

## CHAPTER 5

### **Internal Savings and Lending Schemes: Lessons Practical Recommendations and Practical Directions**

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In this concluding chapter, the researcher presents a summary of the major findings of the study. Based on the major findings and conclusions of the study, the researcher provides a comprehensive list of recommendations to the community, Government Ministries and development practitioners. These stakeholders could adopt the recommendations for the betterment of empowering rural women in Mt Darwin and elsewhere through the ISALS methodology which is a grassroots microfinance.

The study essentially critically explored the socio-economic impact of Internal Savings and Lending Schemes (ISALS) on women empowerment in Mt Darwin District of Zimbabwe. The study was informed by African Feminist Theory, and it used the Longwe Framework to analyse data. The literature reviewed in this study recognised various motivational factors for women to join ISALS, the projects they undertake in ISALS, socio-economic changes brought about by ISALS, constraints faced by women in ISALS and policies guiding the operations of ISALS.

The study adopted a phenomenological design grounded in the qualitative approach which emphasises on the lived experiences of participants. The study collected both primary and secondary data using purposive sampling methods to select participants in Mt Darwin District. The collected data were analysed using qualitative analysis techniques. Relevant conclusions were arrived at, and these are presented in the forthcoming paragraphs.

As a prelude to the conclusion, it is worth noting that demographic data from the participants in Mt Darwin District were as follows.

All ISALS participants were 25 years and above. The majority were married, some single, others widowed and separated/divorced. The demographic data revealed that the participants were mature, able to exhibit their lived experiences and had the capacity and willingness to provide the researcher with trustworthy information. A few participants were from Government and NGO workers while others were community leaders.

Research Assistants were experienced community development practitioners, with an in-depth knowledge of local norms, culture and language. These research assistants were familiar with most of the women engaging in ISALS. Resultantly, the research assistants' sound relationship with these women made it much easier for the researcher to be accepted by the different communities within Mt Darwin District especially women engaging in ISALS.

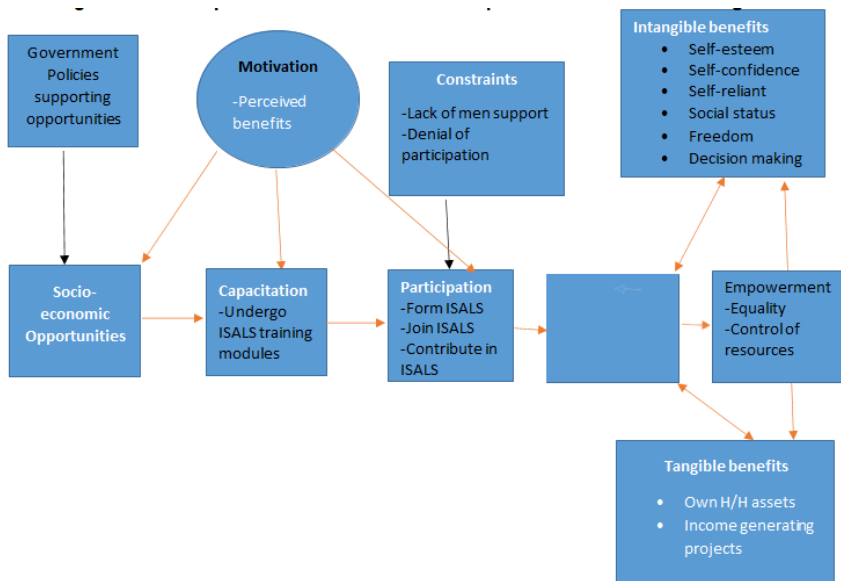
The study found that women participated in ISALS because they wanted to be financially involved in the day to day running of their households. They also endeavoured to improve their welfare and that of their families. The study also found positive impacts of material and non-material benefits to women who participated in ISALS. However, the study revealed challenges associated with participation in ISALS, nonetheless, the benefits were found to outweigh those challenges. Conclusively, the study found that the ISALS methodology can effectively empower rural women socially and economically.

Most studies used the quantitative and mixed methods in ISALS studies, but this study used a phenomenological research design which tapped into the lived experiences of the participants. The study was unique in that it looked at the lived experiences, as such, got rich and trustworthy information that paved way for the researcher to develop a model for sustaining and empowering women through the ISALS methodology.

The study acknowledges that women need a supportive and an enabling environment, to participate in decision-making, empowering projects such as ISALS and practice their innovations. The study revealed that those

women who were given space and support formed ISALS that benefitted them through tangible and non-tangible benefits. Empowered women play critical multiple roles which are good for the families, community and the nation. As such, there is need for the Government and its development partners to continue creating enabling spaces through dialoguing and capacitating men, local leaders and the community. It is envisioned that all men and community leaders in Mt Darwin District will be held accountable for not supporting the capacitation and empowerment of women. The researcher developed a Conceptual model, Strategic initiation of ISALS and Sustainable Organisational Framework for ISALS which are respectively represented below in Figures 5.1 through to 5.3. These key documents are meant to guide the programmers to appreciate the steps towards empowerment of women in ISALS. The researcher was guided by the Longwe Framework and informed by the findings in the study in developing the three above- mentioned key documents. They were developed to close the gaps identified in the study, with the hope that, if followed, they will empower both the new and old ISALS groups. The conceptual model shows the pathways towards empowerment and disempowerment of women. The Strategic initiation of ISALS outlines the critical steps from ISALS formation to functioning. The Sustainable Organisational Framework outlines the key sequential aspects of maintaining functional and viable ISALS. The Government ministries and its development partners can adopt these documents (Figures 5.1, 5.2 and 5.3 below) to improve the viability, profitability, sustainability and empowerment of women through the ISALS in Mt Darwin and beyond.

This Conceptual Framework was based on findings from the study, gaps in Longwe Framework and guided by the African Feminist Theory. This Conceptual Model on Sustainable Empowerment of Women through ISALS (Figure 5.1) is diagrammatically presented and fully explained below.



**Figure 5.1:** Conceptual Model on Sustainable Empowerment of Women through ISALS (Author, 2021)

For ISALS to be efficient and effective there is need for strong, consistent and supportive policies from the government. As such these policies will guide the operations of the ISALS activities. On the other hand, motivation is key to women taking socio-economic risks. The World Bank Global Findex (2011) asserts that women in most cases tend to be more cautious on financial issues than men about the amount of financing and the unknown risks associated with the business they are willing to venture into. The World Bank Global Findex (2011) further proclaims that women are much more inclined to weigh the associated risks against the possible effects on the household in case they fail to repay the loans. Fear of taking risks limits women's participation in ISALS, access to finances, and grabbing opportunities that can empower them.

The researcher deduced that all the women who participated and benefitted from the ISALS had the motivation to take socio-economic

opportunities presented to them. They perceived the benefits, they were motivated to be capacitated, they wanted to break the male dominance barriers and they formed, joined and contributed in ISALS. Motivation is the key in women empowerment, it breaks the blind folded eyes and enables them to see the opportunities presented to them. It inspires them to take initiatives toward freedom from men induced barriers such as their refusal to grant them space to participate in socio-economic spaces. Motivated women have ways to negotiate with their husbands to participate in legal or Government policy supported projects such as ISALS.

The ISALS have the capabilities of empowering women socially and economically as shown in this study and also in the literature review. Once women participate in household decision-making, are self-reliant, have confidence in themselves with high self-esteem, own assets, access the markets and own the means of production they will be on the same footing with men. Sharing equal opportunities with men reflects empowerment which is the ultimate envisioned desire of women in ISALS.

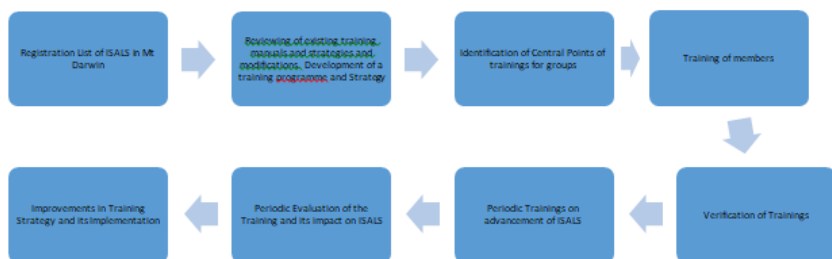
The conceptual model calls for the stakeholders such as the Ministry of Women Affairs, Community, Small and Medium Enterprises Development and its development partners (NGOs) to invest in motivating women so that they can take advantage of socio-economic opportunities. It is through their motivation that they can be taken through the processes towards their empowerment. They should not look down upon themselves and expect men to decide for them. The zeal for empowerment should come from them, they should see themselves as doers, who are capable as shown by the benefits they acquired through the ISALS in the study. The women who were motivated, who perceived the socio-economic benefits in the ISALS, went through the empowerment processes/steps and acquired respected social status (owned resources as individuals and groups that included small and big livestock, income generating projects and household assets). They supported the education of their children, held leadership roles, improved in self-esteem, confidence, decision-making and got respect from their households and the community. In concurrence African feminists such as Queen Nzinga, Charlotte Moxeke, Wambui Otione, Lilian Ngoyi, Albertina Sisulu, Rudo Gaidzanwa and Margret

Ekpo identify themselves with an instant aspiration to socially and economically empower marginalised mothers in various social spheres (Cornwall, 2005).

In summation, if the women are not motivated, they would not see the opportunities, they may be capacitated, but might fail to pass through the men induced barriers, they will rarely form, join or participate in ISALS and will rarely reach the empowerment gate. So, in any community project, it is prudent, to motivate the beneficiaries for their participation to achieve and sustain the desired ends.

The ISALS came as an opportunity to them, and it was supported by the Government policies through the Ministry of Women Affairs, Community, Small and Medium Enterprises Development. Both women from the highly and poorly performing ISALS were capacitated, that is, they went through the ISALS model training modules. Those who were performing well had the freedom to make decisions without their husbands interfering. They made choices to participate in ISALS, chose projects to undertake and managed ISALS funds. Those women who participated were empowered along the way as shown by findings in the study. On the other hand, those who did not get freedom, to form or participate in ISALS remained lagging behind and did not achieve what the ISALS participants attained. In other words, they were not empowered, but rather disempowered. Figure 5.2 shows the Strategic initiation of ISALS.

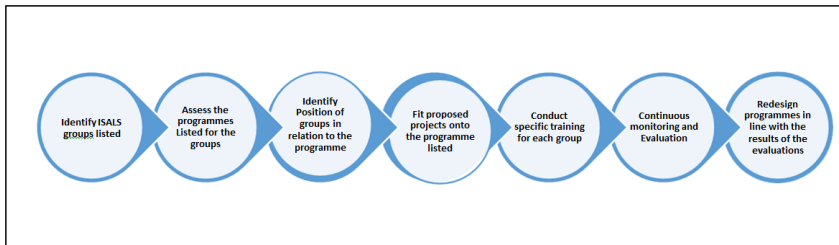
The Strategic initiation of ISALS (Figure: 5.2) is diagrammatically presented and fully explained below.



**Figure 5.2:** Strategic initiation of ISALS (Author, 2021)

The flow diagram in figure 5.2 emphasises on the logical processes from identification to the operation of ISALS. All ISALS should be entered into the registers of stakeholders so that no ISALS are skipped in terms of capacitation. Also each ISALS should keep the records of training programmes in their registers, to be used by stakeholders when identifying gaps. In the study, it was found that some ISALS leaders were not trained. It could be the lack of such guiding strategic documents that led to some ISALS members not being trained. These strategic documents mainly emphasise on the quality of training and the constant review of training modules in line with the needs and changing time. The strategic document intends to assist women in ISALS to operate following a well-coordinated and organised programme.

The Sustainable Organisational Framework for ISALS is diagrammatically presented and fully explained below.



**Figure 5.3:** Sustainable Organisational Framework for ISALS (Author, 2021)

Government ministries and development partners should use assessment results to support and capacitate ISALS groups. Each and every group has specific needs to sustain its activities and viability. The above-framework gives the stakeholders logical steps that should be followed to sustain and keep the ISALS viable. Monitoring should be participatory (that is done with the participants) and continuous throughout the life span of the ISALS groups. The participants should participate both in continuous monitoring and evaluation to own the results, be accountable and plan for management actions. Some challenges mentioned in the study could have

been because of blanket-approach to capacitation of ISALS by stakeholders. This framework emphasises on the assessment of each individual ISALS separately and identifying specific needs.

The findings in the study, showed that the women who took the ISALS initiatives during the mobilisation processes, got trained/capacitated in ISALS methodology, had the freedom to form, actively participate in ISALS and benefited socio-economically. These women showed forms of various degrees of empowerment, for example, the study revealed that they had influential power that extended beyond ISALS groups, they were perceived with high esteem and respect by the community members, they were immensely contributing towards the welfare of their families, and they owned high valued assets that were once associated with men such as cattle and income generating equipment. These findings are in line with the Feminist Theory which stipulates that women and men should have equal opportunities in all spheres of life. The findings are also in line with the Longwe Framework. At conceptual level, the findings indicated that, if the women grab the socio-economic opportunities which are guided by policies to empower them, get capacitated in line with the requirements of opportunities, and ultimately get freedom to take the initiatives and actively participate in the opportunities they will be moving towards the right direction of empowerment. The researcher arrived at this conceptual thinking because of the findings from the highly performing and low performing ISALS which participated in the study.

The study looked at the impact of ISALS on socio-economic empowerment of women in Mt Darwin whilst other studies concentrated on different aspects such as ISALS as a livelihood strategy, as a poverty alleviation programme and a survival strategy, among other things. The findings revealed that the ISALS had resulted in women acquiring leadership skills, improve their confidence, self-esteem, decision making and knowledge. This is in line with Allen's (2003) study in Niger and Uganda where women had improved on self-confidence, self-esteem and social status. The cross learning in ISALS improved their understanding on gender roles and some of them were enjoying freedom from GBV in their homes. The women were self-reliant and no longer leaning on food handouts from the Government. These factors made the researcher to



believe that the ISALS were indeed an empowering methodology to rural women. As a result, the researcher was motivated to develop a Strategic Initiation of ISALS model in an endeavour to improve the ISALS approach so that it can be adopted by most women in Mt Darwin.

The study showed that some men were stumbling blocks in the empowering process of women through ISALS. For example, the study revealed that some men, never gave women freedom to choose the types of income generating projects to improve incomes meant for household use, they hindered them from attending trainings and participating actively in ISALS. The economic macro environment calls for leveraged incomes from both women and men. The participation of women in socio-economic activities, does not only improve household incomes, but alleviates men from stresses of being the sole household socio-economic providers. The ISALS, largely empower women through building their confidence in household and community standings, running income generating projects, decision-making, holding leadership roles and heading families, so they should be given space to participate in these projects. The conceptual model developed by the researcher incorporated these aspects of obstructive men as a factor leading to disempowerment of women. The Government Ministries and their development partners should continue to capacitate men on the importance of gender roles.

The study contributes to the vast knowledge on the impact of ISALS in empowering rural women. Generally, through the ISALS, the welfare in the households of the women participating in ISALS had vastly improved and they were able to support the education of their children. As alluded to earlier, the study showed that women were able to own assets, run projects, improve household incomes, hold leadership roles and make meaningful decisions both at household and community level. The study revealed that women empowerment does not necessarily follow the continuum as per the Longwe Framework. It was seen in the study that the ISALS participants were dotted along the Longwe Framework continuum and at different stages of empowerment. In other words, empowerment does not necessarily come in a hierarchical order as prescribed by Longwe but it can be random. For example, the study revealed that some women could move from the Welfare stage to the Control stage without necessarily following the ladder and for others it was vice-versa.

The study revealed that the ISALS participants no-longer relied on BACCOSI, they were self-reliant. Customarily, Mt Darwin being a highly sensitive political community does not easily release this information because of fear of being scrapped off from the programme. Even if one is self-reliant, they do not reveal it, he/she will continue to get his/her share in silent. The findings showed the effectiveness of the phenomenological research design.

Best practices and areas of improvement were learnt through talking to ISALS members. For example, there were some ISALS members who were gender champions, training other group members and even inviting the husbands of participants to participate in gender role training. This was very encouraging to the community as it reduces GBV in households and communities. The study also revealed that there were some ISALS groups that were struggling to run the ISALS because their leaders lacked training. These leaders failed to manage group dynamics as a result they suffered member dropouts. As such, the researcher developed the Strategic Initiation process of ISALS to ensure the closure of gaps and keep the ISALS sustainable and viable.

The phenomenological methods of investigation enabled the study to understand women issues and existing policies in relation to their operations as ISALS. The study indicated that the participants had knowledge of the existence of policies which included the Domestic Violence Act and the related National Gender Policy. Their knowledgeability gave them a bargaining position to fully operate their ISALS without much interference and disturbances from the community and their husbands. Nonetheless, there were some isolated cases of interferences by some husbands. Some participants reported that their financial contributions towards family support and ownership of assets changed their husbands' mindset. This showed that women empowerment policies had contributed effectively to the empowerment of women socially and economically.

The study also revealed the need for continuous monitoring and evaluations/assessments of ISALS to identify specific needs in each group and trainings as per the identified requirements. The stakeholders that include the Government Ministries, NGOs, Feminists and Gender Advocates, are encouraged to utilise the key documents developed in this study, to ensure the ISALS's sustainability in empowering rural women in Mt Darwin and beyond.

The study explored the issue of ISALS as a tool for women's empowerment using the Longwe Framework. In this case, the Longwe Framework of women empowerment was central in identifying the extent of women's empowerment through ISALS. Using the five levels of empowerment by Longwe which are welfare, access, conscientisation participation and control, being the highest level of empowerment, the study noted that women who were at one point depended on their husbands financially were able to pay school fees for their children and buying kitchenware. This position indicated that women were now more empowered following their engagements in ISALS, in comparison with the time they had not joined ISALS. It was identified that women in ISALS had generally acquired newer and modern kitchenware which was not found ordinarily in rural households that were not members of ISALS. This placed against Longwe Framework showed a status of social and economic empowerment. This level of empowerment fell within the levels of welfare, access, conscientisation and participation where women were able to finance some of their livelihood needs. The provision of school fees that was originally a male role in a patriarchal society was now performed by some women engaging in ISALS. This is enough evidence that men and women's roles within the families were changing. Following the Longwe Framework, this level falls within the conscientisation stage which advocates for the exchange of roles between women and men. This defies the dictates of the patriarchal society where a clear divide exists between masculine and feminine roles, where values, beliefs and norms are strongly adhered to. It disrupts the stereotype of having gender-specific roles.

The study found out that women are the majority in as far as ISALS are concerned. This high proportion of women's participation in ISALS points to the fact that ISALS are used as an empowerment strategy for women in rural areas, in particular, women in Mt Darwin. In terms of their degree of empowerment, the study engaged Longwe Framework and gave the various levelsof benefits that ISALS gave to the women. The highest level that women in ISALS could get in Mt Darwin was the control stage, although in a limited way. Some few individual women and other groups in the study had acquired equipment like oil making machines, grinding machines and *maputi* (popcorn) guns. These are means of production and if placed within the Longwe Framework fall within the control stage. Most women in the study were at conscientisation stage. This is the stage where women and men got to exchange roles within the community and ending gender stereotypes. This could be seen in cases where women were able to fully provide for their families and also paying school fees for their children. This was previously a male duty within thecommunity.

Table 5.1 is a summary of the level of empowerment rating of ISALS using the Longwe Framework. According to the findings in the study, the table indicates that most ISALS can fully empower women up to the level of participation. Thus only a few exceptional ISALS can reach Longwe's highest level which is the control level. In the study, out of 152 women, only 23 had means of production that mainly were *maputi* guns, oil pressing machines, groundnut shellers, cattle, ox-drawn ploughs and scotch carts. All 12 high performing ISALS groups had income generating projects ranging from egg incubators, maize shellers, sunflower pressing machines and livestock such as improved goat breeds and chickens as stated in chapter four. The existence of women with machinery is evidence of ownership of means of production. Below is the summary of ISALS rated against the Longwe Framework.

**Table 5.1:** ISALS rating using the Longwe Framework (Author, 2021)

	ISALS
Welfare	<input type="checkbox"/>
Access	<input type="checkbox"/>
Conscientisation	<input type="checkbox"/>
Participation	<input type="checkbox"/>
Control	<input type="checkbox"/> (Limited)

The study has contributed empirical evidence to the best practices, successes, and constraints being faced by women engaging in ISALS in Mt Darwin. Women required robust training programmes not only on savings but also on the philosophy of gender parity. The study confirmed the applicability and utility of the Longwe Framework of analysis, as a result, the researcher developed a conceptual model, motivated by the Longwe Framework. As alluded earlier in section 5.3, the researcher developed an ISALS Strategic Initiation approach and a Sustainable Framework as an attempt to close the previous gaps in other studies by forging a viable and workable empowerment strategy for women in rural areas through the ISALS methodology.

The Government of Zimbabwe has the Ministry of Women Affairs, Community Development and Small and Medium Enterprises, specifically dedicated to ensure that women are empowered and their capabilities and agency are enhanced. This governmental structure is an opportunity for resources to be channelled towards the training of women engaging in ISALS so that they grow their ISALS. The ISALS in Mt Darwin were not well coordinated as there were no specific training plans to be followed when training and also there was inconsistency in training. Some ISALS in remote areas lagged behind in terms of training and this hindered their progression. If the researcher-developed Sustainable Organisational Framework cycle could be introduced in all the wards, then there will be some progression in ISALS.

Men capacitation on gender roles is very critical. Men should not be a hindrance to women's advancement, instead they should support, give them space, resources and encourage them for the benefit of their families. The government and its partners should also capacitate men so that they can recognise women as valuable companions, who can stand in or function beyond the men's capacity when given the freedom and space to act. This can be achieved by implementing educational programs and workshops that promote gender equality and challenge traditional gender roles. Providing support for initiatives that empower women economically and socially, and fostering an inclusive environment where men are encouraged to support and collaborate with women in decision-making processes and leadership roles, will also contribute to achieving this goal.

ISALS groups should agree on reasonable and affordable monthly contributions that are sustainable to keep the ISALS afloat. Members should agree on affordable interest rates that are within the reach of everyone to maintain their membership.

It was noted in the study that some women were trained in the ISALS methodology but never went further to form the ISALS or formed them much later. However, this delay resulted in some of the trained members losing track of the concepts learnt hence performed below expectation. To ensure that trained women participate and move towards empowerment, the Mt Darwin community, government ministries and development practitioners should learn and follow the researcher-developed conceptual model. The conceptual model has the capacity to effectively increase the coverage on ISALS in the district. The Strategic initiation of ISALS that is also a researcher-developed programme can also be implemented in conjunction with the conceptual model.

It was noted in the study that some ISALS had USD6000.00 and this is a large sum of money that has a potential of increasing twice or thrice or more. As such, it is recommended that the ISALS can invest in bigger projects and/or bank their money as it is safer than keeping it.

The study found that some groups were losing members due to failure to manage group dynamics. As such, all ISALS should have refresher's courses on group dynamics and conflict management. Additional courses should include financial literacy, bookkeeping, leadership, GBV, supervisory and human management courses to enhance a holistic approach to the management of ISALS.

This study only covered a sizeable number of ISALS in Mt Darwin, therefore, further research can be conducted along the lines of strategies to be adopted to formally transform ISALS from being informal financial intermediaries to formal entities. The fact that considerable funds are being circulated in the informal sector retards the growth of the financial sector. As a result, further research can focus on the strategies that can be employed to tap into the funds circulating in the informal sector.

This study concentrated on ISALS as entities that have the potential to empower women. However, while ISALS contribute to empowerment on their own, future studies can explore additional initiatives and programs aimed at empowering rural women specifically. These could include women venturing into serious artisanal mining such as gold which is abundant in the district.

This final chapter has provided a summary of the entire study. It emphasised the major aspects that motivated women to undertake ISALS projects, socio-economic changes that were brought by ISALS and factors that constrain the growth of ISALS. The study revealed that women were motivated to undertake the ISALS because they were convinced of the economic benefits such as improving household incomes, financial independence, owning assets, supporting the education of children, starting, having and owning income-generating projects, moving out of poverty and for some it was just seeking psychosocial support. The study showed that women in ISALS engaged in near-cash projects such as livestock rearing (small and big livestock), horticultural gardens and income generating equipment (groundnut and maize shellers, grinding mills, peanut butter and oil pressing machines), and once-off projects

(kitchenware and groceries) and agricultural inputs. Indeed, the study revealed that women in ISALS did benefit socio- economically. The women in ISALS were able to support the education of their children, improve incomes both at household and group levels, own modern houses, own small and big livestock acquire income generating projects, improve food security, hold leadership positions, improve self-esteem, confidence and participate in household decision making and earning respect at household and community level. The study also revealed that interference of husbands in the running of ISALS, failure to get monthly contributions, GBV, pulling out of some of the members, failure to manage group dynamics, inflation and Covid-19 lockdown were some of the major growth-hindrance constraints.

The participants in the study were aware of the policies guiding their operations and women empowerment policies. Most women in ISALS were quite aware that they can report their husbands when they abuse them. The study indicated that women in Mt Darwin had knowledge of the existence of policies like the Domestic Violence Act and the related National Gender Policy.

Several recommendations were put forward to the Mt Darwin community, the government ministries and development practitioners to support the ISALS initiatives to empower poor rural women. Women play an important role in elevating the economic status of their families, communities and the society at large, as such they require their husbands to put efforts that endeavour to support them in undertaking socio-economical projects. The findings of the study, and other related literature, concur that the ISALS methodology has tangible and non-tangible benefits that can empower rural women socially and economically and it should be applied nationally.