

# Women Empowerment through Internal Savings and Lending Schemes in **ZIMBABWE** Lessons from Mt Dawin

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Roselin Katsande-Ncube

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## About the Author

**Roselin Katsande-Ncube** is a senior lecturer in the department of Sociology at Women's University in Africa. She has been with the university since 2012. She holds a PhD in Development Studies from Women's University in Africa (2022), MSc in Social Ecology from the University of Zimbabwe (2011) and BSc Honours in Sociology and Gender Studies from the Women's University in Africa (2009). She is an expert in gender studies as well as women empowerment. She has taught and supervised students' dissertations at Undergraduate, Masters and PhD levels. She has co-authored some journal articles as well as book chapters in gender, women empowerment and various contemporary issues.

## Synopsis

This book is based on a study that sought to contribute to filling this gap or intellectual lacunae by exploring the impact of Internal Savings and Lending Schemes (ISALS) on women's socio-economic empowerment in Mt Darwin District of Zimbabwe. A qualitative study adopted a phenomenological research design which hinges on the interpretation of everyday ordinary human existence and experiences. This phenomenological research design was guided by African Feminist Theory that advocates for African women's empowerment paradigm and the Longwe Framework. A thematic approach was used in data analysis. Purposive sampling was used to select 18 performing and non-performing ISALS from a total of 700 in Mt Darwin District. The same sampling method was employed to select information-rich chairpersons and secretaries of 10 out of 18 ISALS and representatives of the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, political and administrative leadership and non-governmental organisations. Participants for Focus Group Discussions were also selected. The findings showed that ISALS had transformed most female participants as some managed to build modern standard houses, own near cash-assets such as goats, chickens and cows, others had income generating projects such as peanut butter and oil pressing machines, grinding mills and *maputi* (popcorn) guns while others reported increased leadership roles, household decision-making, social status, self-esteem, confidence and reduced GBVs amongst many changes. The majority had managed to send their children to school and were able to meet basic requirements such as school fees, uniforms and stationery. All ISALS groups had savings of between US\$500 and US\$6000 which were kept by the treasurers and in rare cases by secretaries. Most of the findings were in tandem with studies conducted in Zimbabwe, other African countries and beyond. The ISALS participants who were not performing well cited interference of husbands who always wanted to control their finances, inadequate financial management skills, failure by members to pay monthly contributions or interest, inflationary economic environment, untrained leadership, quitting of members and indebtedness. The study brought to the fore the fact that, with appropriate business training, supportive policies, and empowered

women can really transform homes, and improve and sustain household incomes. The researcher recommends that the ISALS groups should be trained in group dynamics and conflict management, financial literacy, bookkeeping, leadership and supervisory skills. The Government and other development organisations are encouraged to adopt the researcher-developed conceptual model and key documents to enhance the viability and sustainability of ISALS.

## ACRONYMS

<b>ACAF</b>	Association of Self-Funded Communities in Spain
<b>ASCAS</b>	Accumulating Savings and Associations
<b>AU</b>	African Union
<b>BBWEEF</b>	Broad Based Women's Economic Empowerment Framework
<b>CDP</b>	Cooperative Development Policy
<b>CEDAW</b>	Convention on the Elimination of all forms of Discrimination against Women
<b>CI</b>	Care International
<b>EU</b>	European Union
<b>EUC</b>	European Union Commission
<b>GAP</b>	Gender Action Gap
<b>IFDA</b>	International Foodservice
<b>ILO</b>	International Labour Organisation
<b>IMF ISALS</b>	International Monetary Fund Internal Savings and Lending Schemes
<b>MDGs</b>	Millennium Development Goals
<b>MFIS</b>	Micro-Finance Institutions
<b>MFP</b>	Micro-Finance Projects



<b>MWAGCD</b>	Ministry of Women Affairs, Gender andCommunity Development
<b>NDS1</b>	National Development Strategy 1
<b>NGOs</b>	Non-Governmental Organisations
<b>NGP ORUDE</b>	National Gender Policy Organisation for rural development
<b>SACCOS</b>	Savings and Credit Cooperative Societies
<b>SADC</b>	Southern Africa Development Community
<b>SASRA</b>	Sacco Society Regulatory Authority

<b>SACCULT</b>	Savings and Credit Union League of Tanzania
<b>SDC</b>	Swiss Agency for Cooperation and Development
<b>SDGs</b>	Sustainable Development Goals
<b>SHGs</b>	Self Help Organisations
<b>SMEAZ</b>	Small to Medium Enterprises Association of Zimbabwe
<b>UN</b>	United Nations
<b>UNAIDS</b>	United Nations Programme on HIV/AIDS
<b>UNICEF</b>	United Nations Children's Emergency Fund
<b>USAID</b>	United States Agency for International Development
<b>USD</b>	United States Dollar
<b>VSALS</b>	Village Savings and Lending Schemes
<b>WB</b>	World Bank
<b>VBGFWEF</b>	World Bank Global Findex Women Empowerment Framework
<b>WID</b>	Women in Development

# CHAPTER 1

## Background and Context to Internal Savings and Lending Schemes

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Internal Savings and Lending Schemes (ISALS) have been implemented particularly in developing countries since the 1970s. Maguire, Ruelas & Torre (2016) posit that Internal Savings and Lending Schemes were presented to enhance women empowerment and to enhance their economic well-being and agency. Empowerment programmes aim to improve rural women's skills, economic aptitudes and access to productive resources at the same time enhancing the dignity of the women (Murray *et al.*, 2015). Women's economic advancement has gained traction over the years and led to increased investments in children's education and health, and reduced household poverty (World Bank, 2012; 2013). As such, this study sought to understand the empowerment of marginalised women through Internal Savings and Lending Schemes in Mt Darwin, Zimbabwe. The study is premised on the principle that empowerment of the marginalised people is essential for sustainable development. Empowerment of women has become one of the most salient concerns of modern societies and is gaining currency as a gateway to gender equity and gender justice (Wangari, 2006).

The researcher anticipated getting rich information on reasons why women engage in ISALS, life-changing stories and socio-economic changes in women participating in ISALS projects, knowledge of existing policies, legal framework and their relevance in the promotion of women's socio-economic empowerment and constraints in women-run ISALS from women Chairpersons, Secretaries and ISALS groups. The study explored a rarely researched area of women's socio-economic empowerment to ensure a holistic understanding of ISALS as an empowering business model.

This chapter introduces the current study paying special attention to the background of the study, statement of the problem, aim of the study, research questions and objectives, significance of the study to policy and practice, delimitations of the study and the definition of key terms.

In recent times, critical thinking and debates at international, regional and national levels have leaned towards intellectual tropes on women empowerment and women emancipation from poverty, economic exclusion, male domination and many other challenges. The United Nations, prompted into action by human rights advocates and women's movements, found it necessary to put measures which were designed to empower women to claim their rightful social and economic position in a civilised society. Several gender-based international conferences were convened to promote gender parity in all human activities. Chief among the conferences which were convened by the United Nations are the:

- First World Conference on Women, Mexico City, 1975;
- 1979 Convention on the Elimination of all forms of Discrimination against Women;
- Second World Conference of the United Nations Decade for Women, Copenhagen, 1980;
- Third World Conference to Review and Appraise the Achievements of the UN Decade for Women, Nairobi, Kenya 1985; and
- Fourth World Conference on Women, Beijing, 1995.
- (<http://www.un.org/en/conferences/women>).

Evidently, the women empowerment discourse has become a mainstream topic of the international development agenda, and it is shaping international policies on social and economic rights. International development agencies have adopted women empowerment as one of the key approaches to gender equality. Women empowerment mainstreaming is construed as a conduit for sustainable growth (Cornwall, 2016). Angelucci & Heath (2020) opine that women empowerment is an antidote to feminisation of labour and feminisation of poverty. The discourse on women emancipation prompted liberal and social feminists to oppose

Modernisation Theory of the 1950s and 1960s which focused on a patriarchal and androcentric approach to development. They also opposed the Dependency Theory of the 1960-70's that posited that the global capitalist system is designed to perpetuate dependency of the less advantaged on the privileged groups. They also opposed neo-liberalism of the 1980's which sought to address women's subordination and patriarchal patterns of power distribution in the society by introducing market reforms (Rehman & Moazzam, 2020). The liberal economic paradigm that focuses on economic performance through effective allocation of resources was questioned for its gender blindness and exclusion of women from development processes and decisions (Cornwall, 2016).

Apart from multiple economic issues central to the critique of dominant discourses was the homogenisation of women's lived realities and ignored different socio-economic and geo-political situatedness of women without acknowledging differences of class, status, race, religion and other factors between them. Ahuru (2019) argues that feminism opposed this generalised approach to women through advocating concise consideration of women's different histories and backgrounds where differences between women around the world in specific contexts should be acknowledged. As a response to modernisation constraints, the Women in Development Approach (WID) emerged from liberal feminism through bringing women into the development agenda and aimed at providing them with equal access to resources. It marked an important milestone in identifying women's development needs in terms of accessing education and employment (Al-shami, Razali & Rashid, 2018).

Many of the development institutions such as the United Nations, International Monetary Fund, African Union followed this framework by introducing women to previously gender-neutral governance to reach economic development goals. Entrepreneurship and credit access interventions could serve as an example here. Their primary focus was on stimulating economic activity among women by providing resources to foster growth. Yet this approach did not question other factors of women's

disempowerment such as personal conditions and aspirations and social and cultural dimensions. Maguire *et al.* (2016) point out that, in later years, Internal Savings and Lending Schemes and cooperatives were then presented to also enhance women empowerment, but the question remains whether these have been really helpful in empowering women globally.

The discourse on women empowerment still surges on, as policy makers, academia and think tanks labour in search for a sustainable strategy of emancipating rural women from chronic and systematic poverty and dependency on men for survival. Women's economic empowerment is the process of achieving women's equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives (Taylor & Pereznieto, 2014). Women's empowerment is a process of personal and social change, taking place over interlinked and mutually reinforcing psychological, political, social and economic domains, and through which women individually and collectively gain power, and meaningful choices and control over their lives (O'Neil *et al.*, 2014). The current study is therefore timely, given that most rural women in Zimbabwe are still poor and remain with a low-class status. It remains essential to establish the significance of ISALS in achieving women empowerment.

Gender issues and women's empowerment are global issues that impact countries around the world in several ways as the examples from Asian and African countries show. Compared to countries in Europe and North America, women in Nepal have significantly different positions and prospects in society than women in more economically developed countries. In Nepal, most people who cannot read or write are women; they have a much shorter life expectancy than men, and most women depend on men for their basic needs of shelter, food, and economic stability. The Nepalese Women's Empowerment Programme builds upon the initiatives and work of the government and NGOs at a local level, addressing the problems faced by women and meeting the needs of communities (Taylor & Pereznieto, 2014). Microcredit/Microfinance by cooperatives allow women to better manage their finances, resulting in increased family recognition and social standing. Hundreds of women have received loans

in Jitpurphedi and Okhaldhnga, and thousands of social activities have been held to raise awareness about the importance of women being financially self-sufficient, however, some women still have no access to all these facilities and the question still remains as to what extent these credit facilities are really leading to broad-based economic empowerment.

Women economic empowerment in Africa is no exception especially bearing in mind women's adverse economic susceptibility which entwines with their geo-political situatedness in the Global South. Although both the common and statutory laws in most parts of Africa forbid segregation of people by gender, in practice women are generally regarded as sub-citizens of mother earth. The social setting of women living in the rural economy in southern Africa seems to be more male dominated than their peers in the developed world. Culture and tradition seem to plunge the women in the doldrums of poverty, dependency and helplessness. The need to emancipate these women is therefore undeniably necessary. ISALS are one of the several strategies that have been developed to lift the impoverished women out of the bondage of social and economic poverty.

ISALS have been used in many parts of the world, particularly in the developing countries at different times. In Bangladesh, the ISALS started around 1976 with Muhammad Yunus and Grameen Bank according to Jon Westover (as cited in Chikuvadze, 2018). Jon Westover viewed the ISALS as a system intended to boost the welfare of households and groups out of poverty through activities which help them generate income that eventually leads to a sustainable livelihood strategy. Ncube (2019) alluded that Internal Savings and Lending Schemes were introduced to address the challenges faced by the small-scale traders and farmers who find it difficult to raise business start-up finances. The ISALS open opportunities for savings and investment for the future where communities assist each other in raising income for business start-ups. Originally this concept was introduced as the Village Savings and Lending Schemes (VSALS) where it started in communal villages, but it has evolved over time to ISALS where it is not limited to villages only but to any members of like mind sharing a common vision (Ncube, 2019). The opportunities presented by ISALS saw many rural women embracing to improve their poor socio-economic status. ISALS are about increasing women's inclusivity in the financial and economic sectors of their economies as illustrated by the following examples.

Sangtam and Yaden (2017) noted that women Savings and Lending groups in India are called Self Help Groups (SHGs) and are informal in nature where members come together towards collective actions for the common cause. SHGs act as the building blocks of organising poor and disadvantaged households in the community (Sangtam & Yaden, 2017). The vision behind SHGs approach in a village is to promote self-reliance and a collective woman force towards increased economic and livelihood opportunities in a sustainable manner. However, there is still lack of a clear picture as to whether these groups are indeed helping the women in a sustainable way.

Women in the Karamoja villages in a poverty-stricken region in Uganda who were involved in Village Savings Loans were able to improve their livelihoods (Care International Uganda, 2014). Many people in Karamoja survive on meagre and erratic earnings and as such access to the Village Savings Loans is therefore assisting the villagers stabilise their incomes through their engagement in various projects. Again, through their engagement in Village Savings Loans women are able to contribute significantly to the welfare of their families. For example, they are now able to pay tuition fees for their children, meet the family's medical bills and provide a balanced diet to their families (Care International Uganda, 2014). To ensure safety of their loans, Care International Uganda provides each group with a ledger book where transactions are recorded, a savings box, calculator, blue and red pens, ink pad and stamp for each member. The savings box has three locks and the keys are kept by three different group members while the fourth keeps the box (Care International Uganda, 2014). This ensures that no one can get into the box easily. Keeping records is essential in case some members fail to pay back the loans which must be accounted for properly and proper measures taken.

Moreover, according to a study conducted by Alice (2016), in Zambia, although policies like the introduction of savings and credit schemes, have been put in place towards women economic empowerment, some women especially rural women continue to suffer from poverty and have a low social and economic status. Maffioli, *et al.* (2021), conducted a study on



the role of ISALS in improving household wealth and financial preparedness of expecting mothers in rural Zambia. The results of the study revealed that ISALS participation led to an average increase of 7.32 items of 13 household wealth items. Female 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. Females were more likely to be financially prepared for birth than males if they had their most recent birth after joining an ISALS and ISALS participation is shown to increase household wealth and financial preparedness for birth for both men and women. The study concluded that the ISALS are a promising intervention that can help poor rural populations by increasing financial resources and financially preparing parents for childbirth.

In Zimbabwe, empowering women has been an area of interest among various stakeholders. As such, ISALS were adopted as one of the solutions to some of the challenges faced by most micro-entrepreneurs. The ISALS came to bridge some of the challenges that are faced by rural communities which include limited formal financial services, savings, credit and insurance services for most rural Zimbabweans especially the poor. In addition, many rural women desire to engage in income generating activities but meet the major hurdle of business financing. Mainline banks require collateral support for business financing which the small-scale informal traders and farmers are unable to provide (Ncube, 2019).

Women, as a disadvantaged group and economic demographic occupying the periphery of mainstream economic grid, caught the attention of various stakeholders which include the government, Non-Governmental Organisations (NGOs) such as World Vision, FAO, FACHIG, Care International, Msasa Project and Ministry of Women Affairs, Community, Small and Medium Enterprises Development amongst many others. These organisations are in the forefront in mainstreaming the ISALS in their projects as an endeavour to socio-economically empower communities, particularly women. The ISALS model is an adaptation and extension of traditional schemes, often labelled as informal savings clubs which were

initiated in 1998 (Care International Zimbabwe, 2006). Members save funds regularly and use the saved funds to give loans to members of the group. Most participants in ISALS are women. This therefore, indicates and resonates well with previous studies that stated that females are more interested in ISALS than men, (Manirampa, 2014). Members repay the loans with an agreed rate of interest which contributes to the growth of the group fund. After an agreed period of savings and lending, the group fund will be shared, and a new cycle begins (Adato *et al.*, 2004). Care Zimbabwe is responsible for promoting ISALS projects, but it does not give financial aid to members of the community. It only provides ISALS training workshops in collaboration with the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, where women are taught the basics of how to run the projects.

ISALS resonate well with Longwe's Women Empowerment Framework. Women engaging in ISALS are placed on the different levels of empowerment in Longwe's Framework, starting with the lower levels up to the highest level. The current study chose ISALS because they form a fertile starting point for improved women's participation in the formal financial system. Most schemes that empower women like the Women Bank in Zimbabwe mostly benefit women in urban areas than rural areas and very few studies have been conducted to find out the extent to which Internal Savings and Lending Schemes have been helpful in empowering women especially rural women. The thrust of this study was to establish the impact of ISALS in uplifting the socio-economic status of participating women in Mt Darwin District of Zimbabwe. The study also sought to examine some factors that constrain women-run ISALS from growing into formally registered entities such as SACCOS.

**Contextualising ISALS to Zimbabwe** The global community has advanced measures to promote women empowerment as seen by a repertoire of international conventions; notably, Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) of 1991, the Millennium Declaration of 2000 and the Sustainable Development Goals (SDGs). The efforts also trickle down to individual countries, Zimbabwe included. ISALS have been held by state and non-state actors as a potential

mechanism for women empowerment including state and non-state actors in Zimbabwe like Care International. While studies have been conducted by Chuma *et al.* (2013), Gudza (2014), DAPP (2015) and Chikuvadze (2018) in Zimbabwe on ISALS very few studies have been done to ascertain their impact on women empowerment in rural areas especially in Mt Darwin District. Chuma *et al.* (2013) examined ISALS as a survival strategy for female headed households in Mucheke, Masvingo, Zimbabwe. In their research they concluded that ISALS played a crucial role in meeting human basic needs. In addition, owing to ISALS, female headed households in Mucheke managed to purchase furniture and pay tuition fees for their children. However, the study was based on an urban area.

On the other hand, Gudza (2014) examined the impact of ISALS on the poor in Gokwe South. He observed that ISALS have been a funding mechanism which has been utilised to fight poverty, especially in rural areas. He went on to conclude that ISALS that emerged in response to failure of the formal financial system to reach out to the poor has been successful in reaching poor women through innovative measures to address gender specific constraints. While research has been conducted to assess the impact of ISALS on poverty alleviation and on livelihood strategies in different parts of the country, including Bikita, Gokwe, Mucheke and Rushinga in Zimbabwe, none have really looked at the impact of ISALS on women's socio-economic empowerment. The current study therefore investigated this issue from a developmental perspective using African feminist lens that place emphasis on women's empowerment. This study contributes to the understanding of the impact of ISALS, vis-à-vis the women empowerment and aids re-thinking by development practitioners and policy makers in adopting ISALS as a model of choice in empowering women. The researcher developed a conceptual model and key documents that could be used by project programmers in sustaining and empowering the women through ISALS in Mt Darwin District and beyond. Below is an exposition of the Aim of this study.

The study was aimed at proffering theoretical insights and empirical evidence on the significance of ISALS in addressing the socio-economic imperatives of women's marginalisation taking Mt Darwin District as a case study. It further explored the factors that constrain the growth and progression of ISALS into entities which by all intents and purposes provide enhanced opportunities for the women to achieve social and economic empowerment in a geo-political space that is male-dominated. To achieve the above aim, the researcher generated the following specific objectives. The study sought to achieve the following objectives:

1. To establish why women engage in ISALS in Mt Darwin District;
2. To examine the types of ISALS projects run by women in Mt Darwin District;
3. To explore the socio-economic changes that are brought about by women's participation in ISALS in Mt Darwin District;
4. To identify factors that constrain the growth of rural women-run ISALS in Mt Darwin District;
5. To assess women's knowledge of existing policies and their relevance in the promotion of women's socio-economic empowerment in Mt Darwin District.

The study sought to answer the following research questions:

1. Why do rural women engage in ISALS in Mt Darwin District?
2. What types of projects do rural women-run ISALS engage in Mt Darwin District?
3. What are the socio-economic changes that are brought about by women's participation in ISALS in Mt Darwin District?
4. What are the factors that constrain the growth of rural women-run ISALS in Mt Darwin District?
5. What knowledge on existing policies on women empowerment do rural women engaging in ISALS have in Mt Darwin District?

## **SIGNIFICANCE OF THE STUDY**

The study derives its substance and intellectual purchase and utility in the sense that its research findings are fundamental in helping rural women

fight poverty and enhance their social status. This research could also improve the knowledge base of rural women engaging in ISALS. It is envisaged that more rural women could engage in ISALS and in the process improve their social and economic standing. Moreover, the dependency of women on men may also be reduced as this study could shed light on how ISALS can be used to make women financially independent. The research merited undertaking because its research findings and recommendations are essential in educating women on the importance of utilising ISALS towards their empowerment.

This research is critical in equipping the researcher with deeper understanding of the impact of ISALS on rural women's socio-economic empowerment. In addition, the research adds to developing research skills and knowledge of the researcher. Economic empowerment is also a key area of interest to the researcher hence the research helped the researcher to have more insight into women empowerment policies. Lastly, it is hoped that the research skills attained from this study will enhance professional consultancy on ISALS.

The study makes contributions towards new knowledge and understanding of the impact of the Internal Savings and Lending Schemes on rural women's socio-economic empowerment. Results generated in this study highlight some of the strategies that could be used to motivate women especially in utilising the schemes. The study also contributes to the body of knowledge on women empowerment in Africa in general and Zimbabwe in particular. Lastly, the study also serves as a basis for future further research. The university also benefits since the study is going to be made available to the university's library for further reference by undergraduate and postgraduate students.

The study could be useful to those who have been mandated to draft policies related to women empowerment and those who are responsible for ensuring the successful implementation of strategies for the support of women. It could also enable government policy makers and other government agencies to understand some of the underlying issues that

can be worked on to improve women's utilisation of ISALS for the attainment of the Zimbabwe 2030 Vision of achieving upper economic status for everyone, including women.

The study was confined to 18 ISALS in 10 wards in Mount Darwin District selected to evaluate the socio-economic impact of ISALS on rural women. This study confined itself to ISALS with female members only though there were instances where men were part of the group members. The inclusion of men was going to distort the main objective of the study which was to explore the socio-economic impact of ISALS on women empowerment hence the justification why the researcher confined the study to women only.

Qualitative research methods were employed to gather data using in-depth interviews, focus group discussions and key informants. These methods were very relevant as they aided understanding of the lived experiences of the participants. Qualitative data were analysed at thematic, content and discourse levels. The study's intention was to identify issues affecting such women-run organisations and also make it easier to foster policy recommendations, exclusively for them.

This study used qualitative research that allows the researcher to conduct unstructured interviews. Data collection takes place until point of saturation is achieved. Besides these basic merits, the method has a fair share of challenges. The study collected primary data from people with lived experiences of their involvement in ISALS. This meant that the participants relied on personal memory when recalling their experiences that could have affected the richness of the collective account of the significance of ISALS in empowering women socially and economically in Mt Darwin District. To mitigate against this, data generated through interviews was corroborated with focus group discussions and documentary evidence such as minutes, training reports, attendance registers and constitutions. The researcher juxtaposed interview data with focus group discussions and documentary analysis and using data from the participants' peers. The groups used their meeting minutes whenever they

disagreed on certain facts, and this improved the trustworthiness of the study. Brocki & Wearden (2004) are of the view that ideally, a good study is dependent on the quality of the narrative it is derived from and limitations to the study are recognised in terms of the difficulties likely to be encountered in capturing the depth of experiences of all the rural women engaged in ISALS. To mitigate this limitation, the researcher conducted focus group discussions to enable the participants to remind each other of their experiences. The researcher was aware of fallibility of the mind as such she permitted the participants to bring and utilise their group reports during focus group discussions. The group documents included their constitutions, trainings and progress reports.

Mt Darwin is a politically polarised environment thus non-political research could be turned into politics (Mandondo, 2020). This might occur due to various reasons. Different political groups may attempt to use research to support their narratives or undermine their opponents. The community might view research through a political lens, affecting how findings are received and applied. Research funding and support can be influenced by political affiliations, leading to biases in research agendas. As such the researcher had to seek permission from local leaders and families and also hired two local Research Assistants who were very conversant with the local language (some participants had deep Kore-kore dialects), protocols, culture and norms in order for the participants to freely open up and participate. The researcher engaged these two Research Assistants throughout her study to ensure consistency, confirmability and trustworthiness of the study. This study was only confined to women in Mt Darwin and could pose challenges because some of the findings may not apply to women in other parts of the country. This was dealt with by using secondary data to extract information on women in other parts of the country like Bikita, Gokwe, Mucheke and Rushinga.

Time was a limiting factor as the research had to be conducted within the time frame stipulated by the university. However, the researcher made use of a sample that was small and manageable. Qualitative research utilises small sample sizes which allow for in-depth analysis by engaging with each

participant to understand their experiences concerning the research questions (Hennink *et al.*, 2011:17). A sample of between 10 and 20 interviews, or even fewer, might suffice according to Dukes & Bleijenbergh (cited in Sloodman, 2018). The qualitative research allows use of small samples unlike the quantitative research designs. Qualitative researchers focus on depth of study rather than on breadth.

The ISALS participants in this study were not English speakers. As such, the interviews were conducted in Shona that is their local language. The researcher is conversant with both Shona and English and so translating the field data into the English was therefore not a challenge at all.

Covid-19 also disturbed the flow of the study as lockdowns were the order of the day. However, the researcher took advantage of the uplifting of lockdowns to collect data. She made sure all Covid-19 protocols were observed during face-to-face meetings. The key terms used in this study are defined below.

***Empowerment*** – SDC (2000) conceptualises empowerment as an emancipation process in which the disadvantaged are empowered to exercise their rights, obtain access to resources and participate actively in the process of shaping society and making decisions. The study employed Longwe (1995)'s hierarchical framework which postulates that women can be empowered at different levels starting from the lowest to the highest level. This framework was also used to analyse women's engagement in ISALS in Mt Darwin and the different levels of empowerment.

***Economic Empowerment*** – is the ability to make and act on decisions that involve the control over and allocation of material resources (Golla *et al.*, 2011). It seeks to ensure that people have the appropriate skills, capabilities and resource access to secure and sustain incomes and livelihoods.

Internal Savings and Lending Schemes (ISALS) – ISALS were built on the Rotating Savings and Cooperative Associations (ROSCAs) model to bring



together groups of people (often women) who pool their savings to create a source of lending funds whereby members make savings contributions to the pool and can also borrow from it (Bauchet and Larsen, 2018). The Internal Savings and Lending Scheme comprises of a small group of people (mainly not exceeding 30, for manageability issues) having a mutual agreement to contribute a certain amount of money regularly into a group fund, with the idea of seeing the fund grow.

**Savings and Credit Cooperative Societies (SACCOS)** – They are cooperatives which furnish their members with convenient and secure means of saving money and obtaining credit from banks and other lending institutions at reasonable rates of interest (Kabuga & Batarinyebwa, 1995). They differ from the rest of other cooperatives because they are financial cooperative organisations with a social network, that is, they are run by members who share the same norms and values and in the process they uplift members' socio-economic status.

***Social Empowerment*** – It is the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty (Kabeer *et al.*, 2009).

This book comprises five chapters and its structure is as follows:

Chapter one is the prefatory and introductory of the study, hence the inclusion of the background of the study, statement of the problem, research questions, research objectives and the significance of the study. The chapter went further to explore the delimitation, methodological limitations and mitigations and lastly, this organisation of the study section. Chapter Two presents the Conceptual and Theoretical Frameworks and links these frameworks to the objectives of the study. The chapter reviews related literature based on the study's objectives and it critically analyses the arguments put forward by different authors on ISALS. The chapter ends with a synopsis of gaps in knowledge that have been identified. The literature review helps the researcher discuss the study's findings which are presented in chapter four. Chapter Three

presents the interpretivist research philosophy and epistemology that informed the qualitative research methodology, the research methods, research strategy, sampling, data generation and data analysis. The methodology and research design indicate the way the researcher conducted the research. Chapter Four presents, analyses, interprets and discusses the research findings of the study. Finally, Chapter Five presents, a summary of the research, suggests areas that may require further study, makes recommendations for policy action by relevant authorities and ends with a conclusion.

## CHAPTER 2

### **The Socio-Economic Impact of Internal Savings and Lending Schemes on Women Empowerment: A Review**

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The previous chapter provided an introduction and prefatory lenses to the study. In line with the study's research objectives, this chapter critically reviews a wide range of literature related to the socio-economic impact of Internal Savings and Lending Schemes (ISALS) on women empowerment. The chapter looks at specific aspect of ISALS in the context of women empowerment from angles of the motivation factors behind women joining the ISALS, projects undertaken in ISALS, socio-economic changes brought about by ISALS, constraints faced by women in ISALS and the policies and their relevance in the promotion of women's socio-economic empowerment. The chapter logically flows from understanding the concept of empowerment and ISALS as a women empowerment tool, the Longwe conceptual framework and Feminist theory which are made to relate to each other in line with the subject matter under review, the role of microfinance institutions in developing ISALS, sustenance of ISALS, emerging issues on ISALS and gaps in knowledge in existing literature and chapter summary.

Globally, the concept of empowerment is considered complex and broad and is enmeshed with dynamic development-related concepts (Agner and Braun, 2018; Stack and McDonald, 2018; Coy *et al.*, 2021). Golla *et al.*, (2011) posit that empowerment remains a loaded term that means different things to different people. Empowerment is about opening up space by the hitherto disempowered to assert themselves equally in their societies and is about social justice where all segments of society live the life they value without undue manipulation and oppression. Similarly, the Swiss Agency for Cooperation and Development (SDC) (2004) conceptualises empowerment as an emancipation process in which the disadvantaged are

empowered to exercise their rights by obtaining access to resources and participating actively in the process of shaping society and making decisions meaning that empowerment cannot be given ~~as~~ it is self-generated. This means that for women to be empowered they need to be able to independently make decisions and have access to resources. It involves identifying and understanding all forms and sources of oppression throughout society, liberating those individuals, and getting women who are oppressed to reach their full potential.

In developing an in-depth understanding of the concept of empowerment, Kabeer (2001) identified 3 interrelated components of the women empowerment process: resources, agencies and achievements. Women owning land as a means of production is crucial in the modern world for enhancing economic empowerment and ensuring gender equality. Land ownership provides women with greater financial independence, improved social status, and better access to credit and resources (Deininger *et al.*, 2014). Studies have shown that women with land rights are more likely to invest in their families' health and education, leading to broader societal benefits (Doss *et al.*, 2015). In this study resources referred to by Kabeer (2001) are in the form of grinding mills, pop-corn guns, peanut processing machines and goats among others that allow women to get a voice and power within a community. This resonates well with the process of empowerment in Longwe Framework and the thinking behind Feminist Theory. As earlier observed in the study, resources that are highlighted above are women's sources of power. The definition by Kabeer (2001) indicates that for women to be fully empowered and be self-sufficient, there are some dimensions that must be accomplished amongst them education, development of skills, self-efficacy, participation, peer networks among others. Kabeer (2001) defines power as the ability to make choices. To sum up, it can be ascertained that empowerment is mainly about working together for shared women's interests to improve communities and institutions and eventually build a more just society and this can be attained through ISALS hence the focus of this study. The ISALS bring skills training in group dynamics, conflict management, financial management, and leadership and if well managed, they can

vastly improve the socio-economic status of women as shown by various studies.

Moreso, empowerment has been viewed as a strategy that uplifts the marginalised, the unorganised, and the disadvantaged sections of the society (Manoranjan, 2001). Batliwala (1994) highlighted two aspects that empowerment aims to address, namely, control over resources and control over ideology. These resources can be thus physical, human, intellectual, financial, and self-actualisation, while control over ideology refers to influencing ideas, beliefs, values, and attitudes among a group or groups of people (Brenyah, 2018). Empowerment is aimed at creating capabilities in certain individuals such as women and children or groups such as the disabled so that they can actively participate in their welfare. Empowerment, thus, provides hope to the marginalised groups for a social and economic environment that is free from inequalities that hinder their progress. The marginalised suffer socially and economically because they do not have power.

Batliwala (1994:130) argues that empowerment is about transforming power relations. She viewed it as 'the process of challenging existing power relations and gaining greater control over the sources of power.' Brenyah (2018) postulates that empowerment is a measure taken for a person to acquire knowledge, power, and skills leading to change in phenomena and positions in society. Buchanan (2008) defines power as a phenomenon that allows an individual or individuals, institutions, and organisations to make decisions to be upheld by others within their areas of jurisdiction. The achievement of a sound economic status thus becomes a source of power, and most women lack this opportunity (Wharton, 2009). Brenyah (2018) observed that the marginalised and the poor are too powerless to influence or bargain for better trade benefits, negotiate for good financial terms, dialogue with governmental and non-governmental bodies and other fellow civilians.

Viewing matters from the intellectual vantage point of women empowerment, Krishna (2003) states that women's empowerment is a

process through which women can make their choices and renovate these choices into desired actions and outcomes. Brenyah (2018) also argues that empowering vulnerable groups such as women may be the best way to overcome circumstances such as poverty, poor educational opportunities, and social exclusion tendencies. In the same vein, Shinomol (2016) views women empowerment as a creation of an environment where women can make decisions of their own for personal benefits and for society. In addition, empowerment refers to increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities of women (Kabeer, 2004). Ideally, women's empowerment should yield socio- economic benefits not only at the individual but national level. As argued by women empowerment advocates, the condition of a nation can be implied by merely looking at the status of women in that country (Brawa, 2015). In the African context, women lack the power to access and control social and economic resources (Hamadziripi, 2008). Since women are not a homogenous group because of their differences in norms, values and beliefs they have remained marginalised in social and economic arenas. Women from the South experience this marginalisation more compared to their counterparts from the North because of patriarchal tendencies entrenched in their culture. As such, women empowerment programmes are a priority in development discourse (Kabeer, 2004), hence this study seeks to explore the importance of women's initiatives in socio-economic development. Thus, empowerment would become more relevant if women are educated, better informed and can make rational decisions. In this study, the research unpacks debates related to women empowerment, in particular empowerment through ISALS.

The discourse on the contribution of ISALS to the empowerment of women is not new and has been ongoing for a long time (Posvo, 2018). It arises from the fact that, for a long time and across nations, men on average have more access to power and resources but fewer social obligations, giving rise to gender inequity (Huis *et al.*, 2017). Internationally, there is a consensus that gender equity is an important goal that should be pursued and that this should be done by giving women

and girls equal access to various domains of economics and a social life that men have (UN Women, 2011). Due to this declaration, diverse interventions have been developed and implemented to empower women and ISALS represent one example of such interventions.

In Zimbabwe, the history of ISALS as an empowerment tool dates to the late 1990s. Allen (2006) indicates that the idea started in the year 1999 under the name of Kupfumaishungu (meaning that one should be determined, focused and persistent to get rich). The programme was implemented by Care International. The ISALS were in the first place intended to be a group of people who are supplied funds by Care International. The programme ended up having a lot of solicitors trying to embezzle funds. As a result, only 8 of 270 eligible groups received the money. Now, Care International is responsible for the promotion of ISALS, however, the organisation does not provide financial assistance to members of the community (Chitema & Chitongo, 2020). It only provides training workshops in collaboration with the Ministry of Women's Affairs where rural women are taught the basics on how to run and manage businesses (Adato *et al.*, 2004).

The Kupfumaishungu Rural Microfinance Project (KIRMFP) operated in areas such as Mberengwa, Zvishavane, and Shurugwi Districts of Zimbabwe (UNAIDS, UNICEF and USAID, 2004). The KIRMFP was a four-year initiative that was designed to build the capacity of communities to mobilise and manage savings that would be used to grant loans to meet the production, consumption, and social needs of the vulnerable group members who were mainly women of the rural communities. By mid-2004, the KIRMFP had 49 086 individual members of whom 40 929 (83.4%) were women and 7 167 (14.6%) were men. Through the initiative, household productive asset levels increased for group members, and such assets were controlled by women such as hoes and small livestock (Allen & Hobane, 2004).

Adding to this, there is a continued engagement of rural women in different ISALS that include burial societies and the one natively known as

*mukando* (a Shona name for ISALS) whereby every group member contributes, the cumulated contribution is given to one member and the contribution rotates to all group members until the cycle is complete and repeated. The rotation continues depending on the availability and ability of the members to contribute.

Women benefitted from ISALS through self-sustenance, limited dependency on men, and increased participation of women in the household decision-making process. There is also increased cooperation between wives and their husbands and women gained increased control over micro enterprises' income.

ISALS as cooperatives were born out of a crisis. Therefore, the very way in which cooperatives were founded leads one to wonder if cooperatives could play a role not only in mitigating the impact of crisis for members but also contribute to a reconstruction effort of these cooperatives that sees a more stable and sustainable economic environment emerge (Chikuvadze, 2018). Women in most African nations tend to account for an average 51% of the population and make up to 65% of the rural labour force. On the same note, they also tend to shoulder the greater burden of family and child welfare, community, and social obligations and they engage in more economic activities while undertaking domestic chores. Globally, issues of poverty reduction and micro- credit have been recognised as the most necessary which has influenced most women to engage in ISALS.

The Internal Savings and Lending Schemes have attempted to address the need for microcredit by women as most of them have become entrepreneurs though in rural areas it is not easily recognised. Women become part of the cooperatives for social protection, thus helping members to protect themselves against adversity and enabling them to invest in social needs and growth of various types of social service cooperatives. These cooperatives have been instrumental in shaping women's empowerment not only in the private sphere but also in the public sphere. Quite several women are now occupying influential positions in the workplace because

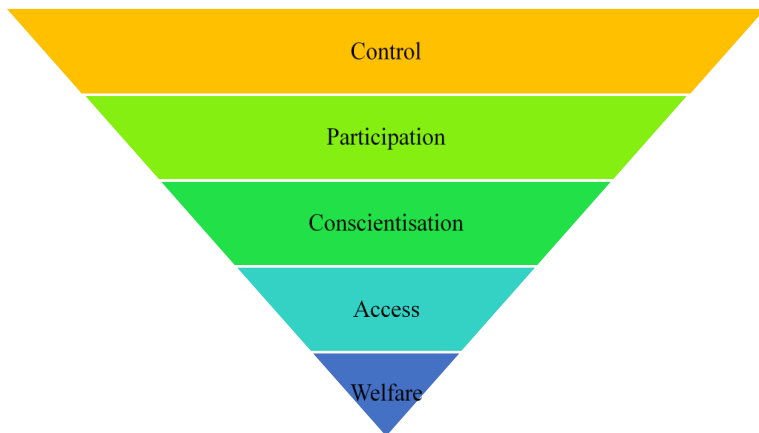


of the exposure they get from these cooperatives. These cooperatives enable them to shift, in what is largely a female-dominated sector, thus from carrying out vulnerable work to decent jobs hence freeing them of care burdens. Women in ISALS are not only bringing economic benefits but also representation and voice. Regardless of the type of work or sector of the members, the cooperatives are positioned to strengthen participation under their values and principles of holism, collectivity, situationality and negotiation are pertinent in attaining goals and achieving favourable outcomes (Mekgwe, 2010).

This research is grounded and premised on the principle that empowerment is the most vital strategy to strengthen the future of women, in particular, rural women in Zimbabwe. The underlying logic and plausible intellectual framework undergirding this study is that through ISALS, the poor, women will be able to participate in the economic market and forming small businesses (Al-Shami *et al.*, 2014). These enterprises empower women to accomplish equal opportunities with men by reducing the income gap between them. The process of empowerment will not only be able to improve rural women's skills and access to productive resources but also succeed in enhancing quality, dignity, work and status in society (Murray *et al.*, 2015). Such kind of thinking perceives that women play a strategic role in societal development and the development of the economy in general. The Longwe Framework typifies this thinking, which is informed by the African Feminist theory, hence its inclusion in this study to guide the interpretation of the socio-economic impact of ISALS on rural women in Zimbabwe. The empowerment of women has become one of the most salient concerns of the 21st century, not only at the national level but also at the international level (Wangari, 2006).

Based on the definitions of women empowerment given above, this study relies heavily on Sarah Longwe's Women Empowerment Framework (WEF), hereafter referred to as the Longwe Framework, as an analytical tool to evaluate the extent to which ISALS in the study area have been able to create women's socio-economic empowerment. The Longwe Framework is a tool that helps planners and practitioners to assess

progress in achieving gender equality and women empowerment. The Longwe Women's Empowerment Framework was used by UNHCR as an important tool to assess the situation of displaced and returnee women and to measure the empowerment process in Kosovo, Burundi, Tanzania, Guatemala, Colombia, Guinea, Turkey and Algeri (Baines, 2001). It also helps planners and practitioners to critically assess the extent to which projects achieve and support women's empowerment (March *et al.*, 1999). The framework is based on the tenet that women's empowerment can only be achieved by enabling them to realise equal control over the factors of production and participate equally in the development process. The framework recognises that poverty arises from oppression and exploitation and not from lack of productivity. As such, it conceptualises five levels of equality, arranged hierarchically, with each level denoting a higher level of empowerment and these are used to assess the extent of women's empowerment in any area of social and economic life. See figure 1, below.



**Figure 1:** Sara Longwe's Framework (1995)

Using the Longwe Framework, this study examines the extent to which ISALS in the research area are compatible with the five levels of women empowerment. The Longwe Framework is hierarchical in nature, from

welfare (the least) to control which is the highest level. Welfare generally denotes the material welfare of women, mainly concerning the provision of food, income and medical supplies to the family or household. Access is the second level in the framework. This component represents access to the means/factors of production such as labour, land, and credit, therefore their ability to produce. Access alone does not meet empowerment needs but is an important dimension of the empowerment process. The third component is conscientisation that entails the understanding of differences between sex and gender roles to achieve gender division of labour acceptable to both men and women. Empowerment entails the recognition by men and women that the subordination of women is imposed by a system of discrimination which is socially constructed and can be altered. The fourth level is participation that emphasises the participation of women in household or community decision making forums. The fifth level is control that entails authority over factors of production. Control refers to a balance of power between women and men, so that neither is in a position of dominance. It means that women have power alongside men to influence their destiny and that of their society. Traditionally, all these components were owned by men, of which the Feminist theory is against. According to Ashcroft (1995), the Feminist theory generally attempts to unmask and reject the patriarchal ideology of domination and fight for female equality.

The Longwe Framework further distinguishes between women's issues (equality with men in any socio-economic role) and women's concerns (relating to their traditional and subordinate gender roles). Placing focus on the former, it then identifies three levels of recognition of women's issues in any project. These are negative level (silent about women's issues), neutral level (women's issues recognised but concern remains neutral or conservative), and positive level (concern for women's issues and improving their position relative to men). Likewise, this study determines if ISALS under study have been able to achieve the positive level where concerns for women's issues are prioritised.

By using the Longwe Framework, the study took into cognisance its

shortcomings that have been documented. These include its inability to consider other forms of inequality, presenting women and men as homogenous groups, neglecting how situations change over time, not examining institutions and organisations involved, considering the relationship between men and women only in terms of inequality, and ignoring the macro-economic environment (March et al., 1999). However, despite these shortcomings, the framework is still useful in explaining the intrinsic role of empowerment in the process of development. It also provides a valuable method of analysis that enables this study to assess whether or not women in the ISALS concerned have been empowered or not and what remains to be done. The Longwe Framework is in line with the African Feminist theory which advocates for equality between men and women. Women empowerment is one of the components that can bring equality of women and men.

To complement the Longwe Framework and also address the criticism that it neglects the macro- level, the study also made use of the African Feminist Theory. The goal of feminism is to empower women to ensure equality with men. There are a multiple and varied identities of African feminists. African feminism is supportive of motherhood and focuses on issues of bread, butter, culture and power (Mikell, 1997). African feminism aims to attend to women's marginalised and often silenced voices, not just in the social world but also in the production of knowledge (Boonzaier and Shefer, 2006). African feminists are of the opinion that women, in particular African women, are oppressed and suppressed both in the public and private sphere through colonialism, culture and patriarchy. As such, African feminists find commonalities among African women rather than differences, referred to as the sisterhood of women (Mikell, 1997). Some of the prominent African feminists include Queen Nzinga, Adelaide Casely-Hayford, Charlotte Moxeke, Wambui Otione, Lilian Ngoyi, Albertina Sisulu, Margret Ekpo and Rudo Gaidzanwa. These women have made efforts to investigate new ways of promoting women empowerment.

Feminist research approaches are diverse in their emphasis and method. However, all feminist- oriented research consists of core features that address the ontology and epistemology of feminist theoretical frameworks

(Nkealah, 2016). The focuses on critically engaging with women's lived social realities to enact positive change. Utilising the Longwe Framework and African Feminist Theory, the research focuses on understanding how participation in Internal Savings and Lending Schemes (ISALS) influences socio-economic changes among rural women. While the Longwe Framework was utilised to assess the role of ISALS on women empowerment at the individual and perhaps local level, African feminism provided a more holistic assessment, looking not only at individual and local level empowerment but also at the broader picture where this local level empowerment should reflect even in national institutions. The study employed the philosophies of African feminism to assess the socio-economic impact of ISALS on empowerment of rural women, in particular women in Mt Darwin.

Feminism is a theoretical paradigm that seeks to advocate and enhance women's emancipation in a predominantly patriarchal world (Nkealah, 2016). In a sense, feminism, as a doctrine, advocates for the social, political, economic and other rights of women as equal to those of men. In the same vein, African feminism is a type of feminism that was initiated to specifically address the conditions and needs of African women, in particular women who reside on the African continent. African feminism came about partly as a reaction to Western feminism which was considered the normative type of feminism, yet it excluded the realities of lived experiences of the African women. African feminism voices the realities of women in varying African countries. In addition, African feminism endeavours to look at how best women's needs, realities, oppression, and empowerment issues can be best dealt with to bring positive change to women's lives, women on the African continent (Nnoemeka, 2005).

African feminists identify themselves with an instant aspiration to socially and economically empower marginalised mothers in various social spheres (Cornwall, 2005). In addition, African feminism is underpinned by the dictum that 'every African woman is a mother of the nation and should be empowered to raise and nourish her children' (Mogadham,

2010). According to Cornwall (2005) and Gaidzanwa (2000), empowerment hassles of African women are best advised by African feminists, hence the inclusion of African feminism in this study to investigate the socio- economic impact of ISALS on the empowerment of rural women. African feminism resonates well with Longwe's (1995) conceptual framework which has been highlighted above.

The concept of ISALS has various definitions and conceptions as it originated from many countries. Internal Savings and Lending schemes (ISALS), also referred to as Village Savings and Lending Schemes (VSLs) are a model of informal micro-finance at community level (Chitema & Chitongo, 2020). ISALS were built on the Rotating Savings and Cooperative Associations (ROSCAs) model to bring together groups of people (often women) who pool their savings to create a source of lending funds whereby members make savings contributions to the pool and can also borrow from it (Bauchet & Larsen, 2018). Vanmeenen (2010) asserts that ISALS improve upon ASCA models as they create accessible, transparent, and accumulating savings and credit groups that are user-owned and self-managed within the local communities. Bouman (1983) defines ISALS as a poor man's bank, where money is not idle for long but changes hands rapidly, satisfying both consumption and production needs. The ISALS initiative has since attracted many Indian women and the initiative is commonly known as self-help groups. Allen and Hobane (2005) claim that over 5 million Indian members are involved in self-help groups with most of them being women. According to Gash (2017), ISALS in India are different from the ones practiced in most parts of the world, especially in Africa. Gash (2017) further alludes that self-help groups in India are not much autonomous because they are linked (from the formation) to credits from formal sector banks with a loan portfolio that is managed by the formal banks. However, the self-help initiative has transformed the lives of Indian women since the incidence of the poverty line among rural women decreased from about 45% in 2009 to 15% in 2011 (Evans, 2015). Fisher and Srinan (2017) posit that when the poor and vulnerable form savings groups and access credit at low-interest rates, they can be able to protect themselves from economic threats and attending to financial emergencies within their families.

In Indonesia, the emergence of ISALS supported by women empowerment policies has enabled the Indonesian rural women to access medical facilities, and also female-headed households managed to send their children to school (Vanmeenen, 2010). Similarly, men involved in ISALS also experience socio-economic benefits, such as improved financial stability and increased capacity to support their families. However, the transformative impact on women is often more pronounced due to their previously limited access to economic resources and social services, highlighting the critical role of ISALS in promoting gender equality and overall community development. Although ISALS are practiced in both Indonesia and India, the form of ISALS practiced in Indonesia is different from self-help groups in India because women in Indonesia can join more than one savings group and they become members of multiple savings groups at a given time (Hendricks, 2011). Participation of women in multiple groups enhances their financial status as they can borrow loans from the groups and increase household income. The multiple group initiative also enables Indonesian women to venture into large business enterprises whilst Indian women are usually restricted to small businesses due to the nature of the loans provided which are mostly small.

In Spain there is a financial organisation called Spain Association of Self-Financed Communities where the ISALS component is also integrated. The main target is women, youth, migrants and low educated entrepreneurs who usually experience difficulties in accessing credit and meeting credit conditions (European Union Commission, 2013). While ISALS are commonly known in India as self-help groups, in Spain, they are known as self-funded communities or groups (Atkinson & Messy, 2012). Since 2004, Spanish Foundation Association *de Comunida des Autofinanciadas* has gained in-depth experiences in the setting-up and management of self-funded groups (Atkinson & Messy, 2012). The Foundation Association does this in collaboration with organisations such as Ashoka which is a large-scale NGO in Spain, the Levi Strauss Foundation, and the Catalanian Regional Government (European Union Commission, 2013a).

Self-funded groups offer services to group members such as credit and insurance while revenue is generated through interest applied to loans. However, European Commission (2013) alludes that ISALS in Spain are different from traditional microcredit schemes because ISALS do not depend on external funding. Since the initiation of the ACAF in 2004, ACAF has assisted the formation of more than 80 self-funded groups with more than 35 000 people benefiting indirectly from the initiative (Braun and Clarke, 2013).

In Canada, the Canadian government recognises the contribution of ISALS in increasing savings and investments, especially for rural women. There is a strategy that guides the roll out of the ISALS that is to promote the participation of women, men, and youth in savings groups, to offer business training, and to promote savings groups' product development. In Canada, ISALS are increasingly seen as a crucial part of social protection policies and programs. These internal savings groups are promoted as a pathway to help recipients of the national safety net save money, improve their standard of living, build resilience, and ultimately reduce their dependence on public support. Braun and Clarke (2013) note that, like Indonesian women, Canadian women actively participate in multiple savings groups, provided they meet the groups' requirements. This has helped the women to move up the value chain to more profitable businesses (Braun and Clarke, 2013). D'Ignazio and Menon (2013) argue that because of ISALS, Canadian women, whether those that are sole decision-makers or the ones that make decisions jointly with their husbands have developed an increased economic purchasing power.

In the African context women empowerment through ISALS has been taken up by many governments (Madlala *et al.*, 2019). The Government of Burundi has incorporated Internal Savings and Lending schemes within the country's two National Strategies that are: the National Gender Policy (2012-2025) and the National Financial Inclusion Strategy of the Ministry of Finance. There is also a new microfinance law in Burundi that encourages voluntary reporting of Savings Groups and Registration of such groups (Posvo, 2018). The National Gender Policy of 2012-2025



promotes gender equality and serves as a policy framework for all development actors in Burundi. Savings Groups are incorporated within the national policy's 5-Year Action Plan implemented in 2017 and is still in the implementation process (Karlan, 2012). Due to the implementation of the policy, more than 20 000 groups have been formed and linked to formal financial institutions.

In Kenya, the ISALS are also promoted through the Kenya Social and Economic Inclusion Project. Internal Savings and Lending Groups were also practically promoted by the Kenyan Economic Inclusion Project whereby cash transfer beneficiaries are required to form and register a savings group as a pre-condition for groups to receive extension services. The Government of Kenya also formulated the Strategic Plan for 2018-2022 that outlines the national approach to gender-responsive services and integrated a Savings Groups component for the promotion of women's economic development (Lee, 2018).

In Mali, through women empowerment policies, ISALS in Mali have been beneficial to Malian women though the beginning of the schemes was difficult. Studies have shown that ISALS were successful in countries such as India, Indonesia, and Canada and in some parts of Sub-Saharan Africa. In Mali, most of the women are unemployed and still dependent on men for capital to join savings groups. As a result of this, most women who form or join ISALS in Mali are those women that are already financially privileged and not poor women targeted by the policies. Vanmeenen (2010) alludes that ISALS activities faced several challenges as the loan periods were also shorter and the amounts were small. However, some of the ISALS in Mali have grown significantly to be linked to microfinance institutions where members can borrow larger amounts.

In Niger, the Government of Niger recognises the relevance and contribution of savings groups to women's economic empowerment within the country's National Strategy for Women's Economic Empowerment 2017-2021. It also contributes to equality in rights and opportunities between men and women. On initial joining of the savings groups, a married woman in most cases must get her husband's approval

to ensure that the husband would agree to pay for membership fees and to ensure the husband's continued support of the initiative if the wife fails to pay back the loan. Failure to consult the husband could be regarded by the husband and the community as disrespectful and lead to conflict, arguments, and in extreme cases, gender-based violence. The woman can be accused of being boastful and disobedient. To that effect, the policy misses the intended target which is women's socio-economic empowerment.

In Tanzania, the ISALS initiative was first introduced in Tanzania by Care International Tanzania in 1991 (Brannen, 2010). ISALS activities in Tanzania are different from other models as group members buy shares at each meeting as they wish and share their produce at the maturity level of the cycle based on individual shareholding (Brannen, 2010). Members in the ISALS group benefit more than non-members from increased savings, more income-generating activities, greater food security, education, and health. More than 150 000 savings groups have been registered. Women's Development Fund provides interest-free loans directly to women's savings groups. For women's savings groups to qualify, they are required to have at least one year of internal lending experience with a 95 percent loan repayment rate. The Mwanainchi Empowerment Fund provides a guarantee and loans to savings groups at concessionary interest rates with slightly simple conditions through financial institutions (Ledgerwood & Johnson, 2018). Internal Savings and Lending schemes have been identified as a vital tool in the promotion of women's economic empowerment and community development, health insurance, and promotion of women's and youth's rights.

In Burkina Faso, a National Financial Inclusion Strategy of 2018-2022 recognises and includes ISALS as a vital pillar of its strategy (Lee, 2018). In addition, the Support Fund for Women's Remunerative Activities explores the integration of ISALS as an entry point for its work with women's groups. The strategy purposes to extend access to appropriate financial services able to meet the needs of the whole population including women. Pillar II of the national strategy aims to link savings groups with formal financial institutions (Ledgerwood & Johnson, 2018). The strategy was initiated in 2018 and is still being implemented. According to the

Global Findex Database (2017), Burkina Faso also has a Support Fund for Women's Remunerative Activities. The Support Fund was established in 1990 up to the present with the main aim of reducing poverty and supporting the growth of women-led income-generating activities. The Support Fund offers credit at annual interest rates of 10% to women and women's groups. A mandatory savings deposit of 10% of the loan amount is required and it serves as a guarantee fund. It is worth noting that the Support Fund for Women's Remunerative activities does not directly work with savings groups but rather recognises the savings groups as a potential entry point that enables the achievement of the Fund.

In Nigeria, there was a loan agreement of USD 27.2 million between IFAD and the Government of Nigeria. The programme targeted women, youths and the physically challenged. Allen and Panetta (2010) state that the main objective was to establish and strengthen microfinance banks together with member-based micro-finance institutions to improve agricultural productivity and micro and small rural enterprises. The main component of the programme was the mobilisation of ISALS and the delivery of financial education and business training. The programme was initiated in 1992 and implemented from that period to 2018. By 2010, the programme had established 49 000 ISALS and ISALS amounting to 700 000 members with the majority being women who benefitted from various capacity-development initiatives of the programme.

In Zimbabwe, the ISALS came to bridge some of the challenges that are faced by the rural communities which include formal financial services, savings, credit and insurance services which are limited for most rural women especially the poor. In addition, many rural women desire to engage in income generating activities but meet the major hurdle of business financing. Mainline banks require collateral support for business financing which the small-scale informal traders and farmers are unable to provide (Ncube, 2019). Zimbabwe's Ministry of Women Affairs, Gender and Community Development (2008) established that ISALS are a micro-finance programme that aims at improving the living standards of the rural poor. Such a declaration concurs with Vanmeenen (2010) who posits that

ISALS are most significant in a rural set-up since they ensure that the rural people meet their seasonal needs through the loans accessed. They are economic development approaches that have contributed to the well-being of rural societies (Kasenta and Andre, 2015). In general, ISALS are community-based, poverty alleviation programmes aimed at providing sustainable access to micro-credit and insurance through the loan and social funds (Gudza, 2016). These varied definitions suggest that ISALS have a pro-poor backbone that is based on the intention to use economic strengthening initiatives to stimulate generic and intrinsic community responses to poverty eradication (Resch, 2014). While ISALS are effective in promoting rural women's empowerment (Siddik, 2017). This study sought to examine the ISALS methodology in line with the empowerment of rural women.

Studies show that women have varied reasons for joining ISALS. Some are motivated to join ISALS after learning from others the potential economic benefits of group savings (Mucyuranyana, 2013). In the same vein, the study from Malawi by Marie-Katherine (2014) found that women were motivated to join the ISALS because they were convinced of the economic benefits while to others it was peer pressure, after noticing the economic benefits. The study done in Kilifi County in Kenya (2012) (as cited in Manirampa, 2014), found that the women joined the ISALS to; start-up capital, increase household income, educate their children, meet health needs, for investments, business training, capacity building, social and leadership skills. Stack and McDonald (2018) study revealed that women were motivated to join the ISALS because they wanted to become better placed financially (Gadaga, 2018). In Mali, women were joining the ISALS to generate significant resources to meet household needs (Allen, 2003).

In essence, the women were motivated to join the ISALS because they wanted to improve their welfare and financial status. The women participate in ISALS to access the opportunity to borrow and to have capital loans for their businesses whilst some enjoy working with other women as part of community development initiative in the village (Vanmeenen, 2006). ISALS methodology create accessible, transparent and accumulating savings, and credit groups which are user-owned and

self-managed in the communities (Vanmeenen, 2010). In addition, 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 (MWACSMED, 2008). ISALS enable women to access flexible, hassle-free loans that enabled them to address their families' lack of income (Mucyuranyana, 2013). These articulations are in line with the Longwe Framework's first two components, the welfare and access. The women joined the ISALS to improve their welfare and have access to financial freedom that is also in line with the African feminism's dictum that 'every African woman is a mother of the nation and should be empowered to raise and nourish her children' (Mogadham, 2010). Once women have improved welfare and access to financial freedom it entails a degree of empowerment and equality with men that seats well with LongweFramework and African Feminist Theory.

The women engage in various projects for different reasons, although most of them want to gain socio-economic status. In Kenya, women in ISALS undertake entrepreneurship and initiate income-generating activities (Ledgerwood & Johnson, 2018). In Tanzania and Niger women in ISALS are into income-generating activities, entrepreneurship and culture (Brannen, 2010; Vandergaag, 2017). In Sierra Leone, women in ISALS invested in trading or income-generating activities (Vanmeenen 2010). A study by Hartley and Rijali (2003) concluded that ISALS were essential in providing women with an avenue to carry out income-generating activities. Gudza (2014) found that in Gokwe, Zimbabwe women participating in ISALS were mainly increasing their household income, rearing livestock and purchasing kitchenware. In Malawi Marie-Katerine (2014) revealed that the women in ISALS were engaging in the purchase of 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 resources, such as bicycles or small handpumps for irrigations and small-scale businesses.

Rambo (2012) studied Rachuonyo District and found that women used the returns obtained from ISALS to acquire production factors such as

equipment, skills and business premises. In Zimunya, Zimbabwe, a study by Manirampa, (2014) found that the ISALS groups were reinvesting the profits from the production activities and used the collective power of ISALS to secure higher quality inputs and finance production and marketing activities. Hossain (1988) has reported that the ISALS were embarking on projects to improve the quality of their houses. In Rushinga district in 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 accounts (DAPP, 2015).

The aforesaid studies revealed that the micro-entrepreneurship activities undertaken in ISALS are slowly but steadily empowering rural women. The ISALS were removing the gender inequalities. Through micro credits in ISALS, women bought kitchenware, and this has been viewed as an improvement in livelihood and is often associated with social status (Atkinson & Messy, 2012). Registered microfinance institutions demand collateral security, salaried employment, guarantors and business which is restrictive for the rural poor (Quresh *et al.*, 2012). ISALS appear to be a better option to meet the funding needs of the women in rural areas. 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 loans and in many cases to liberate them from the clutches of poverty.

Kitchen utensils were the very first items prioritised by these women. It is worth noting and plausible that although some groups and members have already invested in higher value projects, at most ISALS level members are more interested in things that give them immediate satisfaction, like kitchenware. Thus, they move from the welfare stage up to the control stage that resonates well with the African Feminist Theory. The African Feminist Theory seeks to advocate and enhance women's emancipation in a predominantly patriarchal world (Nkealah, 2016). Men control the means of production, so should be the women. The women can only control resources if they become empowered that comes through taking risks, grabbing opportunities and capacitation. This corroborates with

Longwe Framework (1995) which suggests that lower levels of empowerment are a prerequisite for achieving higher ones. Besides kitchenware, the women engaging in ISALS also indicated that the ISALS had opened avenues for them to pay for school fees for their children.

The women in ISALS have acquired both tangible and intangible socio-economic benefits. The following passages examine how the ISALS have benefitted the women.

Access to microfinance is assumed to be associated with positive improvements in the welfare of women especially the poor women. These improvements include enhancing women's ownership of assets, facilitating their engagement in household decision-making, enhancing spending on education and health welfare of households, and also improving participation of women outside the home (Faraizi *et al.*, 2011; Ashe and Neilan, 2014). In Burundi, the ISALS have significantly increased the women's household income, their economic and social life. ISALS were perceived by women in Burundi as a vehicle for both social and economic change (Zaaman, 2000). The ISALS also have resulted in instant women's economic and social empowerment in Tanzania. The group savings have created positive changes among women and have enabled rural women to become their bankers (Brannen, 2010). A study by D'Ignazio and Menon (2013) reveals that Canadian women felt that there was a great improvement in access to income, food, and children's education and farming supplies through ISALS.

According to Ledgerwood & Johnson, (2018), many studies observed that Kenyan women who had not previously occupied any leadership role in their community have since taken savings groups' management positions such as chairpersons, secretaries, treasurers. Terry (2006) (as cited in Manirampa, 2014) in Kenya showed that the women had accumulated savings, purchased household assets and contributed towards children's education. Kirimi *et al.* (2019) study in Kenya, found that the women had made a good improvement to their household assets due to their association with ISALS activities. Rambo (2012)'s cross-sectional study in

Rachuonyo District, Kenya concluded that there were significant economic benefits for women engaged in ISALS in terms of the amount invested in the business, net returns on capital, ownership of properties such as land, business premises and production equipment and machinery.

Gudza (2014) found that in Gokwe of Zimbabwe women participating in ISALS had better quality and quantity in terms of kitchenware than of those not in ISALS. Hamadziripi (2008) also examined ISALS in Gokwe and concluded that ISALS have the potential to improve members' quality of life, their livelihoods and their socio-economic status. In Mberengwa, Zvishavane, and Shurugwi Districts of Zimbabwe productive asset levels increased for group members, and such assets were controlled by women such as hoes and small livestock (Allen & Hobane, 2004). Chuma *et al.*, (2013) examined ISALS as a survival strategy for female-headed households in Mucheke in the City of Masvingo in Zimbabwe. The research concluded that ISALS play a crucial role in meeting basic needs for some families in the City of Masvingo. Chuma *et al.* (2013) study in Masvingo, Zimbabwe, (as cited in Gudza, 2014), revealed that the ISALS had enabled the 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 Bikita district, Zimbabwe ISALS had 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). In concurrence, Simanowitz and Walter (2002) found an increase in income and empowerment amongst women engaging in ISALS.

In Tanzania, Brannen (2010) study on the impacts of Village Savings Lending Associations (VSLAs) showed that there had been:

- i. Improvements in economic and social welfare of the household.
- ii. Growth and diversification in income-generating activities (IGAs); and
- iii. Increased empowerment of members.

These observations had earlier been made by Kabatwa (2009) in his study on the contribution of ISALS to household income and poverty



eradication in developing countries. There was a noticeable change of roles occupied by women in the community after their engagement in ISALS. They began to occupy local church and political positions. Basing on the foregoing discussion there seems to be a consensus on the positive impact of ISALS on livelihoods and as an avenue for survival. However, the studies seem to gloss over the performance of ISALS as a tool for economic and social transformation for women and the possibilities of their growth into more lucrative and financially stable entities. ISALS enable sound financial management and savings which help individuals and households deal with emergencies, manage the risks, build assets, smooth income and meet their financial goals. Cuberes and Teigner (2016) point out that if women have more control over household resources, it leads to greater investment in health and education hence higher and more sustainable levels of growth.

In Uganda studies by Care International, (2014) concluded that women 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. While in Egypt, the study by Anyango, Eipisu, Opoku, Johnson, Musoke and Malkamaki (Vol 18, No.1) observed that ISALS groups were getting returns of savings as high as 53 percent. Nader (2008) study in Cairo, showed that women's economic empowerment, overcame poverty and improved household economic status and well-being. Gudza (2014)'s cross-sectional methodological study pointed out that ISALS were positively mitigating against poverty. Household income from women-led small trading and hair salons businesses has significantly improved the economic and social life of women in Burundi (Zaaman, 2000). 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. These contributions fit well in Longwe Framework under the welfare, access, conscientisation and participation levels. Again, Malhotra and Schuler (2005)'s contributions resonate well with African feminists' cry to liberate African women from bondage and afford them opportunities to have control of resources and access to credit.

In Zambia, Maffioli *et al.* (2021) showed improved household wealth and financial preparedness of expecting mothers in rural Zambia. Also, the ISALS have helped women in Niger to improve their incomes and fight all the encountered financial shocks (ISALS Report in Niger, 2019). IPA (2016) asserts that women of Niger are more likely to own businesses and have increased profits in business enterprises when compared to non-ISALS participants. The Niger women were now making significant investments in livestock. In Indonesia, the ISALS supported by women empowerment policies, enabled the Indonesian rural women to access medical facilities, and female-headed households managed to send their children to school (Vanmeenen, 2010). Braun and Clarke (2013) came to the conclusion that the ISALS helped the women in Canadian to move up the value chain to more profitable businesses.

The above-mentioned studies revealed the transformation effect of the ISALS methodology. The World Bank, (2012) also alluded that women's economic advancement has led to increased investments in children's education and health, and reduced household poverty. Manirampa, (2014) concurred 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) has asserted that ISALS had successfully addressed financial barriers to girls' education in Gokwe district of Zimbabwe. As earlier alluded to, children's education is part of the welfare component according to Longwe Framework. The education of children used to be part of the men's roles, the findings from these studies indicate changes of roles that is in tandem with the Feminist Theory. 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 communities. The findings across the world on the improvement of women's welfare, access to resources, participation in once men-dominated markets, change of gender roles and control of resources seat well within the Feminist Theory which envision equality in socio-economic opportunities. It is as well along the Longwe Framework.

Women in ISALS are not only benefiting socially or economically but also through non-tangible benefits. Regardless of the type of work or sector of the members, ISALS are positioned to strengthen participation under their values and principles (Chikuvadze, 2018). Women are provided with support via member education so that they acquire confidence and skills. They discover themselves through ISALS, thus they identify their capability and capacity as women both in the community and within their households. Biskupski-Mujanovic, (2021) study found that women become involved in major household decisions like family meeting agreements, gain relative freedom from family domination as evidenced by women being allowed the freedom to make decisions without the involvement of men and become involved in political campaigns and protests. The women who engage in savings and credit schemes gain their social status and provide for their families indirectly reducing some of the social issues that are associated with lack of financial stability.

IPA (2016) found that women in Niger had increased influence over household decisions and they were now concerned about the value of the assets they own as they strive to be self-reliant. The study by Allen (2003) and Terry (2006)) in Niger, Uganda and Tanzania found that ISALS had major positive changes in the lives of female women, women had vastly improved on self- confidence, self-esteem and social status because of ISALS. Upon joining ISALS, women have begun to be recognised in the community (Kahsay, 2010). In Tanzania for instance, the joining of women in ISALS saw women getting a significant positive change in their roles. This came from the fact that social status, self-esteem and confidence were improved (Rambo, 2012). In Malawi, Marie-Katherine (2014)'s study revealed that the women spoke strongly about increased love, respect, and cooperation. Many women acquired new leadership, communication, and group management skills and reported that it was the first time they were in a leadership position. The study discovered women identified their capability and capacity in the community and within their households.

Psychologically, access to microcredit has positive impacts on the beliefs of women concerning what they can and what they cannot do. Thus,

studies in countries like Sri Lanka indicate that women who participate in any form of microfinance institution have higher levels of personal control than women who do not have access to microfinance (Nawaz, 2019). Otero, (1999) noted that by providing materials capital to a poor people, their sense of dignity is strengthened, and this can help to empower the person to participate in the economy and society. 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. Zaaman (2000); Ledgerwood and Johnson (2018)'s studies noted positive changes in women's position within the family and community as they engage in ISALS. Jinia, (2016) study in Bangladesh, found that credit and saving opportunities allowed women to participate in decision- making at the household level. Access to microfinance is assumed to be associated with positive improvements in the welfare of women especially the poor women. These improvements include enhancing women's ownership of assets, facilitating their engagement in household decision- making, enhancing spending on education and health welfare of households, and also improving participation of women outside the home (Sreeramulu, 2006; Faraizi et al., 2011; Ashe and Neilan, 2014).

In Zimunya area of Zimbabwe, the ISALS participants reported increased knowledgeable in life skills, business, 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 (2012) study in Rachuonyo District found a positive component of financial discipline among women who were engaged in ISALS than those who did not. Good financial management and savings help individuals and households deal with emergencies, manage the risks, build assets, smooth income and meet their financial goals.

Hulme & Mosley, (1996) testified that women projects such as the ISALS projects can reduce the isolation of women as when they come together in groups, bring cross-learn from each other, discuss ideas and develop a bond that was not there previously. Therefore, women engage in savings and credit schemes to gain their social status and provide for their families indirectly reducing some of the social issues that are associated with lack of

financial stability. Kahsay (2010) is of the view that families usually fight when certain services are deficient in their households. In Malaysia, since the women began engaging in ISALS, the rate of conflicts and gender-based violence dropped drastically (Nejadkoorki, 2014). Marie-Katerine (2014) found decreased in GBV in ISALS participants households in Malawi. 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.

Sathiabama (2010), argues that women empowerment through ISALS means; economic empowerment, improved standard of living, self-confidence, enhanced awareness, sense of achievement, increased social interaction and engaged in political activities. Women are empowered socio-economically, through property rights, political representation, social equality, personal rights, family development, market development, community development and national development. The studies showed that the women participating in ISALS achieved self-sufficiency, became economically empowered and attained respective family and community status. Overall, the results from the aforesaid studies indicated that the ISALS model can empower rural women that is line with the components in Longwe Framework. The findings are also in tandem with the Feminist Theory which proffer that for women to be empowered socio-economically they should have property rights, participate in political arenas, have social equality and participate in community and national development.

#### **CONSTRAINTS ON THE GROWTH OF RURAL WOMEN-RUN ISALS**

Regardless of vast successes recorded by ISALS, there are exists systematic and rooted challenges associated with this intervention. Studies in India revealed that even though the Indian women have a voice and influence on their participation in self-help groups when it comes to critical decisions on how to utilise the acquired loans, their husbands have the last word. Reports note that while most women may have more freedom to participate and control the benefits of self-help groups, most of

these women lose control of loan use once the loan amount increases as men are interested in increased loans that can buy high-value items (Coleman, 1999). In some cases, men pull away from sharing household expenses once they realise that the wife can take care of household financial responsibilities. Resultantly, the woman's actual social and economic status has not been transformed to the desired point of fully challenging women's unequal position relative to men.

In Burkina Faso, a husband can use his wife's money if he knows the wife has it and fails to repay (Gash & Gray, 2016). Some conflicts and tensions also arise if men feel threatened by their wives' increased earning power and voice, and for some women, this translated into a threat of domestic violence (Waller, 2014). Another study from Burkina Faso notes the limitations of women's economic empowerment initiatives that are implemented in the absence of any broader attempts to change the gendered views of male partners and the potential for increases in Intimate Partner Violence, particularly as women become more financially empowered and more willing to change household gender norms (Gupta *et al.*, 2013). In a study carried by Elliot (2006) in Burkina Faso, he found out that women brought forward issues of loan repayment as a challenge in ISALS since some members fail to repay the loans and others fail to pay in time. Marie-Katherine (2014) study in Malawi reported similar challenges where participants were unable to pay the loan back and faced social marginalization from other members. Such behaviour by group members has led to the failure of some ISALS or affected smooth operations of the savings activities.

In Zimbabwe, the other issue that was raised was that of the ISALS being affected by the macroeconomic conditions in Zimbabwe, the inflation challenges (Allen, 2003). The economy in Zimbabwe is so unpredictable that ISALS are becoming very hard to run (Mushunje and Kaseke, 2018). The nature of the economy saw a huge number of defaulters thereby costing the economic groups. The study also highlighted that one of the major weaknesses of ISALS was a lack of coordination. Regardless of the MWAGCD training the people, there was no documentation as to people

who were trained and those that were not (Chitema and Chitongo, 2020). Furthermore, looking into the district database, many gaps were left pertaining to participation of women and trainings carried out. As such, this was hard for any organisation to continue from the last position. This means that all organisations continue to start from the initial stages thereby repeating stages.

In rural Nigeria, customary laws and practices tend to override formal government policies meant to protect women's equal rights and women's empowerment. While the Nigerian Constitution protects women's equal rights to own household assets, more traditional gender values continue to support dominant assumptions that men own more lucrative assets as heads of households. This affects women's participation in ISALS and poses a challenge on the disposal of loans since men have a final decision which in some cases, contradicts the needs of the women.

In Mali, women are still facing challenges to secure joining fees for savings groups (Brannen, 2010). Most women are unemployed and they still depend on their husbands for financial support. Malian women faced a challenge of distrust among group members including those selected to keep records and money. Brannen (2010) alludes that due to the high illiteracy rate among women in some African countries, record keeping becomes problematic since many group members fail to understand the process involved. In concurrence, a study conducted by Chuma *et al.* (2013) in Zimbabwe found the lack of appreciation of the significance of records in financial activities has created some problems for ISALS. This was largely attributed to a lack of in-depth knowledge of record-keeping (Chuma *et al.*, 2013). Poor record-keeping has resulted in the loss of tracing indebtedness of members and this has also led to several group members defaulting in repaying the borrowed loans and in some common cases, group members asked for loan payments they had already done.

In some cases, men disapprove of their wives joining ISALS and they then join themselves for fear that if the woman joins, they might engage in extramarital affairs or challenge the husband's authority (EMC, 2014). On the other hand, men are likely to feel challenged and this may cause

conflicts at home and the result is that women end up dropping out of ISALS. For example, in Guruve district of Zimbabwe, women were dropping out of ISALS as men were feeling threatened with women independence (Marunga, 2019). In Malawi, a study by Marie-Katerine (2014) revealed that there were husbands who controlled over their wives' mobility, with the fears and suspicions of their wives engaging in extramarital affairs through interacting with other men and single women in ISALS. Like women in India, the married women in Malawi did not have full control over decisions surrounding their participation in ISALS, savings, and loans because their husbands were the final decision makers.

Unlike in Zimbabwe, many countries are funding the ISALS through microfinances and banks that is very sustainable. The Governments are actually supporting the funding through the policies and strategies to ensure that the marginalised women benefit. However, the men were cited as barriers to women's socio-economic development. The Feminist Theory attempts to move the globe from a patriarchal orientation towards creating a fair and equal global environment, be it socially, economically and all other facets of life. It envisions a society with women being treated equally as men. Women empowerment cannot be easily realised if men fail to support and give their wives space to participate in socio-economic projects. The removal of such social norms and practices which impedes women from socio-economic benefits can indeed lead to women empowerment.

The empowerment of women has been discussed and lobbied for across the globe. Some of the global conventions that have been put across include, the Convention on the Elimination of all Forms of Discrimination Against Women, The Beijing Platform for Action, The Sustainable Millennium Development Goals, UN Declaration on the Elimination of Violence against Women, Women, Peace and Security Framework and Commitments and Sustainable Development Goals (United Nations Development Programme Gender Strategy 2014-2017).



The European Union released its new framework, the Gender equality, and women's empowerment: transforming the lives of girls and women through EU external relations 2016- 2020-the new EU Gender Action Plan (GAP) for 2016-2020 (Nyataya, 2018). This succeeded the 2010-2015 GAP that suffered from weak institutional leadership, capacity, and accountability. Gender equality had received scant prioritisation in EU external action and recent evaluation gave a scathing assessment of the EU's support in the area (Biskupski-Mujanovic, 2021). The African region through the African Union has also created the strategy for gender equality and women's empowerment. The first pillar of the strategy emphasises maximising opportunities, outcomes, and E-TECH dividends. While this does not directly speak to the issues of ISALS, the policy document paves way for the improvement of the welfare of women in the context of finances (Manzvunzu, 2019). Outcome number two of the pillar focuses on economic empowerment and financial inclusion. The critical aspect is that women and girls should have financial autonomy.

The African Union (AU) strategy for Gender Equality and Women's Empowerment, 2018-2028 was launched at the AU Summit in February 2019. AU aims to apprehend Aspiration 6 of its Agenda 2063: An Africa, whose development is people-driven, relying on the potential of African people, especially its women and youth, and caring for children (Nyataya, 2018). This is in line with the global commitments, such as the UN Security Councils' landmark resolution 1325 on women, peace, and security. The AU focuses exclusively on progress on the African continent hence it does not have an explicit strategy for promoting gender equality in external relations and as part of partnerships (Nyataya, 2018). The target group among others are women and its pillars focus on leadership, voice, and visibility and maximising economic outcomes and opportunities thus women empowerment.

Other achievements include the women and MSME empowerment initiatives (Asian Development Bank 2018; Sahay, 2018). The Broad-Based Women's Economic Empowerment Framework (BBWEEF) was created in 2012 to provide a systematic way to mainstream women into key

economic sectors. Empowerment targeted, the mobilisation of financial resources, and capacity building help to ensure effective participation by women in all economic sectors and other spheres of life. The framework is designed to serve women from all backgrounds and to be applied across all sectors, hence the term “broad-based” (ILO, 2017). Policies on women empowerment have been backed by strategies, such as the National Financial Inclusion Strategy and positive outcomes can be noted, such as the women’s access to bank credit among other achievements.

Global dynamics show how most different studies that have been employed by governments to empower women. The government of India programmed the year 2001 as a year of women’s empowerment and announced a National Policy for the Empowerment of Women. The policy incorporated village savings groups and the main target was rural women, rural female-headed households, youth, and elderly women (Gadaga, 2018). The policy encouraged rural women to form or join internal savings groups with the main aim of promoting women’s self-reliance concerning financial issues. The Savings Groups component has been incorporated in the Spanish National Financial Inclusion Strategy of 2017-2025. The Strategy is still in the implementation process. One of the key objectives of the Strategy is to improve financial literacy for the poorest groups and the usually excluded in Spain and women are defined as one of these groups. The Strategy sets priorities for all stakeholders involved to deliver universal access to and use of different affordable and high-quality financial services in Spain by 2025. The National Strategy also includes a commitment made by the National Bank of Spain Economic Research team to carry out a study to establish mechanisms that link informal village savings initiatives to the regulated formal financial sector.

In Burkina Faso, a National Financial Inclusion Strategy of 2018-2022 recognises and includes ISALS as a vital pillar of its strategy (Lee, 2018). In addition, the Support Fund for Women’s Remunerative Activities explores the integration of ISALS as an entry point for its work with women’s groups. The strategy aims to expand access to suitable financial services that cater to the entire population, with a particular focus on

addressing the specific needs of women. Pillar II of the national strategy aims to link savings groups with formal financial institutions (Ledgerwood & Johnson, 2018). The strategy was initiated in 2018 and is still being implemented. According to the Global Findex Database (2017), Burkina Faso also has a Support Fund for Women's Remunerative Activities.

In Kenya, Ledgerwood and Johnson (2018) note that Internal Savings and Lending Schemes were initially integrated into the Kenyan National Social Protection Policy of 2011 as a graduation route out of poverty and social assistance. The Kenyan Social Protection Policy of 2011 committed to strengthening self-help groups and mobilisation of social assistance beneficiaries to join savings groups.

In Tanzania, the National Microfinance Policy regulates and coordinates the microfinance sector. The Tanzanian's Vision 2025 advocates or intends to achieve a "sustainable socio-economic development by the year 2025". This is in line with the need to promote women's empowerment (Sumari, 2013). Another related strategy is the National Strategy for Growth and Reduction of Poverty that has addressed the issue of reduction of rural income poverty of both women and men. The focus of the strategy is to increase off-farm incomes and improving access to rural micro-financial services for farmers targeting women. Another policy is the National Microfinance Policy (2006: 66) with the overall objective that is to "establish a basis for the evolution of an efficient and effective micro financial system in the country that serves the low-income segment of the society hence contributing to economic growth and reduction of poverty". Another policy is the Cooperative Development Policy (CDP), the policy addresses the cooperative development issues in the context of macro-economic changes that are brought by globalisation and liberalisation forces (Sumari, 2013). It considers the entire cross-cutting issues including women empowerment and gender. This is a clear indication that various states are taking the issue of women empowerment seriously, as they are taking note of the vulnerability of women in their communities. The policies are not only at the international level but the national and local levels.

The Mali National Gender Policy of 2014 is the guiding framework that provides guidelines on the work of the Ministry for the Promotion of Women, Children, and the Family. The Government of Mali is gradually incorporating savings groups to support the implementation of the country's National Gender Policy through the Ministry for the Promotion of Women, Children, and the Family (Vandergaag, 2017). In 2017, the Ministry incorporated savings groups into three priority initiatives that include the Fund for Support to Women's Empowerment and Child Development, the Shea Butter Programme, and the Multifunctional Platform Programme (Lee, 2018). The target group for the initiative is women, vulnerable children, and people with disabilities.

In Niger, the Internal Savings and Lending schemes are stated comprehensively in the national strategy as a yardstick for enhancing women's access to and control over means of production and access to markets. The strategy also cites mobilisation of women's collective action, capital management and women's political participation. The target group for this strategy is poor women, women living with Human Immunodeficiency Virus (HIV), women with disabilities, elderly women, adult women, and girls.

In Zimbabwe, the country is a signatory to several regional and international protocols, treaties, conventions, and other instruments protecting and promoting gender equality and women empowerment. To start with is the Constitution of Zimbabwe: 2013, recognises the rights of Women. In consonance with the Constitution are the National Gender Policy that provides guidelines and parameters for mainstreaming gender in all development programmes, policies, and projects across all sectors of the economy (Chikuvadze, 2018 & Joseph, 2020). Some important milestones include the establishment of the MWAGCD in 2005 to champion gender mainstreaming in development; the Constitution of Zimbabwe Amendment No 17 (2005) to create a conducive environment for gender equality; the enactment of the Domestic Violence Act (2007); and the creation of gender focal persons in nearly all line ministries. The Policy also saw the establishment of a Women's Parliamentary Caucus; Parliamentary

Portfolio Committee on Gender; and the Inter-ministerial Committee on Gender, all of which ensure gender mainstreaming and the recognition and protection of gender rights.

Women empowerment and gender equality in Zimbabwe has taken significant strides since the late 1990s. The initial steps in improving the wellbeing of women in Zimbabwe can be seen in the Maintenance Act of 1999, Estate Administration Act of 1997, the Education Act of 2000, the Labour Act, and the Domestic Violence Act. In the year 2003, the government of Zimbabwe introduced the National Gender Policy that intended to improve the welfare of women. The savings groups were incorporated within the National Gender Policy (NGP) (2013-2017). The policy aspired to achieve women's empowerment through pillars like women in politics, women in the economy, education of women, and women in institutions. All the pillars meant that the idea was to enhance the social status of women and make them prominent figures. The main goal was to eradicate gender discrimination and inequalities in all spheres of life and development. The policy's vision was a gender-just society in which men and women enjoy equity, contribute, and benefit as equal partners in the development of the country. The second NGP sought to address the shortcomings of the 2004 NGP and the emerging issues prevailing under the changing political, economic, and social contexts at local, regional, and global levels (Government of Zimbabwe, 2013). The NGP was underpinned by principles of gender justice, equality, integration and inclusiveness. The coming of the policy has improved the well-being of women in Zimbabwe with issues like gender-based violence and general abuse of women falling by 70% (Government of Zimbabwe, 2019).

The National Development Strategy (NDS)<sup>1</sup> which is constitutive of the current 5-year economic blueprint that was launched by the Government of Zimbabwe in 2020. The NDS1 has replaced the 2018 Transitional Stabilisation Policy. The NDS1 deals with the macro-economic framework necessary, the intended drivers of economic growth and stability, food security and nutrition. It also focuses on structural transformation and value chains, infrastructure and utilities, human capital development and

innovation, health, devolution, and decentralisation of power (NDS1, 2020). The strategy seeks to at least create 760 000 formal jobs, beneficiation of agricultural and mining production, and to make an improvement on infrastructural development and investment in energy, water and sanitation. Arguments made by feminists suggest that unpaid care and domestic work act are an obstacle to women's participation in the public sphere. For that reason, infrastructural development and provision of energy and water may reduce women's time in unpaid care and domestic work since most rural women spent most of their time doing domestic work where they also catered for the welfare of the elderly, the sick, the disabled and children. This restricted women's participation in education, employment, and taking part in ISALS activities. Therefore, women's participation in the public domain can be improved.

The Presidential Rural Horticultural Scheme is also part of the initiatives under the National Development Strategy (NDS)<sup>1</sup> to spearhead rural agro-industry. Almost 80% of the rural population comprises women. Therefore, a large number of women are going to benefit from the Strategy. Under the current Strategy, the *Pfumvudza* Scheme was also introduced in the rural area to enhance food security. Most rural women benefitted from the scheme through the provision of free inputs. The Scheme aims to improve women's household income. Furthermore, the Presidential Rural Poultry Pass-on Scheme is also part of the Strategy as a rural transformation strategy. Participation of women in such income-generating projects helps to enhance women's disposable income and equip them with knowledge and skills that enable them to become financially independent.

Despite these global, regional, and local commitments women continue to face hindrances and barriers to participating in the paid economy hence poorer outcomes across many key economic indicators (Asian Development Bank 2018; Sahay, 2018). This is common in most developing nations; women still account for a large part of vulnerable and informal employment. Women have little access to finance, land, equipment, and production technologies than men hence resulting in

gender gaps in income and productivity. The women in the informal sector face challenges to access loans in formal financial institutions. In addition, improvement to financial products and services does not mean or translate into the use of these products and services on effective use (Tarinda, 2019). Some of the policies remain on paper especially when there is no funding to reach out to women to train and educate them. In addition, there have been some massive shifts globally as populism and nationalism are on the rise accompanied by xenophobic and misogynist movements which have propelled many countries towards isolationism and regressive policies on women's rights. This has made it difficult to curb women-related challenges.

Assessing the options for women's empowerment requires a comprehensive look at the available options. On the other hand, for ISALS to work, there is a need to look at whether to approach the focus on women to inform government interventions or women empowerment through other ways. In response to the feminist campaign on women empowerment most governments came up with Affirmative Action Policy to try and enhance socio-economic transformation to the socially and economically excluded and marginalised members of society, women included. Musingate and Mapfumbate (2014) describe Affirmative Action as a positive measure taken to increase the representation of a group that was historically excluded from areas of education, employment, and business. The exclusion can be hinged based on gender, race, social status, or disability (Musingate & Mapfumbate, 2014). Affirmative Action has been and up to today is still being practiced in different countries.

#### **DEFINING THE ROLE OF MICROFINANCE INSTITUTIONS IN DEVELOPING ISALS**

Women empowerment can be defined as the process of realising women's own power to develop using their resources and capacities. It includes various facets such as economic, political, and social empowerment to build the capacity of women to develop themselves (Boraian, 2010). At one end, women's empowerment must do with increasing the autonomy of women from different forms of oppression (Hall, 2010). In some cases, empowerment of the poor must do with disengaging the traps that keep

women from enjoying their freedoms or keep the poor locked in poverty traps (a condition of disempowerment). This entanglement includes decision-making powers, gender roles, community cultural norms and values, and family societal arrangements and principles (asset ownership frameworks) at the individual, household, and community level and the socio-economic laws and values. As such the options for empowering women socially and economically are critical and complementary across different levels - individual, household, community, national, and even at global levels (Narayan, 2005).

In this study, women empowerment involves enhancing women's social and economic status, thus reducing gender inequality and poverty. Women's poverty is an entanglement of different factors working to reinforce each other as in Robert Chambers' poverty trap concept. These factors include powerlessness, lack of assets, increasing vulnerability, physical weakness, and isolation (Chambers, 2013). Building from the poverty trap concept, access to financial services by the poor is widely hypostatized as one of the strategies for enhancing the socio-economic capacity of the poor particularly rural women in contributing positively to the well-being not only of families and households but also communities and nations at large through the multiplier effect.

Other forms of microfinance institutions in Bangladesh include self-help groups and informal money lenders. These provide credit and saving opportunities allowing women not only access to credit and loans but also capital to engage in income-producing activities in Bangladesh, and also participate in decision-making at the household level. Thus, women's power within the home and self-esteem increases (Jinia, 2016). The positive links between women's access to microfinance and empowerment wielded interest in microfinancing across the globe. Despite the positive and straightforward links between the provision of microfinance and women empowerment, empowerment is achieved through a complex process that is the product of the interlinkage of different elements and processes which are often dynamic (Rowlands, 1997).



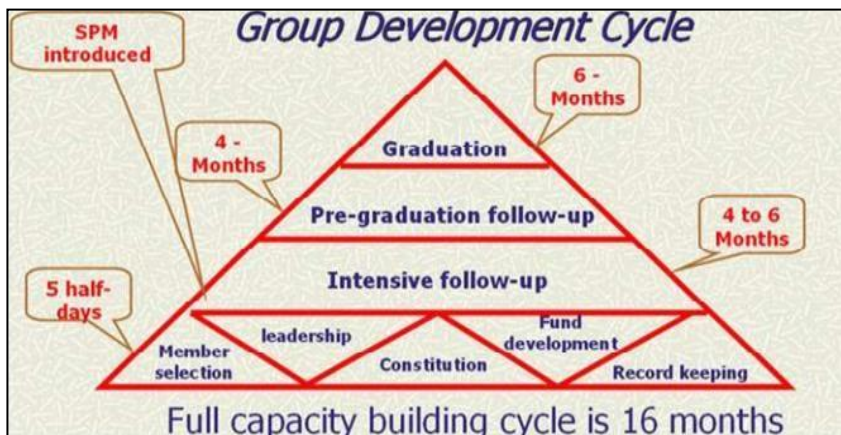
Adding to the complex nature of empowerment, the extent to which women benefit from microfinance services varies by the design of microfinance services. The design of microfinance services determines which class of client benefits the most from the programmes since women have different financial needs based on economic class. Although microfinance services are regarded as a silver bullet to the financial problems of women, poverty, and disempowerment contexts of the poor (Watkins, 2019), the extremely poor rarely benefit from commercialised microfinance services since the extremely poor use loans to secure basic provisions which do not provide future incomes to the households and in future affects the capacity to repay loans and also access similar sustainable financial services in future. Hence by design, commercial microfinance services fail to meet the needs of the extremely poor. Failure to repay loans is not only a hindrance for future capacity to borrow, but it also reduces the financial sustainability of lending institutions (Marguerite, 2001). It is in this vein that this study intends to investigate whether ISALS can empower rural women socially and economically.

Earlier studies revealed that ISALS are funded microfinance institutions in other countries like India, Indonesia, Canada and Kenya amongst many of them. This approach is sustainable especially if supported by the Governments Strategies and policies as shown in other countries. The initiative should start from the Governments, where such microfinances are established in line with the policies and strategies of the Governments.

Before going further, there is need to define the word microfinance. Microfinance can be defined as small-scale saving, credit, or any other financial services offered by either formal or informal institutions (donor-funded agencies, the government, building societies, banks) and informal institutions (ROSCAs, ISALS, community banks, and individual money lenders) (Maguitire, 1999; Sundaresan, 2008). Though there is wide agreement that the coverage and loans are small scale, the conceptualisation of 'small loans' remains largely subjective. Microfinance as a noun also refers to financial services provided to low-income citizens whose financial needs are often unmet or poorly covered by conventional

financial systems (Das, 2018). This implies that microfinance is designed to serve the interests of the poor, provided to people who farm, fish or herd, or operate small enterprises in developing countries and where the clients are not covered by the formal financial services (Marguerite, 2001). This definition focuses more on the suitable clientele for microfinance. However, this is often biased since microfinance services are not only restricted to serve the needs of the poor but also for the rich and other different niche markets (Gulli, 1998; Fanchoni and Scheurle, 2017). On the other hand, microfinance can be defined as the act of offering financial services to the poor with the goal of poverty alleviation and unlike the other definitions limiting microfinance to savings and credit, the services extend to non-financial services like education and health (Watkins, 2019).

Taking an example of Gokwe district in Zimbabwe, where several Non-Governmental Organisations in collaboration with the MWAGCD established ISALS. The organisations use ISALS in mitigating poverty, improving water sanitation among other programmes. The MWAGCD is responsible for training ISALS and monitoring and evaluating partners. The Ministry which was formed in 2005 trains using the cycle highlighted in Figure 2.1



**Figure 2.1:** ISALS Cycle (MWAGCD, ISAL Manual, 2008).

The Ministry rolled-out and implemented ISALS projects in 39 wards across Gokwe South District. This was also done hand in glove with Caritas Zimbabwe. The organisation trains Community Based Facilitators to ensure that each group is monitored and projects run smoothly. Orientation on ISALS methodology was such that non-participants and participants in the microfinance programme obtain full knowledge about the changes brought by participating in these activities (Joseph, 2020). Guiding constitutions are of significance for any institution or organisation to operate. Most ISALS lack drafted constitutions for participants. Micro-lending institutions should practice strict decision-making such that members stick to the rules and regulations set by the committee (Janssens, 2010). The process in ISALS is democratic and participatory in decision-making. As such, it is ideal to speed up the process of one acquiring money for example one-day service, it makes the institutions reliable especially when one is in urgent need of the service.

Gender mainstreaming especially in African nations can also be used as a strategy. Neglecting of women in the access to and control over resources has been noted to have a negative impact even on the condition and the advancement of women and society. Gender mainstreaming is the process of assessing the implications for men and women for any planned action. Thus, it considers the concerns of both men and women in the designing, implementation, evaluation, monitoring of policies and programmes so that both men and women benefit equally (Peterlechner, 2011). Addressing the needs of men and women can be ideal as it may increase membership, hence increasing turnover. On the other note, if both parties are financially empowered it means there is likely to be a flow compared to men who live with financially disempowered women. On the contrary, men are likely to feel challenged and this may cause conflicts at home and the result is that women ending up dropping out hence some of the causes of the declining cooperatives an example is of ISALS in Guruve where women were dropping out of ISALS as men were feeling threatened with women independence (Marunga, 2019).

Global policy frameworks and schemes on gender and development have been overarching and premised on the one-size-fits-all approach and paradigm. This creates a problem as some of the communities that are in serious need of community development do not have the necessary capacity to engage in ISALS and any other empowerment programmes. An example is an existing framework for gender equality for women to participate in politics and the economy. While the conventions state that they should be inclusive, at the local level, most women do not benefit, and the statistics show that only 25% of women are either participating or are in a position to participate in economic activities.

Furthermore, the other issue emerging from global cases is that ISALS need proper training and financing for them to take off. Evidence from European nations indicates that ISALS pay-outs are used in financing projects that lead to the further development of the financial capacity of group members. This increases the ability to borrow and pay back the credit. This is indicating that the process of ISALS does not end rather it informs a series of cycles that must then lead to the development of financial capacity. As such, ISALS should be perpetual rather than ending cycles.

Moreover, the level of poverty in rural Africa makes it difficult to improve on ISALS and enhance their growth. The women in Africa are disadvantaged in terms of access to finances and basic survival strategies. The levels of poverty in Africa make it difficult to get substantial investments in the ISALS. As such the lower the amounts that are invested and borrowed, the less the potential of the ISALS growth. This means that in Africa, the ISALS are not well funded enough to be able to sustain and grow into a sustainable legal entity. At the national level, the Zimbabwean policy framework is criticised for being well written but not having adequate implementation. The nation has all noble policies but it is criticised for having a bias towards urban women. The system of ISALS focuses on a few women and neglects the women that are in remote areas. As such, implemented ISALS in these areas often fail to take off as the people will be too far to be accessed by the government programmes and training.

In approaching women empowerment, the government of Zimbabwe has made its own strides. These range from policies, and other approaches like making affirmative actions. Since the attainment of political independence in 1980, in Zimbabwe, there were wider gender gaps in literacy and all educational system levels. However, a decade after the attainment of independence, the situation had dramatically changed with the gender gaps nearly closing (Gaidzanwa *et al.*, 2010). Gaidzanwa *et al.* (2010) further allude that Zimbabwe achieved parity in the net enrolment ratio of girls and boys mostly in primary schooling in 2004 due to the 'Education for All' and the Affirmative Action Policies introduced by the government.

In as much as the Affirmative Action Policy played a part in bringing parity between men and women in the education system, women are still marginalised globally. They are still excluded and lack access to power and resources (SDC, 2004). African feminists like Longwe (1995) are the voices of the voiceless. They stand-in for women. They advocate for women's representation in all spheres, that is, culturally, socially, politically, economically, to mention just a few, to ensure that women are empowered. The affirmative action approach, from existing literature, focuses on giving a series of policies that ensure that women are placed in a firm policy position.

The Affirmative Action and Women empowerment debate continues and requires a joint approach towards ensuring that women are empowered and that ISALS can be improved and become more sustainable business models. The framework for a government-based approach (affirmative action) often results in a strong policy framework that in most cases is not followed. The case of the United States of America and that of Zimbabwe indicates a strong policy framework but does not result in adequate development of women's position. Furthermore, women empowerment without government interventions often leads to less response in development as the projects will not be having government support. Furthermore, the Zimbabwean context indicated that most of the ISALS groups enter ISALS without the intention of growing economically but surviving. This is evidenced by the way the money that comes from the groups is used. These efforts help in the identification of opportunities and

weaknesses for the further development of ISALS in Zimbabwe and Mt Darwin, in particular. The affirmative action approach is one such approach. A study in Gokwe South indicated that the money is used to buy day-to-day items instead of investing. As such, the group members end up starting from their previous financial positions.

The literature revealed the different trajectories and setups of ISALS across the globe. It was noted that ISALS in most of the countries were supported by the Governments through microfinance institutions and banks. However, it was noted that many studies conducted used either the quantitative or mixed research methods. Critical information might have been left in terms of lived experiences. This qualitative study employed a phenomenological research design which sought to explore the lived experiences of women participating in ISALS. As such, deep and rich information was collected from the field. Many studies were conducted in other districts of Zimbabwe outside Mt Darwin District. Again, literature remains inconclusive about the real socio-economic impact of ISALS on women empowerment, as such, this study delved into this aspect at length. The study adds to research knowledge by analysing ISALS in Mt Darwin District. Furthermore, from the studies that have been conducted so far, none developed conceptual models to improve the operations of ISALS. This research identified gaps in the Longwe Framework and uses findings from the study to develop a conceptual model for use by development practitioners.

The chapter has reviewed related empirical literature that looked at the motivation for women's engagement into ISALS, projects undertaken by women in ISALS, socio-economic changes brought about by women's participation in ISALS, constraints in women-run ISALS, policies and their relevance in the promotion of women's socio-economic empowerment and the identification of gaps in existing knowledge in line with the scope of the study. Evidence presented supports the key pillars of the study and its conceptual and theoretical frameworks. The next chapter presents the study's research methodology.

## CHAPTER 3

### Methodological Underpinnings

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The previous chapter critically revealed the pertinent literature in the research canon on the impact of ISALS especially within the rural situatedness in the Global South's geo-political location. Subsequently, limited knowledge on the socio-economic impact of ISALS on rural women's empowerment was identified as the gap. This chapter focuses on the interpretivist research philosophy, its ontological and epistemological assumptions, the research methodology and research design. It provides a critical description of the nature of the sample, the data collection and analysis techniques adopted in addressing the research questions of this study. This chapter also looks at the other facets of the research methodology, that is, the research area, target population and the study population. It proceeds by highlighting the sampling methods, sample and data collection methods which include in-depth interviews, focus group discussions and secondary sources of documentary evidence. The chapter presents and justify the appropriateness of the selected methodology for the study and highlighting challenges faced during the field study and mitigation measures.

Saunders *et al.* (2006) assert that research philosophy is a system of beliefs and assumptions about the development of knowledge. Collis and Hussey (2014) propound that a research philosophy is a framework that guides how research should be conducted based on the ideas about reality and the nature of knowledge. Hence the research philosophy is critical in guiding the trajectory of any study which is plausible. It is crystal clear that the philosophical approach the researcher adopts enables her/him to decide which approach to employ.

This study was informed and underpinned by an interpretivist research philosophy and paradigm. This philosophy generally highlights that

situations are complex and are therefore a function of a particular set of circumstances and individuals. The philosophy is concerned with understanding human behaviour from a participant's frame of reference. Interpretivism argues that the core of understanding is learning what people make of the world around them, how people interpret what they encounter and how they assign meanings and values to events and objects (Collins and Hussey, 2003). Interpretivism is based on a life-world ontology which argues that all observation is both theory-and value-laden and investigation of the social world is not, and cannot be, the pursuit of a detached objective truth (Leitch *et al.*, 2010). Epistemologically, the viewpoint of the interpretivist paradigm is that our knowledge of reality is a social construction by human actors (Burrell & Morgan, 1979). This aligns with John Locke's pragmatic approach that suggests that 'knowledge is the perception of the agreement or disagreement of two ideas' (Locke, 1690), emphasizing the constructed and practical nature of human understanding. The interpretive research paradigm is characterised by a need to understand the world as it is from a subjective point of view and seeks an explanation within the frame of reference of the participant rather than the objective observer of the action. At an axiological level, the interpretivist paradigm is more concerned with relevance than rigour (Ponelis, 2015). The criteria used to evaluate the findings generated by research within the interpretive paradigm is determined by the degree to which it fits and works with the perspectives of participants (Glaser & Strauss, 1967).

The study went beyond availability of facts on women's socio-economic empowerment to assimilate interpretation of the existing facts and opinions on women empowerment through ISALS and the potential growth of these into SACCOS as suggested by the Longwe Framework of analysis. The Longwe's women empowerment conceptual framework requires women to narrate their experiences and then the researcher can derive meanings with regards to lived experiences of the participants. As recommended by the philosophy, the researcher had to attach oneself to the lives and routines of the community under study. The researcher remained in Mt Darwin until she had reached saturation in terms of



amassing information on the significance of ISALS in promoting socio-economic development of the women in the area.

Epistemology is about the theory of knowledge. The study is based on an interpretivist epistemology. The interpretivist epistemology is a qualitative method that seeks to understand the attitudes, feelings and behaviours of individuals. The researcher employed this philosophical insight to capture the lived experiences of rural women engaged in ISALS and to understand what motivated these women to engage in ISALS, the type of projects they engage in, the socio-economic changes brought about by women's participation in ISALS and also to map their knowledge of policy and the factors that constrain ISALS growth.

The research participants had the freedom to construct and reconstruct their reality. The approach is at variance with positivism that pays a premium on the use of natural sciences in constructing and reconstructing the world. The study is hinged on Longwe's Women Empowerment Framework (1995). The framework indicates that women empowerment can be seen through the identification of five components that include welfare, access, conscientisation, participation and control. These issues required one's interaction with the women that are under study. This interaction then allowed one to identify the level in which the women are engaging and for this study, it was engagement in ISALS.

Research designs or research strategies are types of inquiry within qualitative, quantitative and mixed-method approaches that provide specific direction for procedures in a research project (Creswell, 2014: 12). Collins & Hussey (2003) define research design as a systematic and methodical rigorous process of inquiry and investigation into a particular problem or issue to increase knowledge. Fraenkel & Warren (1996) define research design as an outline of how research is going to be carried out. From the above definitions, it can be deduced that for a study to be successful and plausible the researcher should be very clear as of which research design she/he intends to employ in line with the chosen paradigm.

This research adopted the phenomenology design. The phenomenological approach arises as an opposition to naturalism, since it observes the individual and eradicates all the observer's intentionality and intuition. Heidegger (2006) sustained that "phenomenology emphasizes the science of phenomena. This is based in allowing and perceiving what is shown, as it shows itself and as much as it shows itself. Consequently, it is an objective phenomenon, thus it is true and scientific at the same time" (Heidegger, 2006:9). Barbera & Inciarte (2012) pointed out that phenomenology originated in the Greek word *phenomenon* which means "something that shows itself, and manifests that it can become visible by itself" (p. 201). Phenomenology is a philosophical current developed by Edmund Husserl in the middle of the 20th century. According to Patton (as cited in Latorre, 1996), this approach focuses on how individuals understand the meanings of lived experiences. A phenomenological study design is one which describes meaning for several individuals of their lived experiences of a phenomenon. The phenomenologists focus on describing what all participants have in common as they experience any phenomenon. The basic and primary purpose of phenomenology is to reduce the individual experiences with a phenomenon to a description of the universal essence (i.e., a "grasp of the very nature of the thing," (van Manen, 1990: 177). The researcher then collects data from those persons, who have experienced this phenomenon, and develops a comprehensive and composite description of the essence of the experience for all of those individuals. This description consists of "what" they experienced and "how" they experienced it (Moustakas, 1994). The phenomenological philosophical assumptions rest on some common grounds; the study of the lived experiences of persons, the view that these experiences are conscious ones, and the development of descriptions of the essence of these experiences, not explanations or analyses.

Phenomenology aims to carry out an exhaustive investigation and reach the root, that is to say, the field where the experience is materialised. Martin Heidegger (1889-1976), a student of Husserl diverged from the school of descriptive phenomenology to an ontological theory that addresses the nature of what is being. Heidegger proposed that people's

understanding of the everyday world is linked to their interpretation of it. Unlike Husserl who argued that biases and preconceptions must be bracketed to isolate the lived experiences of a phenomenon, Heidegger's phenomenology was context-bound (Vagle, 2014). As a result, interpretive phenomenology rejects bracketing because the object cannot be separated from the subject's interpretation of it (Groenewald, 2004). Instead, interpretive phenomenology emphasises the co-creation of interpretations between the researcher and the participant because all humans share context, culture and language (Wajnar and Swanson, 2007).

The assumption behind phenomenology is that there is an essence to shared experience. It requires a researcher to enter into an individual's life world and use the self to interpret the individual's or group's experience. The researcher explored experiences of the women in ISALS through Focus Group Discussions and face-to-face interviews. Scholarship indicates that women are generally less privileged than men, and in particular rural women, are oppressed because they do not own or have control over resources which means they are to some extent disempowered. This corroborates with African feminists' belief that African women are marginalised and oppressed (Nnoemeka, 2005). It is against this backdrop that the researcher employed qualitative research because it is the most appropriate as it involves in-depths interviews with rural women to understand the phenomenon under study in line with feminists' views. With qualitative research, the inquirer seeks to examine issues related to individuals or groups (Creswell, 2014) engaged in ISALS. The qualitative research produces holistic understandings of rich, contextual, and generally unstructured, non-numeric data (Mason, 2002) by engaging in conversations with the research participants in a natural setting (Creswell, 2009). Alase (2017) posits that the qualitative research method infuses an added advantage to the exploratory capability that researchers need to explore and investigate their research studies. Qualitative methodology allows researchers to advance and apply their interpersonal and subjectivity skills to their research exploratory processes.

However, the phenomenology requires at least some understanding of the broader philosophical assumptions, and these should be identified by the researcher. The participants in the study need to be carefully selected, be it individuals or groups who have all experienced the phenomenon in question, so that the researcher, in the end, can forge a common understanding. Interview is by far the most dominant method for data collection in phenomenological research (Bevan, 2014). As such the researcher had to use the purposive sampling and worked with the Ministry of Women Affairs, Community, Small and Medium Enterprises and local NGOs in selecting the appropriate ISALS groups, ISALS Chairpersons and Secretaries and Key Informants that were information-rich pertaining to the phenomenon under study.

The research grounded his inquiry on the Heidegger's interpretive phenomenology as it best suits the research issues under study. The selection of the phenomenological research philosophy was guided by the thinking that women in Mt Darwin have different stories and opinions as to why they engaged ISALS, types of projects they undertake, socio-economic changes brought by their participation in ISALS, the constraints they face in their ISALS and their knowledge on policies. The phenomenological research philosophy gave the researcher the freedom to probe and understand all these matters thereby giving her the room to understand the issues that are critical in the context of the study.

In addition, interpretive phenomenology has strong philosophical underpinnings and involves conducting in-depth interviews (Giorgi, 2009; Moustakas, 1994). In-depth interviews were utilised in order to capture the lived experiences of women engaged in ISALS. Alase (2017), proffered that the study with an interpretative phenomenological analysis approach has advantageous elements to the study that quadruple because of the bonding relationship that the approach allows for the researchers to develop with their research participants. Furthermore, as a qualitative research approach, interpretative phenomenological analysis approach gives researchers the best opportunity to understand the innermost deliberation of the 'lived experiences' of research participants. This

‘participant-oriented’, interpretative phenomenological analysis approach allows the interviewees (research participants) to express themselves and their ‘lived experience’ stories the way they see fit without any distortion and/or prosecution. Therefore, utilising the interpretative phenomenological analysis approach in a qualitative research study reiterates the fact that its main objective and essence are to explore the ‘lived experiences’ of the research participants and allow them to narrate the research findings through their ‘lived experiences’. The researcher experienced these aspects during the data collection period. Some participants in ISALS groups requested to sing during or/and after the focus group discussions as they expressed their empowerment through the ISALS.

Both primary and secondary data were collected in line with phenomenological research methods. The primary data were collected from the ISALS groups, Chairpersons and Secretaries of the ISALS groups and key informants, while the secondary data were collected from the Government and NGOs documents (programme reports; monthly/quarterly/annual, monitoring and evaluation, impact oriented and exit/end of programme reports). The primary data were core in this study and the ensuing paragraph elaborates more on it.

The primary data are that data which is captured at the point where it is generated (Wegner, 2001). It is the data that has not been published yet and is more reliable, authentic and objective. Due to the fact that the primary data has not been changed or altered; therefore, it can be trusted and its credibility is greater than the secondary data. The collection of primary data were done using in- depth interviews and focus group discussions. The ISALS use the group effort as such they require a group approach to understand how they operate, issues of their impact at group and individual levels, the challenges encountered and how they solve them. The study engaged focus group discussions with women engaging in ISALS to collect group, and individual perspectives in line with the objectives of the study. The focus group discussions enabled the researcher to interface with ISALS group members, who talked from the

perspectives of the group and individuals on how the ISALS had impacted and empowered them as women. The women were able to articulate their lived experiences, best practices, areas of improvement and management actions on how to effectively run their ISALS. This gave the researcher an insight on the entire issues associated with ISALS as a methodology to empower the women and how this methodology could enable the groups to develop into SACCOS and become more viable, sustainable and empowered. Face-to-face interviews were conducted with the selected Chairpersons and Secretaries of the ISALS groups as a way of data triangulation to improve the trustworthiness of the study. The researcher also conducted face-to-face interviews with key informants from NGOs, Government, Political entities and community gate keepers' representatives. This enriched the researcher's knowledge on various issues pertaining to the objective of the study.

Following the phenomenological research design principles, the study engaged the following research matrix indicating the research question, sources of data, research instruments and the data analysis tools, to understand the position of women in ISALS in Mt Darwin.

**Table: 3.4** Research matrix (Author, 2021)

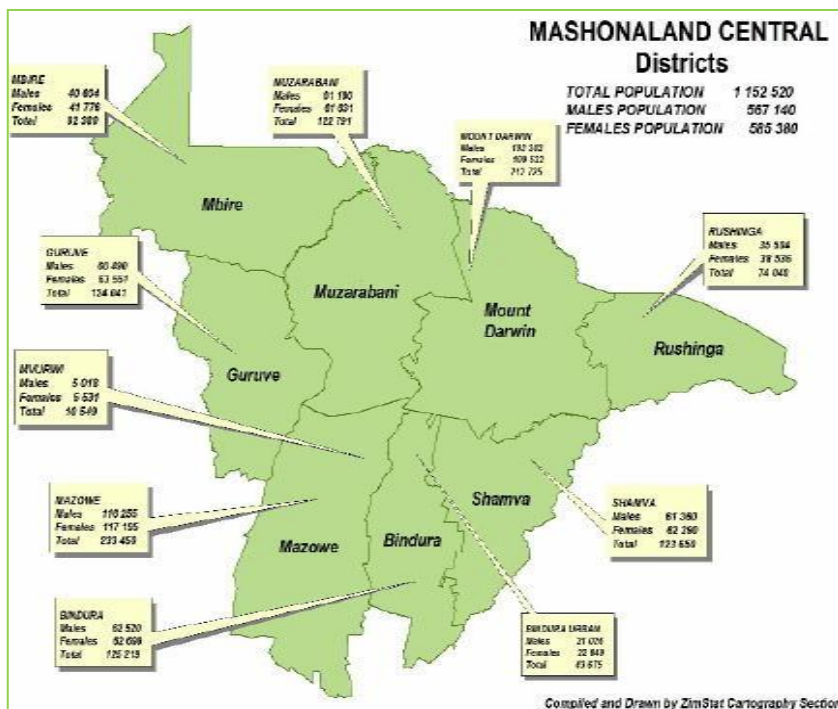
Research Question	Sources of Data	Research instruments	Data analysis tools
1 Why do rural women engage in ISALS?	Women participating in ISALS from Mt Darwin	Interview and Focus Group Discussion Guide	Atlas tiExcel
2 What type of projects do rural women-run ISALS engage in?	NGOs MWGCD All participants(individuals and groups) Women participating in ISALS from Mt	Interview and Focus Group Discussion Guide	Atlas tiExcel

What have you experienced in terms of ISALS? What situations or contexts have typically influenced your experiences of the ISALS?	Darwin	Interview and Focus Group Discussion Guide	Atlas tiExcel
What tangible and non-tangible socio-economic changes have been realised at individual and group levels through ISALS projects?	NGOs using ISALS methodology MWGCD Community leaders participating in ISALS from Mt Darwin Political Women participating in ISALS from Mt Darwin NGOs using ISALS methodology MWGCD NGOs using ISALS methodology MWGCD Women participating in ISALS from Mt Darwin	Interview and Focus Group Discussion Guide	
What are the factors that constrain rural women-run ISALS from graduating into SACCOS?		Interview and Focus Group Discussion guide	Atlas tiExcel
What are the strategies/mechanisms that could be employed to develop women-run ISALS into SACCOS?		Interview and Focus Group Discussion Guide	Atlas tiExcel
What knowledge on existing policies and on women empowerment do rural women engaged in ISALS have?		Interview and Focus Group Discussion Guide	Atlas tiExcel
How effective are the existing women empowerment policies?	Women participating in ISALS from Mt Darwin NGOs using ISALS methodology MWGCD	Interview and Focus Group Discussion Guide	Atlas tiExcel
In line with the Longwe's Framework, where do you think most women participating in ISALS are and why?	ISALS from Mt Darwin NGOs using ISALS methodology MWGCD	Interview and Focus Group Discussion Guide	Atlas tiExcel

The population was taken from a broader sampling frame of Mashonaland Central that was narrowed down to Mt Darwin District. Mt Darwin District is on the north-eastern side of Zimbabwe. The 10 population wards were 8, 11, 12, 14, 15, 16, 22, 24, 36 and 38. Its geographical coordinates are 16°45'54" S 31°34'30" E with 953m elevation above sea level (Wikimedia Foundation, 2020). Mount Darwin is split into two autonomous administrations namely the Town Council and Rural District Council. By the time of the study the population of Mt Darwin was 103 203 males and 109 522 females adding up to 222 725 people (Zimstat, 2012). The district is bordered by Rushinga, Shamva, Bindura, Mazowe and Muzarabani Districts. Mt Darwin District falls under ecological regions 2, 3 and 4 and is 156 km from Harare. It is also known for its intensive farming activities, evidenced by several cotton companies such as Grafax, Cottco, Alliance and Sino that are resident in the area. The district also houses the Rock Ross, a mining company that specialises in black granite. The economic drivers of Mt Darwin are mainly agriculture, mining, manufacturing and retailing.

Mount Darwin was adopted as a research area because of its proximity to data required since the area is home to women-run ISALS. While ISALS exist in other provinces the researcher selected Mt Darwin because of high concentration in ISALS groups. Furthermore, the economic activities obtaining in the district motivate people to venture into income-generating projects such as vending, peanut butter processing, maize shelling, chicken run projects and farming. Ironically, most people who anticipate starting these projects do not qualify for formal bank loans, hence the proliferation of ISALS in the area. This proliferation of ISALS prompted the researcher to choose Mt Darwin as the research area in an attempt to explore the impact of ISALS on rural women's socio-economic empowerment. Figure 3 below shows the districts in Mashonaland Central Province.





**Figure 3.5** Mashonaland Central Province's District (adapted from Zimstat, 2012).

The target population concerns the population from which data were gathered. A population can be defined as the entire collection of people in which you are interested (Chimedza *et al*, 2006). The study population consisted mainly of females from 18 ISALS groups within 40 wards. This included 700 ISALS group chairpersons and secretaries, government employees working with ISALS, NGO ISALS focal employees, and political and administrative leaders in Mt Darwin District. In 40 population wards there were 700 ISALS groups with over 3600 females and about 200 males. The membership in 700 ISALS groups differed and ranged from a minimum of 5 members to maximum of 30 members. Monthly contributions per group members differ by groups and usually range between USD\$5 to \$50 per month. Most ISALS are run by women as men tend to concentrate on higher value projects. The 700 ISALS groups had

700 Chairpersons and Secretaries. NGOs had 16 Officers that were directly working with 700 ISALS groups, the Ministry of Women Affairs, Community, Small and Medium Enterprises Development had 22 Officers. There were five Chiefs, 40 Ward Councillors and one District Development Coordinator in Mt Darwin District.

The acquisition of resources to finance the study conducted in the entire region was rather limited so the researcher had to use a sample. By definition, a sample is a group from which the data for the study was collected (Hutchison, 2020). This is taken from the target population which entails the entire study group (Bunns, 2020). In qualitative research, sampling is the process of selecting participants from a population of interest so that by studying the sample one may get insight about the population from which they were chosen. Sampling is usually non-probabilistic in qualitative research design.

The researcher religiously followed the phenomenological research design guidelines. The selection of the participants reflected and represented the homogeneity that existed among the participants' sample pool. The essence of conducting an Interpretative phenomenological analysis research study with homogenous participants was to get a better gauge and a 'better understanding' of the overall perceptions among the participants' lived experiences. Additionally, Creswell (2013:155) states that "It is essential that all participants have similar lived experience of the phenomenon being studied". As stated above, in a phenomenological research study, participants must be selected from a homogeneous sample to understand the true make-up of the research subject-matter. Smith *et al.* (2009:48) alluded that "samples are selected purposively (rather than through probability methods) because they can offer a research project insight into a particular experience". Moreover, because of the homogeneity of the research participants and the size of the sample pool, it is anticipated that phenomenological analysis research studies will be rich and descriptively deep in its analytical process.

The research concentrated on 10 wards with 18 ISALS groups which had 152 females and 12 men in the study area. As earlier alluded to the target population from which the sampling was drawn from consisted of women-run ISALS from 10 Wards out of the 40 Wards in Mt Darwin with total membership of 152 females and 12 men. The membership in 18 ISALS differed, one had 5 members, 15 had a membership of between 6 and 9, while 2 had a maximum of 24 members. The study participants included women engaged in ISALS groups, government ministries, political representatives, community leaders and non-governmental organisations. The first aspect was the identification of the research areas. The identification of Mt Darwin and the wards to be studied were purposively selected. This approach allowed for a diverse sample which eventually led to a better understanding of the lived experiences of women engaged in ISALS in general.

The research used purposive sampling to select 10 out of 40 wards. These wards were representative wards which were within the three categories of the district (upper, middle and lower area). This categorisation was essential to ensure a comprehensive understanding of socio-economic variations within the district. The researcher chose 10 wards in line with the interpretive research design. In interpretive research design, the number of participants is relatively small (Holloway, 1997). Eisenhardt (1989) believes that between four and ten cases often works well.

One of the objectives of the study was to explore the socio-economic changes brought about by women's participation in ISALS in the Mt Darwin district. The researcher again used purposive sampling to select 18 ISALS groups (12 performing extremely well and 6 extremely poor) out of a target of 700 ISALS groups in Mt Darwin district. This meant looking at highly unusual manifestations of the phenomenon of interest, that is, the most outstanding and the non-performing ISALS from the 10 wards. This strategy tries to select particular cases that would glean the most information, given the research question Nastasi (2014). To obtain in-depth knowledge about the ISALS, the researcher worked with the Ministry of Women Affairs, Community, Small and Medium Enterprises

Development to identify 12 ISALS groups that were performing extremely well and 6 that were performing so poorly. The two extreme groups assisted the researcher to gain insight in ISALS processes, challenges, management actions, best practices and areas of improvement. The 18 ISALS had 152 females and 12 males which gave the researcher a good number in terms of perception on how these females were socio-economically impacted by the ISALS as individuals and groups. For trustworthiness of the study, Lackens (2019) supports that a good sample should have a sample of at least 100 people.

The research employed the purposive sampling to all selected 18 ISALS to participate in the Focus Group Discussions. Focus Group Discussions were used to identify and appreciate how the women were impacted and empowered by the ISALS, individually and as groups. This was considered the best strategy because the women in groups were able to remind each other, use the register books and minutes where they were not sure, remind each and articulate the changes over time that occurred to them as individuals and as a group. In Focus Group Discussions, the participants were able to precisely walk the memory lane and articulate events that occurred to them as a group and as individuals.

The researcher also used purposive sampling to select 10 ISALS Secretaries (7 from highly performing and 3 from poorly performing) out of 18 ISALS that had already been sampled and 10 Chairpersons (7 from highly performing and 3 from poorly performing) out of 18 that had already been sampled. Likewise, in a phenomenological research tradition, the size of the participants can be between 2 and 25 (Creswell, 2012). According to Nastasi (2014), purposive sampling, is typically applied when considering quality assurance issues. In essence, you choose information-rich cases and that might reveal a major system weakness that could be improved. The researcher sought the participants who knew about the ISALS, pros and cons, challenges and management actions to these challenges. Creswell (2012:126) also states that in any qualitative research study, it is important that "you select people or site that can best help you understand the central phenomenon". Therefore, in a phenomenological research

investigation there should be two objectives in mind: One is to either corroborate the 'lived experiences' as told by the research participants in an 'across the board' corroboration; or two, dispute the allegations altogether, if they are not found to be true or credible. This was intended to inform the policy makers, project programmers and Government ministries on the best practices, viability and sustainability in running of ISALS.

In terms of government participants, the study employed purposive sampling strategy. The researcher intended to select participants that were particularly knowledgeable about or skilled with a phenomenon of interest (Creswell and Plano Clark, 2011). In addition, the participants according to Bernard (2002) and Spradley (1979) who are available and ready to participate, and the aptitude to communicate knowledge and views in an eloquent, expressive, and philosophical manner. The selection of participants in government organisations particularly the Ministry of Women Affairs, Community, Small and Medium Enterprises Development was done focusing on the Officers who had more knowledge of the activities of women in the context of ISALS. As such, out of 22, the researcher, selected 8 of them who met the criterion.

The researcher worked with the Programme Managers of the NGOs operating in the selected 10 wards to select the participants. These NGOs were a Consortium of three different organisations (World Vision, FACHIG and ICRISAT) who worked together under the ENTERPRIZE Food and Livelihood Programme. This Consortium supported the ISALS mainly in terms of training, linking them to banks and facilitating their registrations to SACCOS. As such, out of 16, the researcher, selected 6 which met the criterion.

The researcher followed the same method as above in selecting the Political and administrative leadership in Mt Darwin district. Out of 12, the researcher selected 8 who included 1 Chief, 6 Councillors and 1 District Development Coordinator.

The total population sampled (88) gave exhaustion of all possible knowledge about ISALS in Mt Darwin District (see the summary sampling 3.6 matrix below).

**Table 3.6** Sampling matrix (Author, 2021)

Item	Target Population	Sample Size	Sampling Method
Wards	40	10	Purposive Sampling
ISALS	700	18	Purposive Sampling
ISALS Secretaries	18	10	Purposive Sampling
ISALS Chairpersons	18	10	Purposive Sampling
NGO ISALS Focal employees	16	8	Purposive Sampling
Government employees working with ISALS	22	6	Purposive Sampling
Political and administrative leadership in Mt Darwindistrict	12	8	Purposive Sampling
ISALS Focus Group Discussions	18	18	Purposive Sampling

It is worth noting that the researcher had to observe all Covid-19 protocols to ensure compliance and safety during data collection. The researcher made sure that all participants were masked up, observed social distance and washing and sanitising their hands. The researcher had to provide sanitisers since most of the participants could not afford to buy them.

The data were collected from all the participants (ISALS groups, ISALS Chairpersons, Secretaries and Key Informants) who had experience in the phenomenon under study. The researcher conducted in-depth interviews and multiple interviews to the above-mentioned participants. This was in agreement with Polkinghorne (1989), who recommended that researchers

interview from 5 to 25 individuals who have all experienced the phenomenon. After the selection of the participants the researcher went on to collect data on ISALS in the field. Data collection was done using research tools mainly the interview guide and focus group discussion guide. The tools were developed following the research objectives outlined in Chapter One and the Longwe's Framework outlined in Chapter Two, under the conceptual framework. The study followed the rule, that qualitative researchers utilise the open-ended question formula, as Creswell (2003:107) advised researchers to "Use open-ended questions without reference to the literature or theory unless otherwise indicated by a qualitative strategy of inquiry". The bottom line is that the wording of the research questions should be crafted in a probing and open-ended way. The participants were asked two broad, general questions (Moustakas, 1994): What have you experienced in terms of the phenomenon? What situations or contexts have typically influenced your experiences of the phenomenon? Then other open-ended questions were also asked, although the two aforesaid, focused attention on gathering data that led to a textual description and a structural description of the experiences, and ultimately provided an understanding of the common experiences of the participants. The Longwe's Framework was used as a position to craft interview guides in line with the objectives of the study along the different levels of the Framework that is, welfare, access, conscientisation, participation and control in ISALS activities. The framework gave a basis for the collection of the qualitative data that was needed for the study. Below are the data collection methods that were employed in the study:

Saunders *et al.* (2003) define an interview as a purposeful discussion between two or more people. Similarly, Kothart (2004) defines an interview as a method of collecting data that involves the presentation of oral-verbal stimuli and reply in terms of oral-verbal responses. Yet another scholar, Punch (2005) defines an interview as a way of collecting information about people's perceptions, meanings, and definitions of situations and constructions of reality. For Krathwohl (1993), interviews reveal a relationship between the differing views of the interviewee and the interviewer. Thus, it can be ascertained from these definitions that interviews are interactive processes through which a researcher can collect vast information on participants' views and perceptions.

The data were collected from all the individuals and groups who had experienced the phenomenon. The in-depth interviews were employed in this study because they allowed the researcher to probe further on interesting issues raised. Another advantage of using In-depth interview is that they are an excellent way of discovering the subjective meanings and interpretations that people give to their experiences. In-depth interviews allow aspects of social life, such as social processes, to be studied that could not be studied in any other way. This research made use of interviews to inquire about the impact of ISALS on the socio-economic empowerment of rural women. The interviews involved 10 women Chairpersons and 10 Secretaries of the ISALS groups, who also answered the same questions that were asked in groups including those that were aimed at improving the management of the ISALS business model. Besides the two major guiding questions already stated above, the questions that were asked the participants, ranged from why the women joined the ISALS, projects undertaken in ISALS groups, tangible and non-tangible social and economic changes, benefits from the projects, sustenance and adequacy of these for survival, challenges and management actions for improving the viability of ISALS. The researcher wanted to understand their views on how these ISALS were empowering the women in general and how their ISALS have contributed or not contributed to this empowerment, shortcomings of their ISALS, and how these can be overcome to give tangible financial rewards.

Most of the interviews were held at places the interviewees deemed convenient to allow them to speak freely and even show the practical life-changing stories brought by the ISALS. Some of the interview sessions were held at the ISALS usually meeting places, nearest schools, crèches and for some it was at their residences where the researcher could observe their life changing stories. The researcher sought permission to record the interviews as it proved to be difficult to remember everything that was said during the interview sessions. The researcher found in-depth interviews effective as she was able to capture some subtle cues such as facial expressions, body language and tone of voice. In addition, the researcher could paraphrase what the interviewee was saying to confirm that the message conveyed by the interviewee was correctly captured.



Key informants are people who are selected to be interviewed for their first-hand, intimate knowledge about a topic. These experts provide insights on the nature of the problem under study and proffer solutions. Key informant interviews involved interviewing members of the community with special knowledge on the area/research topic were used (Eng *et al.*, 2005). An interview guide was developed to direct the course of each interview session to selected Key Informants who had experienced the phenomenon. In this study, key informants included Mt Darwin District officials (from local government and ministries), Councillors, Political representatives and Non- Governmental Organisations Workers that worked with women in the district and local officials such as the community coordinators. Though all the key informants provided very valuable information about the study, the Officers from the Ministry of Women, Affairs, Community, Small and Medium Enterprises Development, who oversee the functioning of ISALS and SACCOS assisted the researcher to have a deeper understanding and appreciation of the ISALS and SACCOS in their different wards. The researcher had the liberty to use telephone and electronic interviews in instances when direct contact failed. For instance, some councillors and key informants were elusive in terms of physical contact accessibility, so the researcher had to get hold of them through the phone. However, despite their physical contact elusiveness, they were very cooperative in terms of information dissemination. Resultantly, the researcher had a clearer picture of the phenomenon under study.

Seemingly, there were some contradictory remarks from the Key informants on the women's knowledge of existing policies and their relevance in the promotion of women's socio-economic empowerment. Some thought the women had very little knowledge about the policies whilst others thought they were knowledgeable. However, after rigorously going through some documents from the Ministry of Women Affairs, Community, Small and Medium Enterprises Development and NGOs, the researcher managed to convince the key informants who were doubting the women's knowledgeability. This helped in making this study more trustworthy as information was verified. Oates (2006) emphasises the

importance of paying special attention to trustworthiness criteria when planning, conducting, and documenting research as it helps convince readers and, in particular, examiners that the research is of a high quality.

A focus group is a discussion by a small group of people, normally up to ten who express their views about a subject specified by the researcher (Morgan, 1997). The discussion that is normally guided by the researcher is used to explore the views and experiences of participants on a particular subject. The study used Focus Group Discussions on 18 selected groups to collect data. The data were collected from the ISALS groups that had experienced the phenomenon. Eighteen Focus Group Discussions were done. The discussions focused on why and how the groups were formed, their operational methods for ISALS, identified shortcomings, and examined the socio-economic impacts of ISALS on women's empowerment at both individual and group levels. The focus group discussions were conducted at convenient times for the participants and in conducive locations like areas of their usual meetings. These included schools and crèches, one of their members' homesteads and areas where they showcased their projects. The research employed shrewd facilitation skills which included asking specific members and creating a free environment for communication, to ensure that all participants effectively and efficiently participate in the discussions. Groups that requested to express their experiences and appreciation of ISALS in singing and dancing were given the opportunity to do so. Recording of information through a tape recorder was done after getting the consent of the participants. The recordings were for review when compiling and analysing data. In addition, note-taking through conventional writing was done concurrently with audio recording if permission to record was granted, fortunately, the researcher was permitted to record all meetings. However, the study was constrained by travel limitations imposed by the Covid-19 regulations. The data collection process took more time than previously planned as many focus group discussions got postponed and then re-organised.

Secondary data are data that are used for some other purpose other than that for which it was originally collected (Francis, 1995). Documentary

research involves an evaluation of documented information data/information, this being officially written materials on a subject (Ahmed, 2010). Items that can be classified as documents include files, diaries, records of official proceedings, statistical records and images (Silverman, 1993). Documentary research can also include autobiographies (Burgess, 1992). The review of literature in any research is also based on secondary data (Vartanian, 2010).

The use of documentary sources in this study was inevitable. The study relied immensely on records kept by the ISALS on membership and leadership, proceedings of meetings, operations, products/outputs, administrative issues, trainings, decision-making processes and financial records. To verify data given from the interviews and focus group discussions, the researcher used data from reports. The records/documents on the selected ISALS shed light on the on -goings in these organisations to identify issues that were contributing to their performance or lack of it. Information provided by the local NGOs and Ministry of Women Affairs, Community, Small and Medium Enterprises Development was used and the secondary data that included monitoring and evaluation reports, training reports and programme reports (monthly, quarterly and annual). These data sources made it possible for the researcher to relate the data that she got from the participants against the data that was already written. This further cemented the trustworthiness of the research findings.

Le Compte & Shensul (1999) conceptualise data analysis as the process where the researcher reduces the data to a story through its interpretation. A very brief definition comes from Taylor-Powell & Renner, (2003) where they define data analysis as the categorisation of data. Thematic analysis of data was employed. Thematic analysis is good for exploring patterns across qualitative data from participants and researchers often use this to analyse interviews. In addition, thematic analysis helps researchers understand those aspects of a phenomenon that participants talk about frequently or in depth and the ways in which those aspects of a phenomenon may be connected. It is against this backdrop that the

researcher employed thematic data analysis because it offers flexibility in the data analysis process and it allows the researchers to tailor it to suit their own requirements (Boyatzis, 1998).

The data analysis was informed by the research's objectives and followed procedures for conducting phenomenological research. Building on the data from the first and second research questions (alluded to earlier), the researcher went through the data and highlighted "significant statements", sentences, and quotes that provided an understanding of how the participants experienced the phenomenon. Moustakas (1994) calls this step horizontalisation. The researcher then developed clusters of meaning from these significant statements into themes. Furthermore, the researcher went on to write about the participants' experiences and the context and situations that have influenced their experiences. Thematic analysis assisted the researcher to compare the different perspectives, descriptions and reflections of the research participants and identified themes within the data. These themes served as the basis for the researcher's analysis and interpretation of data.

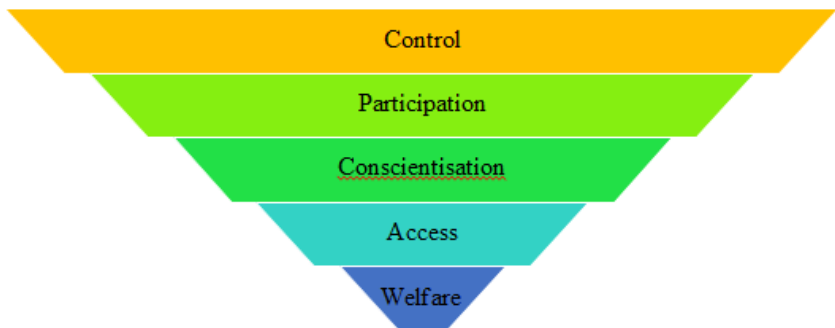
After the collection of data, the data were categorised. This involved reading and re-reading the textual data, identifying themes and patterns and organising them into coherent categories. Themes and patterns included incidents, ideas, interactions and even phrases used. The researcher listened to the narratives including songs from the participants. The process also involved understanding the non-verbal communication cues and trying to decipher meaning. This involved looking at facial expressions, body movement, tone and the general emotion associated with the discussions that were Data collected through audios were transcribed. After transcribing all data collected including that from scribbled notes, interviews and focus group discussions went through an analysis using the Microsoft excel software and Atlas ti. Atlas ti is a powerful workbench for the qualitative analysis of large bodies of textual and graphical data.

In addition to the use of Atlas ti, data from the interviews and focus group discussions and scribbled notes were input into the Microsoft excel software. This was done through a process that included converting data into quotations. These quotations included interesting but relevant quotations like “Participation in ISALS drastically changed my socio-economic status” or “we are now empowered to make decisions at family and community levels”. The quotations were then coded into numbers and saved into the Microsoft excel software. This involved categorising data, identifying themes and patterns and organising them into coherent categories. Thereafter, the researcher edited the column headers then information was transferred into Atlas ti. The Atlas ti software then created networks that explain, justify or determine any forms of relationships that exist within the data. This information was then used by the researcher to indicate relationships within and between ISALS from the participants’ perspective. In addition to the use of Microsoft excel software and Atlas ti, the Longwe framework was also used as a tool of analysis. The Longwe approach was used to explore the socio-economic impact of ISALS on women engaging in ISALS against their narrative.

The conceptual framework by Longwe indicates women empowerment as being located at five different levels which are welfare, access, conscientisation, participation and control. The framework posits that the least level of empowerment is welfare while the highest position is control. As such the study took the position of Longwe’s empowerment framework and developed a model that indicated the position of women engaging to ISALS. The Longwe framework was used for the analysis of the data collected from women engaged in ISALS in Mt Darwin.

The Longwe’s Framework was shared with all participants who interrogated it by answering the question; *In line with the Longwe’s Framework, where do you think most women participating in ISALS are and why?* There were varying answers concerning their level of empowerment as discussed in the ensuing chapter. The hierarchy at a glance presents a situation of poles where a woman is empowered at different levels. The lowest level on the hierarchy is the welfare stage,

followed by access, conscientisation, participation and control. According to Longwe's Framework, women engaging in ISALS should be empowered chronologically in line with the continuum that was not the case in the study. The women were dotted along the continuum and most of them did not chronologically follow the sequence as discussed in detail in Chapter Four. However, women empowerment is difficult to measure (Alkire *et al.*, 2013) as stages of empowerment can only be placed on a continuum where either a woman is empowered or not. Expressions from literature (Alkire *et al.*, 2013) indicate that the situation can be broken down into simply empowered, not empowered or disempowered. Figure 3.3 shows Longwe's framework.



**Figure 3.3:** Longwe Framework (Longwe, 1995)

Longwe's Framework is critical in the analysis of the research findings. During data analysis, through the use of Microsoft Excel and Atlas ti, the individual and group participants' responses were captured. The main objective of capturing the responses was to identify the influence of ISALS on women's positions before and after their engagement in ISALS. It is from these data that the researcher got to understand the position of women relative to the issue under discussion.

As alluded to earlier, dependability, credibility, confirmability and transferability are used to establish the trustworthiness of qualitative research (Bloomberg & Volpe, 2008). Dependability rests on the quality of the data collection and analysis (Lincoln & Guba, 1985) and is shown by

explaining that the research systematically studied what it claimed to study (Miles & Huberman, 1994). Credibility refers to how well the researcher's portrayal of participants matches the participant's perceptions (Bloomberg & Volpe, 2008). Elo *et al.* (2014) argue that the conformability of findings means that the data accurately represent the information that the participants provided and the inquirer, the researcher, does not invent the interpretations of those data. Finally, transferability is about the degree to which the study has made it possible for the reader to apply the findings in the situations investigated to such other similar situations (Bloomberg & Volpe, 2008; Lincoln & Guba, 1985). It is also important to systematically report all evidence in order for the reader to confirm whether the findings flow from the data and experiences rather than from the bias and subjectivity of the researcher. Paying attention to trustworthiness criteria when planning, conducting, and documenting research is vital to convince readers and, in particular, examiners that the research is of a high quality (Oates, 2006).

Guthrie *et al.*, (as cited in Elo *et al.* (2014:7) assert that steps should be taken to demonstrate credibility in research reports to ensure the trustworthiness of the content analysis. Without a full description of the analysis and logical use of concepts, it is impossible to evaluate how the results have been created and their trustworthiness. An accurate description of the analysis and the relationship between the results and original data allows readers to draw their conclusions regarding the trustworthiness of the results. The following discussion represents the strategies that were adopted to enhance credibility, transferability, dependability, and conformability of this research. The researcher dealt with each of the essential elements of trustworthiness as discussed below.

The interview guides were developed and shared among peers for comments and there were modified accordingly. The modified set of interview guides were then with more peers for further assessments, the gaps were amended according to the peers' comments. A final set of interview guides were consolidated and these were used to collect primary data in the field for six months.

Lincoln & Guba (1985) describe credibility as being parallel to internal validity. The researcher concurred with the notion that producing valid knowledge is not about uncovering 'the truth', but obtaining and presenting findings that are credible Silverman (as cited in Sloodman, 2018). To enhance the credibility of the research, triangulation and member checks were employed in this study. The criterion of credibility is used in research to refer to the extent to which data and data analysis are believable, trustworthy, or authentic Guba (as cited in Kivunja and Kuyini, 2017:9). The researcher attempted to provide triangulation with multiple data sources and data collection strategies. The combination of multiple methods, then, is a strategy that adds, breadth and depth to any investigation. In this study, the researcher carried out face-to-face interviews with Secretaries and Chairpersons of the ISALS, Key informants from the NGOs, Government, Political and Community-gate keepers, conducted Focus Group Discussions with all 18 ISALS groups and collected secondary data to get the best understanding of the phenomenon in question. The data collected through interviews, focus group discussions, field observations and secondary means allowed for triangulation by providing a variety of perspectives on the issue under study. The researcher included several participants from different age groups, with varied experiences, educational qualifications and from different wards and this gave a diversity of perceptions. The six months of data collection provided multiple opportunities for triangulation. During the data collection process, analysis, interpretation and the writing of the study, patterns of meaning, interpretations, and assertions were presented and discussed. These attempts to provide for triangulation were undertaken to give credence to the interpretations and to demonstrate the cohesion of an assertion.

According to Gunawan (2015:11), the researchers should consider doing member checking, triangulation, detailed transcription, systematic plan, and coding to ensure trustworthiness of the study. Member checking provided for credibility by allowing stakeholders to test analytic categories, interpretations, and conclusions. Guba & Lincoln (as cited in Gunawan, 2015:4), regarded member checks as 'the single most critical



technique for establishing credibility'. In line with member checking, the researcher did word processed transcriptions from all tape-recorded interviews and returned them to the participants for verification and approval before being analysed. The researcher asked the participants to note any questions of concern for further discussions and further encouraged them to make specific comments if any on the extent to which the study reports accurately reflected their views.

To enhance dependability and conformability, an on-going audit was conducted in this study. According to Gunawan (2015:11), dependability relates more to reliability and confirmability is largely an issue of presentation. Thomas & Magilvy (as cited in Elo *et al.*, 2014:7), argue that the dependability of a study is high if another researcher can readily follow the decision trail used by the initial researcher. As part of the on-going audit, the researcher met regularly, discussed, and clarified issues with the supervisors during the data collection. The researcher highly believed that the member checks, audit trail and the contributions from the supervisors throughout the data collection, data analysis, interpretations and the writing stages of the study, were critical strategies to enhance the dependability and confirmability of the study.

In carrying out the study, the researcher followed the ethical guidelines. According to Creswell (2013:154), in a phenomenological research study where all the participants have experienced similar phenomenon, it is "important to obtain participants' written permission to be studied". It is imperative that a phenomenological research study seek and obtain the approved 'informed consent' from the participants before any study can commence (Creswell, 2013). According to Taherdoost (2016), participants should be allowed to voluntarily participate in the study and therefore the researcher adhered to that. No coercion or duress was used in the study. In addition, the participants had absolute freedom of choice of whether to continue with the research or not.

On the consent form, the researcher assured the participants that they will not experience any harm because of participating in the research. The

researcher strongly emphasized that the information that will be obtained will be used for academic purposes only. Thorner (2010) postulates that when conducting a study, the researcher should make sure that there is no harm to the participants.

Confidentiality was maintained throughout the study. The researcher had a non-disclosure of confidential information agreement with the participants. In addition, the study used codes to reflect the participants and the real names of the participants were not disclosed.

The researcher sought permission from the relevant authorities before embarking on her research journey. Fortunately, permission was granted. She then went on to approach the research participants. The participants were asked to sign a consent form before taking part in the study as an indication that they agreed to participate. Van Wyk & Toale (2015) posit that it is a must that the researcher seeks permission from the relevant authorities and stakeholders involved before conducting the research.

The research participants were informed clearly about the purpose, methods and the intended use of the research findings and also about what their involvement meant to the study. They were also advised to voluntarily consent to participate. Consent to participate in research is valid only if voluntarily given, without coercion, undue influence or pressure. In line with this, research participants were given the option to withdraw without necessarily giving reasons for their withdrawal if they were not willing to continue. Fortunately, the researcher did not experience such a scenario in all her study which was evidence of good rapport with her research participants.

Corti *et al.* (2000) proffer that social researchers should always attempt to guarantee confidentiality to research participants by ensuring that personal information, where desirable is kept confidential. By its very nature, qualitative research provides comprehensive details about research participants' lived experiences (Denzin & Lincoln, 2011). In line with this, the researcher-maintained confidentiality and anonymity of information

supplied by the research participants. All data from and about the research were collected and stored securely.

Ethically there is the principle of best interest or wellbeing that is the principle of non-maleficence. This principle says that risks and harm to participants must be minimised, and the principle of beneficence which says that the risks of research must not outweigh the benefits to the research participants. The researcher adhered to these principles as no research participant was exposed to risk or harm during the study.

To sum up, at the centre of ethical considerations are the following guidelines on ethical principles:

- do good (known as benevolence);
- do no damage (known as non-maleficence);
- Get informed consent from probable research participants;
- reduce the risk of injury to participants;
- protect their secrecy and confidentiality;
- avoid using misleading practices; and
- give partakers the right to pull out from your research.

The researcher considered it good practice to revisit the issue of consent orally at the beginning of the interview and explain that anonymity is maintained at every stage of the study. The right to withdraw at any time up to the end of the interview was explained and participants were encouraged to sign letters of consent before the beginning of each interview. All intimate knowledge that was obtained was documented for reference purposes.

## **CHAPTER SUMMARY**

The chapter articulated the research paradigm/philosophy, research design, research methodology, trustworthiness of the study and ethical and legal considerations in line with the objectives of the study and chosen research methodology. This research adopted an interpretivist research design in line with the interpretivist research philosophy. This philosophy generally is concerned with understanding human behaviour from a

participant's frame of reference. The interpretive research paradigm is characterised by a need to understand the world as it is from a subjective point of view and seeks an explanation within the frame of reference of the participant rather than the objective observer of the action. The purposive sampling which is a non-probability sampling method was used to best arrive at the desired level to understand the socio-economic impact of ISALS on women empowerment in Mt Darwin, Zimbabwe in line with set objectives. Both collection of primary and secondary data and data analysis were guided by the phenomenological research methodology which was informed by Heidegger's interpretive phenomenology. The researcher religiously followed the phenomenological research methodology and fully articulated the Longwe's Framework. The researcher used in-depth face-to-face interviews and the Focus Group Discussion of which the later formed the core methodology of data collection. The collected data were analysed using the Microsoft Excel Software and Atlas ti. Data were first categorised into the themes and patterns then later transferred to Atlas ti that is a computer assisted qualitative data analysis package designed to facilitate thematic coding. The next chapter presents, analyses and discusses the study's findings.

## CHAPTER 4

### The Mt Darwin District Case

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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 ENTERPRIZE (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 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 may be 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

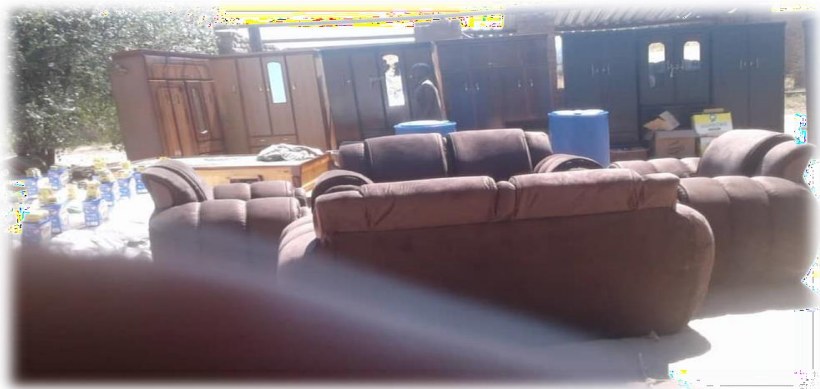
(2008), in Cairo, the results showed that women's economic empowerment, through ISALS microcredit, had been able to overcome poverty and improve household economic status and well-being. This is corroborated by Malhotra and Schuler (2005) who proffer that economic empowerment includes women's control 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.



## 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.

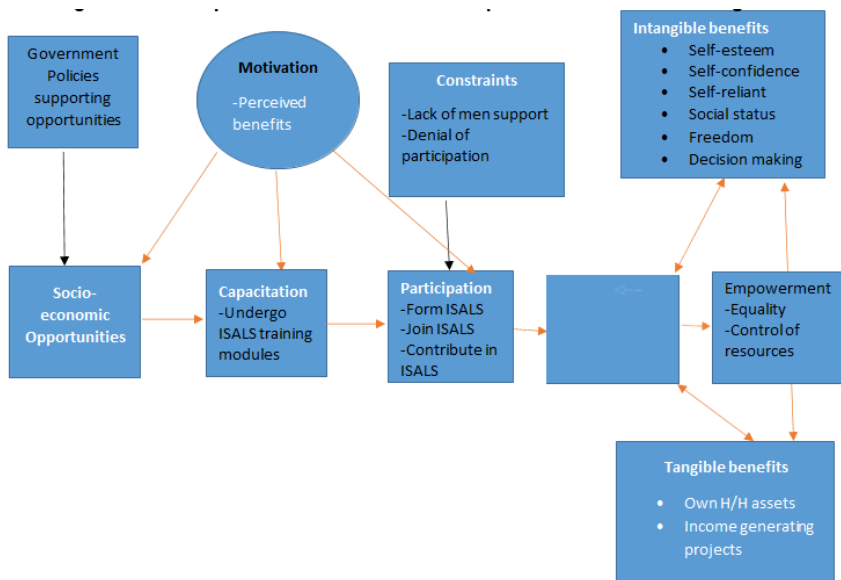
The study found that women participated in ISALS because they wanted to be financially involved in the day to day running of their households. They also endeavoured to improve their welfare and that of their families. The study also found positive impacts of material and non-material benefits to women 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.

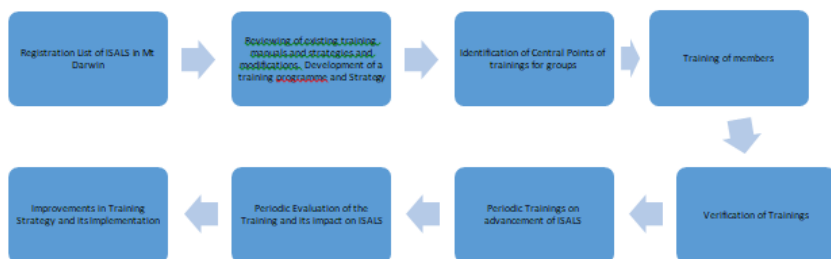
The conceptual model calls for the stakeholders such as the Ministry of Women Affairs, Community, Small and Medium Enterprises Development and its development partners (NGOs) to invest in motivating women so that they can take advantage of socio-economic opportunities. It is through their motivation 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.

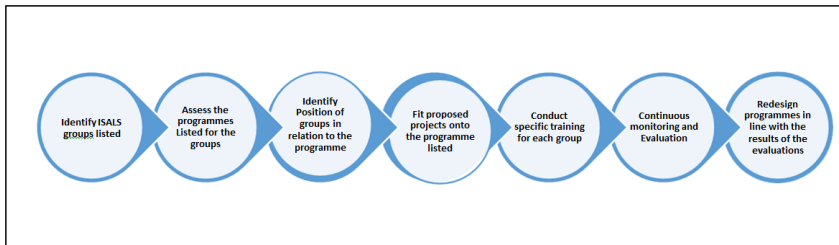
The Strategic initiation of ISALS (Figure: 5.2) is diagrammatically presented and fully explained below.



**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.



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## Synopsis

This book is based on a study that sought to contribute to filling this gap or intellectual lacunae by exploring the impact of Internal Savings and Lending Schemes (ISALS) on women's socio-economic empowerment in Mt Darwin District of Zimbabwe. A qualitative study adopted a phenomenological research design which hinges on the interpretation of everyday ordinary human existence and experiences. This phenomenological research design was guided by African Feminist Theory that advocates for African women's empowerment paradigm and the Longwe Framework. A thematic approach was used in data analysis. Purposive sampling was used to select 18 performing and non-performing ISALS from a total of 700 in Mt Darwin District. The same sampling method was employed to select information-rich chairpersons and secretaries of 10 out of 18 ISALS and representatives of the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, political and administrative leadership and non-governmental organisations. Participants for Focus Group Discussions were also selected. The findings showed that ISALS had transformed most female participants as some managed to build modern standard houses, own near cash-assets such as goats, chickens and cows, others had income generating projects such as peanut butter and oil pressing machines, grinding mills and maputi (popcorn) guns while others reported increased leadership roles, household decision-making, social status, self-esteem, confidence and reduced GBVs amongst many changes. The majority had managed to send their children to school and were able to meet basic requirements such as school fees, uniforms and stationery. All ISALS groups had savings of between US\$500 and US\$6000 which were kept by the treasurers and in rare cases by secretaries. Most of the findings were in tandem with studies conducted in Zimbabwe, other African countries and beyond. The ISALS participants who were not performing well cited interference of husbands who always wanted to control their finances, inadequate financial management skills, failure by members to pay monthly contributions or interest, inflationary economic environment, untrained leadership, quitting of members and indebtedness. The study brought to the fore the fact that, with appropriate business training, supportive policies, and empowered women can really transform homes, and improve and sustain household incomes. The researcher recommends that the ISALS groups should be trained in group dynamics and conflict management, financial literacy, bookkeeping, leadership and supervisory skills. The Government and other development organisations are encouraged to adopt the researcher-developed conceptual model and key documents to enhance the viability and sustainability of ISALS.

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