlightened them against GBV, and they are now by far incomparable with most women you see here..... Those women are great leaders, they managed to lead those groups from zero dollars to thousands of them. They have much respect in the community”

Two Chairpersons and a Secretary emphasised:

“We managed to learn from each other, took the best practices and learnt from our mistakes. Now here we are, as leaders and business people who are respected because of ISALS. Today we are empowered because when we saw the ISALS opportunity, we grabbed it, got capacitated, participated in the ISALS, and got empowered. Those who did not get involved in ISALS after the trainings, have nothing to show and are disempowered... I was not born a

secretary, but ISALS moulded me to who I am. I used to be shy and notable to speak in-front of people. The ISALS groomed me to be a woman who can talk and influence decisions.”

The above statements from the ISALS leaders and ordinary participants reflect that they had benefitted non-materialistically although most of the components emanated from their materialistic benefits. The communities tend to respect those with material things. Besides respect, those with material wealth tend to be seen as wise and considered as the voices of the voiceless. They got the attention of the community, because they were performers (they formed ISALS) after the capacitation. It can be noted that ISALS brought about intangible changes in their lives. Women in ISALS indicated that they equally complemented their husbands in caring for the families, they were respected by their husbands, and they became leaders as a result of their involvement in ISALS. Once there is respect between the spouses, GBV incidences tend to be very minimal.

These findings show that women in ISALS were empowered socially and economically which fits well into the African feminist paradigm, which is against GBV because, in most instances, women are found to be victims of GBV than men. Rating the above empowerment achievements using the Longwe Framework placed these achievements on the higher levels, thus, Conscientisation, Participation and Control levels. It is worth noting that women from different ISALS were at different levels of the Longwe Framework. Performing ISALS were able to achieve the higher levels of empowerment, but the non-performing remained at the lower levels. As such, performing ISALS found it easy to progress to the higher levels but for the non-performing ones it took a while. Despite different ISALS being at different levels of empowerment, they all felt empowered in one way or the other.

The researcher intended to find out the challenges that were faced by ISALS, and the mitigation actions. The researcher mainly targeted those ISALS that were not performing well to narrate their lived experiences. The study mapped the best practices before looking at the constraints.

The ISALS participants and key informants reported successes of some

ISALS within the five years of formation. It was observed from the foregoing findings that ISALS empowered the women participants both socially and economically. As earlier alluded to, the ISALS members were able to send their children to school with full support (paying school fees, with uniforms and school stationery), improved their incomes both at household and group levels, improved their housing to modern standards and were able to own once men-dominated assets such as cattle. Additionally, they established income generating projects, improved food security, opened markets, and acquired business equipment such as egg incubators and agricultural equipment such as rippers and scotch carts, attained leadership roles, participated in household decision-making and experienced reduced gender-based violence. The ISALS were no longer relying on Government agricultural inputs and handouts such as BACCOSI. One ISALS Secretary had this to say:

“The ISALS saved us, otherwise we could be still swimming in poverty. ISALS women were able to acquire properties, fend for their families and cross the gender barriers in terms of generating income. With ISALS, we have been really empowered.”

One chairperson said:

“Successes in ISALS cannot only be told, but can be vividly seen, look at those cattle we now own, (pointing at the cattle) and the income generating projects that we are undertaking. We are also holding influential leadership roles in the society among other things.”

The above successes are a fulfilment of the African feminist theory which fight for women involvement in the public arena than being restricted to the private arena. Additionally, the women owned their own assets which they had control over and were able to make decisions without influence from their husbands/ male counterparts. This resonates well with the African feminism that advocates for women empowerment. These achievements represent the higher levels of the Longwe Framework which have been alluded to earlier on. It is worth noting that the above successes were both told by participants with lived experiences and observed by the researcher. The successes outweighed the failures, indicating that the ISALS methodology can be trusted in empowering women in rural areas. The unity of purpose amongst the ISALS participants, effective

contributions by members, internal (group members and their husbands) and external support (community leaders, NGOs and MWACSMED). The NGOs and MWACSMED provided trainings and assisted the ISALS envisioning.

Those ISALS who were struggling, articulated several constraints that were affecting their performances. To start with, when the ISALS were introduced in Mashonaland Central Province, that included Mt Darwin District, by ENTERPRIZE in conjunction with the MWACSMED, those who took the initiatives were trained in ISALS methodology, including GALS, financial literacy and group dynamics. Some formed the ISALS immediately thereafter, while others just ended with the trainings and never participated in ISALS thereafter. Most of those that formed ISALS immediately recorded benefits while those that were formed after seeing those who had started to benefit struggled to survive. Those ISALS that lacked initial training to capacitate them struggled to run the ISALS. Of the six that were performing poorly, two of them had not gone through the formal training of the ISALS methodology. The most cited constraints were the interference of husbands in running the ISALS, failure to get monthly contributions, GBV, pulling out of some members, failure to manage group dynamics, hyperinflation and Covid-19 lockdown.

The ISALS participants and Key Informants unanimously agreed that husbands who negatively interfere in the women-run ISALS disturbed the smooth performance of such projects. These most cited constraints included: failing to give the women the opportunity of decision-making about the projects they want to venture into to generate money or acquire interest, prohibiting women to attend ISALS meetings, jealous husbands who think acquiring assets by women reduces their control as heads of households and those who prohibit their wives from attending trainings. One ISALS participant said:

"My husband does not want me to attend trainings, he says I will be taught things that destroy our marriage".

Yet another Secretary from one of the poorly performing ISALS had this to say:

"Some husbands are really jealousy, they do not want their wives to attend ISALS especially those with a mixture of men and women. They fear

that these men will propose love to their wives, while others fear that empowered wives will reduce their dominance.... Some husbands never give their wives decision-making powers to decide on projects that they choose like ISALS. They want to dominate even women-run projects”

The results from the participants showed the rigidity or ignorance by other men. Their interferences do not promote self-esteem or bring innovations in women, instead it disempowers them. If a woman is incapacitated, she is as good as disempowered. Cross-learning happens in meetings and trainings where the participants share ideas. Indeed, there is a need to capacitate the men as well for the good of empowering women through the ISALS.

Some ISALS did not perform well because of the failure by their members to pay the monthly contributions. The ISALS growth and sustainability is a result of constant monthly contributions and payment of interest over stipulated periods. Failure to adhere to the agreed parameters of ISALS, the projects are bound to perform badly and may even collapse.

One of the Secretaries stated that:

“One of the challenges that we face is that some members continue to leave after each cycle because of lack of monthly contributions and it takes a bit of time to replace them. Even so, some fail to pay their interest and we end up taking them to the Village head, Chief and sometimes but rarely to the police.”

“Some women fail to identify viable projects that may generate money, and as such, they fail to raise their monthly contributions. If ISALS lose more than two members, it will impact negatively on the group’s performance, thus, the group’s contributions dwindle and so are the interests,”

Said one Key Informant.

“I had to re-join after three months of absence, especially during Covid-19 lockdowns. I had no money, and I had nowhere to sell my goods because of the lockdowns” said one participant.

“Due to Covid-19, the suppliers closed down and this was the greatest challenge that we faced in our ISALS” said another participant.

The statements show that ISALS depend on monthly contributions from participants. Without viable income generating sources, monthly

contributions can be a challenge especially if the interest is on the higher side. In ISALS, every dollar from a member counts. The ISALS should generate profits from every dollar, therefore it is vital that each member contributes every month to keep the ISALS on track. Covid-19 induced restrictions on mobility blocked the markets and affected the generation of income that enabled the participants to pay back interest and monthly contributions.

Some members just left the groups without giving any explanations. Leaving a group means less income to the ISALS. Other Chairpersons especially those who were not formally trained in group dynamics fail to manage group members and because of this, some groups collapse.

“The ISALS leadership that did not go through the formal training of running ISALS usually found challenges in keeping the group members together. As such, some left after some disagreements. The viability of ISALS is then compromised” said one Key Informant.

The running of ISALS sometimes poses a challenge especially to the untrained leadership. Training is key in ISALS management. The group members should be updated and motivated to keep hoping for the better. Members should be open about their plans and feel free to tell the leadership about quitting in line with the constitution rather than just disappearing, if the leadership is well organised.

Hyperinflation has been a major challenge to some ISALS. It needed innovative ISALS to survive the inflation. This was coupled by the change of currency which at one time was USD, RTGS/Ecocash or both. The loss of value of the Bond and RTGS affected ISALS mainly when it came to the purchasing of agricultural inputs, selling of their products and contributions in local currency.

“We had to invest in near-cash assets to keep up with inflation, because you cannot keep the Bond. After the contributions by members, we bought chickens, goats, cattle and other assets that could be sold off in USD in times of need to keep up with inflation” said one Chairperson.

The statement indicates that the harsh economic conditions reduced the magnitude of profits for people engaging in the ISALS because of currency

fluctuations in the economy. Inflation also eroded their gains, those who survived had to invest in near cash assets such as livestock. Innovations in the face of an unstable currency are very critical components for viability and sustainability of ISALS.

The participants reported that they managed the challenges either internal or externally, to keep the ISALS viable and sustainable. One Secretary said:

“Depending on the type of challenge, we try and solve some of them by ourselves and where we have failed to reach an agreement we seek the assistance of the Village Head, Chief, MWACSMED and on rare occasions, the police. For example, on the issue of dropouts, we mobilise for replacements and on failure to repay loans, we refer to the Community leaders for assistance. We also refer to our constitution to guide us.”

“The ISALS carry out look and learn visits to other ISALS doing well or escalate the matters to externals such as the Village Heads, Chiefs, MWACSMED and NGOs as a strategy to solve challenges,” said one Key Informant.

The above-mentioned statements indicate teamwork and networking in ISALS projects that is very critical. Problems need to be solved to move on and achieve set objectives in any project. The community-run projects like the ISALS, always have problems related to group dynamics and financial issues. It is very prudent for the ISALS to stick by the training notes and constitutions to manage some of these challenges. Though these ISALS were performing as expected, the members were motivated to keep on finding ways of reviving and sustaining them because they viewed them as an empowering strategy. This resonates well with the African feminists’ view that women should find ways of empowering themselves.

The researcher sought to find out from the participants their knowledgeability on policies that guide their operations as ISALS and other policies pertaining to women empowerment in general. Understanding the policies helps guide the operation of ISALS and protect their investments. Unlike the SACCOS which are officially registered and regulated by the MWACSMED, the ISALS are grassroots microfinance

institutions which are informal and unregistered. Even though, not registered, they still fall under the mandate of the MWACSMED which was established in 2005 with a broad base on economic empowerment and mobilisation of women communities and elimination of gender disparities. ISALS are a forerunner of SACCOS, as such, to a lesser extent they can be still covered under the policies guiding the SACCOS. The ISALS can use their constitution to report the fraudsters at community courts. One Chairperson said:

“We have people who are so difficult when it comes to honouring their payments. As such, we use our constitution to settle matters because we know that we are operating legally. The MWACSMED come to us time after time to see how we are operating.”

“If we have any challenges pertaining the policies and legal issues, we liaise with the MWACSMED, who always guide us” said one ISALS Secretary.

“If one of us fails to pay the interest as agreed in our Constitution that was signed by everyone, we give her the grace period and if she still cannot, we either report the cases to the Village Head or Chief because they have copies of our Constitution. Remember our Constitution was signed by the police as well. These cases of failing to pay are rare” said one participant.

“ISALS although not officially registered, they operate under the mandate of the MWACSMED and enjoy all the benefits of SACCOS when it comes to policies. To recover a debt, the ISALS are mandated according to their Constitution to take any asset that has the same value with the debt owed to them by a member” said a Key informant.

Most women in ISALS were quite conversant with policies that promote women empowerment. One participant had this to say:

“The government is trying hard to empower us as women. For example, it introduced a policy which addresses gender inequalities. Women and men are now equal before the law unlike long back when men would see themselves as superior. If my husband says something that I don’t agree with I am now able to disagree with him. Long back I would just listen to whatever he said without questioning him.”

Yet another woman said:

“My husband used to beat me but because of the policy on GBV he has since stopped. I reported him at one time and he was detained for some days until I went to withdraw the case. From that time he hasn’t tried to beat me again.”

One Chairperson had this to say:

“We used to have problems where our members would report GBV in their homes and we invited one of the NGOs to come and enlighten our members on GBV. This actually helped because GBV cases are on the decline in our ISALS.”

The above statements serve to highlight that women are now aware of the policies that protect them especially from their violent husbands. They can report their husbands if they engage in GBV and the police deal with them accordingly. Again, the results indicate that the ISALS members were aware of the policies that bind their operations. The copies of the Constitution of the ISALS should be signed by the following where possible: Village Head, Chief, Police and MWACSMED and the ISALS signatory should remain with a copy. By doing so, the ISALS members protect themselves and legalise their operations.

The central aspect in this study is to explore the socio-economic impact of ISALS on women empowerment and to identify the degree to which ISALS can be used as tools for women empowerment in Mt Darwin. To be able to identify the degree to which ISALS empower women in Mt Darwin, it is critical to give an overview of Longwe Framework to identify the ISALS benefits and weaknesses. These benefits were then placed against the framework and identified the levels of empowerment in ISALS. The study conceptualises empowerment from the framework developed by Longwe (1995). The framework gives a hierarchical approach to explain women empowerment. The first stage of women empowerment is welfare. This stage indicates that women are in a position to meet basic material needs. From welfare, the model goes on to access. This reveals that women get access to resources like land, labour and facilities like credit, markets and benefits. The next stage is the conscientisation stage. This stage is a position where women have the belief that they can change the gender roles and believe that women and men can be equal. From there the other stage is participation, this step has women participating at decision-making levels with men while the final level has women and men having equal control over factors of production and benefits. See figure 4.6 below.

LEVELS OF EMPOWERMENT	DESCRIPTION
CONTROL ↑	Women and men have equal control over factors of production and distribution of benefits, without dominance or subordination.
PARTICIPATION ↑	Women have equal participation in decision-making in all programs and policies.
CONSCIENTIZATION ↑	Women believe that gender roles can be changed and gender equality is possible.
ACCESS ↑	Women gain access to resources such as land, labor, credit, training, marketing facilities, public services, and benefits on an equal basis with men. Reforms of law and practice may be prerequisites for such access.
WELFARE ↑	Women's material needs, such as food, income, and medical care, are met.

Figure 4.6: Empowerment Framework (Source: Leder, 2016)

The findings of the study identified that ISALS are different in the context of how they are structured and how they operate. The ISALS are small scale enterprises. These organisations have women joining as groups and adding fewer initial investments that range between US\$5-US\$50. ISALS members borrow from the monthly contributions that range between US\$5-US\$50 and return the amount with agreed interest, at the end of the cycle, the members share all the savings. When the cycle ends and if they are intended to restart, they start by investing lower amounts as they would have in the initial round. This leaves women in ISALS being able to finance their basic material needs (see Section 4.5.1).

Having understood how the enterprises work (informed by the findings from Mt Darwin) it is critical to put the enterprise in the context of the Longwe Framework. Table 4.1 presents the position of ISALS in the context of Longwe's empowerment model.

Table 4.1: ISALS in Mt Darwin on Longwe Framework (Author, 2021)

Welfare		Access		Conscientisation		Participation		Control	
Access to food	<input type="checkbox"/>	Access to Markets	Limited	Change in gender roles	<input checked="" type="checkbox"/>	Decision making in programmes	<input type="checkbox"/>	Control over factors of production	Limited
Access to Income	<input type="checkbox"/>	Access to credit	Limited			Decision making in Policies	<input type="checkbox"/>		

Table 4.1 indicates that women in ISALS have access to some aspects indicated in the welfare, access and conscientisation stages. However, there are few instances where ISALS engagements elevated women to the stages of participation and control. The results showed that women have limited control over factors of production and distribution of benefits. For example, most women are still not owners and distributors of land. This places ISALS as empowering but to a limited extent. However, on a continuum between welfare and control, women in ISALS are more inclined towards the welfare, access and conscientisation levels. According to the results, the ISALS were dotted along the Longwe Framework depending on their period in ISALS, contributions, profits, plans and vision. Though dotted along the Longwe Framework, the study concluded that ISALS are empowering, in particular, to rural women, without them most rural women and their families would live in abject poverty. Having looked at the presentation and analysis of the findings, the ensuing paragraphs delve into the discussion of the findings.

Overall, the socio-economic impact of ISALS on women empowerment has contributed to the acquisition of assets, income generating projects, food security, decision-making, reduced GBV and leadership roles by women amongst many that have been alluded to earlier. The discussion is organised under the following subheadings: the motivation for women's engagement in ISALS, projects undertaken by women in ISALS, socio-economic changes brought about by women's participation in ISALS, constraints in women-run ISALS and women's knowledgeability on existing policies and their relevance in the promotion of women's socio-economic empowerment in Mt Darwin District of Zimbabwe.

The results from the ISALS participants and key informants showed that women were joining ISALS for different reasons. The most critical aspect is that they hoped to benefit from ISALS. The participants cited issues of peer pressure, perceived benefits, wanted to supplement household incomes, move away from depending on men for incomes, own assets, show that women are capable, support the education of children, purchase agricultural inputs, to start, have and own businesses and move out of poverty amongst many other reasons. Some of these results were in tandem with other studies carried elsewhere. According to the study done on the impact of ISALS in Bamba division, Kilifi County in Kenya (2012 as cited in Manirampa, 2014), women joined ISALS as start-up capital, increase household income, educate their children, meet health needs, for investments, business training, capacity building, social and leadership skills. Marie- Katerine (2014)'s study in Malawi, found that women joined the ISALS because they were convinced of the economic benefits after attending the community awareness and mobilisation campaigns, admired the material benefits acquired by their neighbours and friends and or took up the advice from female friends and or spouses (peer pressure). Stack and McDonald (2018) argued that the ISALS are joined by members who want to become better placed financially as they present opportunities that are otherwise absent in a rural setup (Gadaga, 2018). This position indicates financial stability is the central motive for joining the ISALS.

The ISALS, in this case, presented a better option for financial assistance which would then reduce the problems of over-borrowing from relatives and also challenges of being refused credit by formal institutions. From this, women joined the ISALS for emotional and social support which is a key development strand in the development of women empowerment (Gash, 2018). In the same vein, ISALS have the propensity for promoting good social standing in society and also good social circles.

Vanmeenen (2010) argued that the ISALS methodology creates accessible, transparent and accumulating savings, and credit groups which are user-owned and self-managed in the communities. MWACSMED (2008) emphasised that ISALS are a micro-finance programme that aims at improving the living standards of the rural poor through provision of

sustainable access to micro-credits. By joining the ISALS, women had high hopes of economic gains that would later transform their socio-economic status quo. Even in Mali, large numbers of women were joining the ISALS and generated significant resources to meet the household needs (Allen, 2003). In essence, the study revealed that women were motivated to join the ISALS for economic gains that would later improve their welfare/wellbeing.

Against such a backdrop, it is noteworthy that the ISALS came at the right time to change the status quo of women particularly in rural areas. Traditionally, men were the bread winners, but due to economic hardships, particularly in Zimbabwe, it is very prudent for women and men to both participate in economic activities to increase the household incomes and improve the welfare of their families. This is in line with the African feminist theory which advocates for equality between men and women leading to a change in the status quo. The participation of women in such activities as ISALS, brings capacitation and empowerment. It has been observed that women tend to quickly re-marry after the death of a spouse, sometimes due to lack of capacitation and empowerment to fend for the family in the absence of a man. ISALS presented themselves with opportunities for those who wanted to participate and be capacitated for effective implementation and management of the entities. It is after the capacitation, that women can decide whether to participate in ISALS or not. Those who have participated have been empowered and broke the gender-based barriers, as shown by the study findings.

According to UNHCR (2012), empowerment can be described as a process of increasing the capabilities of poor individuals or groups to make choices and transform those choices into desired actions and outcomes, and to participate in, negotiate with, influence, control and hold accountable the institutions that affect their lives. The ISALS present an empowerment process that calls for the participation of women. According to Longwe Framework, participation is the third component, but in line with this study, participation maybe the starting point after noticing an opportunity. Motivation was observed as the pillar and there was a strong relationship

between it and women participating in socio-economic activities. The women who participated in ISALS were motivated by the perceived socio-economic benefits in the methodology initiative. Those women who joined/participated in ISALS had seen an opportunity and grabbed it.

The findings from the ISALS participants and key informants indicate that women were undertaking various projects in ISALS. These projects enabled the participants to continue paying their contributions and interest in their groups. Most of the projects were as a result of re-investments by participants after getting their shares from ISALS. The projects undertaken included: livestock rearing (small livestock to large ones), maize and groundnut shellers, grinding mills, horticultural gardens, food processing through peanut butter and oil pressing machines projects, purchase of agriculture inputs, purchase of kitchen utensils and sometimes groceries amongst other things.

The above-mentioned findings are in tandem with other studies carried in other regions in and outside Zimbabwe. Rambo's (2012) study on empowerment of women through the ISALS in Rachuonyo District in Kenya, found that women used the returns obtained from ISALS to acquire production factors such as equipment, skills and business premises. A study by Marie-Katherine (2014) in Malawi, found that women in ISALS were engaging in various projects such as savings and accessing more money, then improving agricultural production in cash crops from the capacity building component, and finally learning and engaging in collective crop sales of the agribusinesses. They purchased farming supplies, agricultural inputs, buying and owning greater numbers of livestock, such as chickens, pigs, and goats, and new items, some of which were of high value such as bicycles or small hand pumps for irrigation and small-scale businesses. One Malawian participant testified during Focus Group Discussions:

"During the first year, I only bought fertiliser. It was difficult for me to practice saving. During the second year, I understood the strategy for saving, paying back and taking out a loan. After that, I was able to buy some goats. I sold the goats and two bags of maize. I now have a cow. I am giving it different food to make it fat so that I can sell it after. I am planning to buy another cow."

In Gokwe district, Zimbabwe, ISALS members were implementing various projects, some targeted increasing their household income others prioritise buying household kitchenware, and others, livestock (Gudza 2014). A study by Manirampa, (2014) in Zimunya, Zimbabwe found that the ISALS groups were able to earn more interest on their savings, reinvested the profits from the production activities and used the collective power of ISALS to secure higher quality inputs and finance production and marketing activities. The ISALS groups were able to diversify their produce and sell surplus crops in the market and increased household incomes. Hossain (1988) reported that the ISALS were embarking on projects to improve the quality of their houses. The study found that participants spent six times more on housing investments than non-participants. In Rushinga District of Zimbabwe, ISALS participants were involved in livelihoods projects which included flea markets, hair salons, broiler productions and retail shops, where they were getting money to support their families and servicing their loans (DAPP, 2015).

The women engaged in various projects for different reasons, although most of them as shown by this study, wanted to gain socio-economic status. The micro-entrepreneurship activities undertaken in ISALS are slowly but steadily empowering rural women. Indeed, they are strengthening women empowerment and removing gender inequalities. As already observed in Rambo's (2012) study, women were now realising the returns from ISALS to invest in bigger projects such as business premises, an indication of bigger visions. Sathiabama (2010) argues that ISALS's micro credit mechanism promotes small-scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and the poor. Women participating in these projects could achieve self-sufficiency and be economically empowered and attain status in the family and community as already testified in this study.

Through micro credits in ISALS, women bought kitchenware, and this has been viewed as an improvement in livelihood and is often associated with higher social status (Atkinson & Messy, 2012). Kitchen utensils were the very first items prioritised by these women. It is worth noting and plausible

that some groups and members have already invested in higher value projects, such as income generating projects, rearing big livestock and buying machinery. Thus, they moved from the welfare up to the control level of the Longwe Framework (1995). This suggests that lower levels of empowerment are a prerequisite for achieving higher ones. The African feminist theory envisions women occupying higher level status just like their male counterparts. The socio- economic projects are some of the avenues that can uplift the standard of rural poor women because of their dual benefits (tangible and non-tangible).

Both ISALS participants and key informants unanimously agreed that ISALS had transformed women socially and economically. The study observed both tangible and intangible benefits acquired by women in ISALS. The ISALS benefited them both as individuals and groups.

The women, participating in ISALS, reported having started income generating projects, improved household and group incomes, houses and food security and agricultural equipment. They were also able to send their children to school, improve their social statuses and acquired leadership roles amongst many aspects as earlier mentioned. Other studies in Zimbabwe, and Africa at large, found almost the same results. Similarly, the study by Terry (2006) (as cited in Manirampa, 2014) in Kenya showed that women had accumulated savings, purchased household assets and contributed towards children's education. Care International's (2014) Uganda study concluded that women participating in ISALS had contributed significantly to the welfare of their families, were able to pay tuition fees for their children, met the family's medical bills and provided balanced diets to their families. Brannen (2010) in his study that examined the impact of ISALS in Tanzania, found that ISALS provided improvements in economic and social welfare of the household, growth and diversification in income-generating activities (IGAs), increased empowerment (social, and economic) for members. In the same accord, the study that was done by Anyango, Eipisu, Opoku, Johnson, Musoke and Malkamaki observed that ISALS groups in Tanzania were getting returns of savings as high as 53 percent. In a related study by Nader

(2008), in Cairo, the results showed that women's economic empowerment, through ISALS microcredit, had been able to overcome poverty and improve household economic status and well-being. This is corroborated by Malhotra and Schuler (2005) who proffer that economic empowerment includes women's control of resources, access to credit, contribution to family support and increased household contributions. Such household contributions fit well in Longwe Framework, in particular, under the welfare, access, conscientisation and participation levels.

Kirimi *et al.*'s (2019) study in Igembe North, Kenya, found that household livelihood improvement was evident with majority (97.0%) agreeing that they had made a good improvement to their household assets due to their association with ISALS activities. In Maffioli, Veliz, Munro-Kramer *et al.* (2021) study in Zambia, ISALS improved household wealth and financial preparedness of expecting mothers in rural Zambia. The participants reported an average increase of 7.32 items of the 13 household wealth items and concluded that ISALS participants who had their most recent childbirth after joining ISALS were more likely to be financially prepared for birth than participants who had their most recent childbirth before joining ISALS. Chuma *et al.*'s (2013) study in Masvingo, Zimbabwe, (as cited in Gudza, 2014), revealed that ISALS had enabled women to meet their household basic needs, managed to purchase household furniture, pay tuition fees for their children, met hospital fees and made food available in their families. In concurrence, a study in Bikita district, Zimbabwe ISALS revealed positive impacts on household livelihoods: improved access to household income, access to basic needs such as food, education, health, shelter, financial assets, quality of housing, and women empowerment (Chikuvadze, 2018). Women participating in ISALS realised great increases in household income in Uganda according to Allen's (2003) study. In Malawi, Marie-Katherine (2014) observed that female heads of households (FHHs) talked about their improved social and economic status and strengthened social relations. Most women interviewed talked about increased income and ownership of assets. Many women became leaders for the first time and role models for other women. One participant testified: 'Now women have taken on men's roles because they are able to

buy basic needs just like men. They can get loans to buy fertiliser that was difficult at first for a woman to do such things. They can pay school fees for their children even when their men are there.” (Widow, individual MSC interview, Kapsepse, Bvumbwe, November 6, 2013).

The current study revealed that the participation of women in ISALS can indeed have a transformation effect by enabling them to participate, negotiate, influence, access and control resources. This corroborates well with the African feminists’ theory and fits into the components of Longwe Framework. The positive results observed by Maffioli, Veliz, Munro-Kramer *et al.* (2021) study in Zambia led to a conclusion that ISALS are a promising intervention that can help poor rural populations by increasing financial resources and financial preparedness in parents. Further, Nader’s (2008) study confirmed that ISALS as forms of microcredit are strongly linked to income, and assets, children’s education and thus are effective in empowering women and combating poverty. The World Bank, (2012; 2013) also alluded to the fact that women’s economic advancement has led to increased investments in children’s education and health, and reduced household poverty. In concurrence, Simanowitz and Walter (2002), found an increase in income and empowerment gained from ISALS microfinance projects directly related to improvements in the education of children. Manirampa (2014) also revealed that the money earned through ISALS was often used by caregivers’ households to pay fees, uniforms and school supplies for children within their care. Gudza (2014) asserted that World Vision incorporated ISALS into a programme aimed at tackling barriers to girl child access to education and the ISALS successfully addressed financial barriers to girls’ education in Gokwe district of Zimbabwe. It is worth noting that the achievements of individual women can have a powerful impact on the way women are perceived and treated within their households and communities. The results from the aforesaid studies corroborates well with the findings from the current study, as such, the researcher safely observed the ISALS methodology is a panacea which empowers and uplifts the socio-economic status of rural women. Below are photographs which illustrate the assets bought using money earned from ISALS.

Achievements in Photos: *Maputi* (Popcorn) Gun (Author, 2020)



Figure 4.3 Home Furniture (Author, 2020)



Figure 4.4 Maize Sheller (Author, 2020)

The results of the study highlight that some women participating in ISALS had been transformed non-materialistically. Participants had unity of purpose, gained household and community respect, reduced GBV, acquired leadership skills, improved confidence and self-esteem, and improved decision making and knowledge through cross learning. Some of the findings were similar to other studies, particularly those carried out in Africa.

The study by Allen (2003) in Niger and Uganda found that women had vastly improved on self- confidence, self-esteem and social status because of ISALS. In concurrence, Terry's (2006) study in Tanzania (as cited in Manirampa, 2014) found that loans from ISALS created major positive changes in the lives of female borrowers, including an improvement in social status and self- esteem, and an increase in confidence. The participants in the study acknowledged that they were viewed by the community, at large, in a more positive and respectful manner. This resonates well with many studies (Zaaman, 2000; Ledgerwood and Johnson, 2018) that noted positive changes in women's position within the family and community at large as they engage in ISALS. A study by Marie-

Katerine (2014) in Malawi found that women consistently boasted that they were now “valued assets” to their husbands because they now shared responsibilities as far as household expenses were concerned. They spoke strongly about increased love, respect, and cooperation. There were also reports of men’s increased faithfulness due to having more economic security in the home and their wives’ improved appearance due to women being able to look after themselves. Women no longer must ask or beg their husbands for money. In women’s small economic gains, husbands found relief from wives’ asking them for money. Indeed, Otero (1999) noted that by providing materials capital to poor people, their sense of dignity is strengthened and this can help to empower the person to participate in the economy and society. In Malawi, the ISALS increased the knowledge of women in running business, women used their newly gained knowledge and advice from others to improve their relationships with their husbands and the wider community. Female heads of households reported increased social and economic status and feelings of being more included in the community as compared to what was happening before, they joined ISALS (Marie-Katerine, 2014). In Zimunya area, the ISALS participants reported the value of being knowledgeable mentored by Cluster Facilitators in life success skills, business knowledge, financial management and leadership development (Manirampa, 2014). CARE (2008) concurred that linking ISALS to training enable them to benefit from skills sets, namely strong group engagement and better developed financial management skills. Rambo’s (2012) study on empowerment of women through the ISALS in Rachuonyo District in Kenya found a positive component of financial discipline among women who were engaging in ISALS than those who did not.

The following is the testimony from Malawi during interviews:

“.... we are more knowledgeable and skilful in terms of running a business because of the availability of money; this made me to change my business of selling fritters. Now I am selling maize on large scale, like 50 kilogrammes of dry maize. This also made us ... assets at household level. We can work hand in hand to get our daily needs.” (Married woman, women individual interview, Bestale Village, Lundu TA, Chikwawa, November 14, 2013).

Women participating in ISALS in this study, reported a decrease in GBV in their households and this agreed with studies done in Malawi where couples' relations were strengthened according to Marie-Katherine (2014). On the contrary, Chowdhury and Bhuiya (2004) found that violence against women increased when women joined the ISALS, as not all men were ready to accept the change in power relations and so resorted to violence to express their anger. This could have happened at that time because education on gender was not as rampant as it became a decade later. Many men were still in cognisance-dissonance mood, they saw the good on the other hand it was contrary to the social norms. Marie-Katherine's (2014) study found that in Malawi ISALS participants had acquired new economic and social skills. They reported learning about savings and financial management and gaining new social and leadership skills from regular interactions with different kinds of women and men in the ISALS structure. Many women acquired new leadership, communication, and group management skills and reported that it was the first time they were in leadership positions.

The study discovered that women participating in ISALS were socio-economically transformed. The women in Mt Darwin study testified that the ISALS had an influential power that extended beyond their groups. They articulated that the groceries they shared in their groups made the women who were not part of their ISALS to suddenly change their attitudes towards them. They said other women now perceived them with high esteem and respect. It should be taken note of that the grassroots microfinance structures such as the ISALS can really empower and bring transformation to women and their household. These structures cannot empower women directly but can help them through training and awareness rising to challenge the existing norms, cultures and values that place them at a disadvantage in relation to men and to help them have greater control over resources and their lives (Mosedale, 2003). Littlefield (2003) stated that access to microfinances can empower women to become more confident, more assertive, more likely to take part in family and community decisions and better able to confront gender inequities. Hulme & Mosley, (1996) testified that women projects such as the ISALS

projects can reduce the isolation of women because as they come together in groups, they have an opportunity to learn from each other, share information and discuss ideas and develop a bond that was not there previously.

Although registered and formal microfinance institutions provide alternative sources of credit to the poor rural women, the demand for collateral security, salaried employment, guarantors and business is restrictive for the rural poor (Quresh *et al.*, 2012). According to the findings in this study, ISALS appear to be a better option to meet the funding needs of the women in rural areas. The ISALS can socio-economically transform poor rural women into confident leaders, with high self-esteem and who believe that they have the same influence as their male-counterparts. Peachey & Roe (2006) concurred that access to finance indeed empowers people, provides them the opportunity to save and invest, to insure their homes or to take a loan and in many cases to be liberated from the clutches of poverty. This study agreed with most of Peachey and Roe's (2006) findings, however, it differs on the issue of home insurance. Women in Mt Darwin did not use their proceeds from ISALS to insure their homes because it is still a new phenomenon to insure rural houses in Zimbabwe. Micro-enterprises do not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. According to Sathiabama (2010), empowering women through ISALS means economic empowerment, improved standards of living, self-confidence, enhanced awareness, sense of achievement, increased social interaction and engagement in political activities. Economic empowerment from micro entrepreneurship led to the empowerment of women in many ways such as socio-economic opportunity, property rights, political representation, social equality, personal rights, family development, market development, community development and national development. In Rushinga district of Zimbabwe, Chigango Willard (Male beneficiary of ISALS) said:

"I cannot enumerate all the benefits of ISALS but it goes without doubt that people's lives have changed for the better. Please keep on encouraging our people that together we can make it and that nothing is impossible to good hearts." (DAPP, 2015).

In this study it was noted that women in Mt Darwin admitted that they were no longer relying on BACCOSI because of the benefits they get from the ISALS. BACCOSI was a government programme that was meant to cushion the less privileged by supplying them with basics like rice and mealie-meal. However, women moved from being unable to provide for their families to a status of empowerment. This got the communities from a position of dependency to self-sufficiency. This resonates well with the African feminist theory that advocates for women independence and minimal reliance on men. The women in the study showed that they had moved from a point where they were subsidised by the government and other charity organisations to being self-sufficient and self-reliant. This study further concurred with Longwe Framework's levels of women empowerment although the findings of this research indicated that the empowerment does not necessarily follow the linear form.

It has been observed that neither the tangible nor intangible benefits alone can bring sustainable empowerment to rural women but a combination of the two. The two benefits are complementary and reinforce each other for the socio-economic empowerment of women. Overall, the results from this study suggested that the ISALS model is both successful and sustainable as it improved household welfare and women's financial independence, socio-economic benefits bring motivation, participation in decision-making, confidence, management and leadership skills and control over means of production.

In every project, despite its achievements, there are bound to be challenges. It is the management of challenges that determine the successes in a project. ISALS, as a women empowering project has recorded both successes and challenges. The following paragraphs unpack these two components (successes and challenges) in line with the objectives of this study.

ISALS have been adopted to provide financial access to rural women. The study noted that women participating in ISALS recorded successes through the ISALS methodology. The participants cited the following as key

successes; being able to send children to school, owning and running small- scale ventures, being able to build houses to modern standards, increased household assets that include kitchen wares and agriculture equipment, owning livestock and income generating machines such as *maputi* guns, improved food security, increased self-esteem and confidence, acquiring leadership roles, self-reliance, participating in household decision-making, gaining community respect and reducing gender-based violence amongst many of the tangible and non- tangible components. These findings were discussed in earlier passages and found to correspond with other studies done elsewhere. Marie-Katerine's (2014) study in Malawi found that the success stories about ISALS were the enabling of women and their families to become more food and income secure compared to where they were before joining ISALS. It was also noted that the women increased self-confidence, self-esteem, and ability to control and take action in their lives. According to Gash (2018), the move from being dependent to become more and more self- sufficient indicates levels of social and economic empowerment. Indeed, the findings in the study indicated some levels of self-sufficiency and empowerment through the micro-credits from the ISALS. The women broke the gender barriers and penetrated the traditionally men-dominated areas such as owning cattle, income generating projects and leadership roles as alluded to earlier. Zaman (2000) concurred with the fact that participation in micro-credit programmes reduces vulnerability by smoothing consumption, building assets, providing emergency assistance during natural disasters, and empowering females. A study in Malawi by Marie-Katerine (2014) found that some women were described as being too shy to even give their name or lead a prayer during the first meetings before joining ISALS. Through their participation and leadership in the ISALS groups, they were able to overcome fears of speaking in public.

“At first, I was shy in public. Now I can speak out”, said one Malawian participant.

These successes did not create problems for women, but they gained respect both at household and community level that is very critical in development. The women were able to support their husbands in generating household incomes and sending children to school which

corroborates well with Longwe Framework's welfare level inspired by African feminist theory.

Despite the vast successes recorded by ISALS, the study found that there were indeed some challenges that women faced in running ISALS. The major challenges cited were failure by members to pay the monthly contributions or loans, inflation, untrained leadership, quitting of members and men failing to give the women the opportunity of decision-making about the projects they wanted to venture into to generate money. Additionally, some husbands prohibited their wives to attend ISALS meetings and trainings and also some jealous husbands thought acquisition of assets by women reduced their control as heads of households. Some of these challenges were similar to other studies done elsewhere. Brannen (2010) (as cited in Manirampa, 2014) found that the ISALS failures in loan repayment was common. Brannen (2010) alluded that in one case, the group reported one of its members to the police in the hope of recovering missing funds. Marie-Katherine's (2014) study in Malawi reported similar challenges where participants were unable to pay loans back and faced social marginalisation from other members. Some anecdotal stories were shared in Malawi about some female-headed households resorting to sleeping with men to get money to pay back loans.

Occasionally, groups fail to recover the loans completely that could have a negative impact on the long-term sustainability of the group and the model. This position generally affects further attainment of financial advancements, and this has detrimental effects on the growth of ISALS and sometimes it may lead to the collapse of the ISALS in the worst-case scenario. In Mt Darwin, the ISALS participants posited that they usually took the matters to the Village Head or Chief that was in line with their respective constitutions. The constitutions allowed them to take any asset that has an equivalent value of the loan from the debtor.

The challenges associated with some men's negative interferences in women-run ISALS were also common on Malawi. Marie-Katherine's (2014) study in Malawi revealed that there were husbands who controlled their wives' mobility and those husbands had fears and suspicions of their wives

interacting with other men and single women in ISALS, lest they be tempted to engage in “bad behaviours” which might cause them to engage in extramarital affairs. There were also instances where some women stated that they had not even informed their husbands about joining ISALS for fear they would refuse, in other cases, the women consulted their husbands, but the husbands refused. It was further found that the married women’s main barriers were their economic dependence on their husbands and men’s control over their mobility. They did not have full control over decisions surrounding their participation in ISALS, savings, and loans because their husbands were the final decision makers.

In the study, there were no challenges of men taking the ISALS money for their own benefit as reported in Malawi, where some men abused their powers, by taking ISALS money for their own benefit or their own self-interest. Elsewhere, there was also lack of book-keeping skills, political interference and small social networks militated against ISALS members’ efforts to keep their families adequately nourished and supported (Manirampa, 2014). Some of the challenges were peculiar to the Zimbabwean situation such as inflation and dropouts of members due to failure or poor management of group dynamics. The dropouts meant the groups’ decrease in participants resulting in less profits and incomes. Despite the inflation challenges faced by ISALS, Allen (2003) found that Zimbabwe had an increase in women joining the ISALS groups and an increase in savings when compared to Niger, Tanzania and Zanzibar. The research identified that even in a high inflationary environment, there was an increase in livelihood security and purchasing power. What was noticed in Zimbabwe, was the issue of investing in near-cash assets that were later sold in stable currency such as USD to counteract the inflation. On the other hand, Zimbabweans are resilient, they have hopes in their economy as such that they do not stop investing, but invest strategically, for example in stable currency. They always find ways of investing through ISALS to counteract the negative effects of inflation in the economy.

In the study, the ISALS participants managed the challenges through look and learn visits to other ISALS that were performing well, they mentored and coached each other, invited men to their trainings and sometimes escalated the challenges to Village Heads, Chiefs or MWACSMED for assistance. This showed high levels of maturity, networking and coordination which is articulated by African feminist theory. For

sustainability it is plausible for the beneficiaries to internally find solutions to their problems.

The understanding of the policies guiding the operation of ISALS does not only protect the acquired investments, but it brings motivation to the participants as they realise that they are operating legally in line with policies of the Government. As earlier alluded to, the ISALS are grassroots microfinance institutions which are informal and unregistered. Despite these factors, they are contributing to the poverty alleviation strategy through socio-economic empowerment of women. The women empowerment strategy lies within the mandate of the MWACSMED which was established in 2005 with a broad base on economic empowerment and mobilisation of women communities and elimination of gender disparities.

The results of this study are significant to the extent that the ISALS members were quite aware of the policies that bind their operations. This was contrary to Niger whose ISALS participants were not aware of the legal and policy framework guiding their operations (Allen, 2003).

From the challenges and the reasons for ISALS engagements, the study also looked at the policies on women empowerment that the women engaging in ISALS were familiar with and understanding of the policies and their implications on them as women. The empowerment policies that were highlighted by the participants were the Domestic Violence Act (Chapter 5.16) and the National Gender Policy of 1999. Their knowledge of policies is linked to the NGOs that had visited their areas advocating for women empowerment.

Most women engaging in ISALS were knowledgeable and understood empowerment policies. While the women were not confident to point out what they understood at first, it appeared they had a general understanding of policies and their implications. To understand the policy position, one key informant from an NGO indicated that while policy knowledge existed, the government, women and NGOs had to work together to ensure that the policies are implemented and lead to the

empowerment of women in Mt Darwin. The officer narrated how policy and government had developed to shape Mt Darwin to what it is right now. The study verified the position of literature with regards to policy and how it had influenced the development of ISALS in Mt Darwin. The various empowerment strategies and policies by the government got women in the same boat with the government with regards to contributing to national growth and further empowering themselves through influence.

The position of women with regards to the national policy was that they are working towards empowering themselves such that they become self-reliant and reduce being over-dependent on their husbands and external help. This resonates well with the African feminist theory and Longwe's model which indicates that women empowerment entails a state of change from a previous disadvantaged position to a better position. In this case, the position indicated in the interviews that women in Mt Darwin had moved from being solely dependent on government and husbands' handouts to a position of having the capacity to finance certain activities indicated an advancement in their wellbeing as women. This placed on Longwe Framework fits well on the welfare stage which is concerned with food, income and medical supplies.

The ISALS allow women to be able to provide the basic needs for their families. This is the first stage of empowerment for Longwe Framework. As such, women that are involved in ISALS are guaranteed to be part of the welfare, access and conscientisation and in some instances they go as high as participation and control levels. Thus, ISALS also have the potential to get women empowered up to the control stage. This is Longwe's highest level of women empowerment. At this level, women will be owning factors of production, for example, gold claims, popcorn guns, grinding mills and oil pressing machines.

While ISALS are dominant and possibly the easiest to join, the study highlighted that they are sustainable because of their confinement to village or ward levels. The study revealed that the ISALS do not only invest in kitchenware but also in other high value assets such as income

generating equipment and livestock. The ISALS are the first stage of entry into the larger investment scheme like SACCOS. With and depending on the profits, it is advisable for the ISALS to experience growth and mature, where possible, into SACCOS so that they get more profits and venture into bigger investments. The ISALS profits and coverage are less than those of SACCOS, but the good thing is ISALS bring strong foundation to investment and empowerment to rural women as shown in this study.

The chapter has analysed and discussed the findings on the socio-economic impact of internal savings and lending schemes on women empowerment in Mt Darwin, Zimbabwe. Even though, most of the studies done elsewhere did not go to the extent of looking on the empowerment of women, the findings of this study were related to others conducted locally (Zimbabwe) and in other countries. The studies done in Egypt, Kenya, Malawi, Niger, Uganda and Zambia had also similar findings with those in the study. Other studies conducted in Bikita, Gokwe, Mucheke, Rushinga and Zimunya in Zimbabwe also had related findings in terms of women's empowerment through ISALS. The study found that women were engaging in ISALS mainly because of perceived benefits, supplementing household incomes, gaining financial independence, owning assets, peer pressure, supporting the education of children and starting income generating projects amongst many other reasons. It was also found that women were undertaking various projects in the ISALS. These projects included livestock rearing (small livestock to large ones), horticulture, food processing through grinding mills, peanut butter and oil pressing machines, maize and groundnut shellers, purchase of household utensils, furniture, groceries and agricultural inputs. The study also indicated that women had benefitted socio-economically, both as individuals and also as groups. The participants had modern houses, acquired income generating machines/equipment, improved household and group incomes, food security and were able to send their children to school. The study also found that women participation in ISALS resulted in non-tangible benefits such as unity of purpose, household and community respect, leadership skills, improved self-esteem, confidence and decision-making skills. Further, the study also showed that the women in ISALS had encountered

constraints such as inflation, failure by some members to pay the monthly contributions or interests, men failing to give the women the opportunity for decision-making about the projects they want to venture into to generate money among many other aspects. Finally, the study revealed that women participating in ISALS were aware of the policies that supported the operations of ISALS and some policies that support women empowerment. Generally, the findings indicated some levels of self-sufficiency and empowerment of women in line with the Longwe Framework. The ISALS enabled the women to break gender roles barriers and venture into traditionally men-dominated areas such as owning cattle, income generating projects and leadership roles. This is in line with the African feminist theory which fights for women empowerment through ownership of and control over resources. Participation in ISALS by women in Mt Darwin District in Zimbabwe proved to be a potent, socio-economic women empowering methodology.