



# Gender Analysis of Village Savings and Loans

## Enhancing Community Resilience Programme (ECRP)

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*The 11 communities we visited in the 5 districts who not only gave us their time, their perspectives, and their experiences, but who made us feel like honoured guests by welcoming us with songs and dances. We hope that we have accurately reflected their views and reality in this report.*

## *ECRP Gender and Power Analysis of VSLs: Executive Summary*

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Womens' empowerment is a slow and incremental process, in which VSL can play a crucial role. In order to understand the impact of gender relations on VSL interventions, and vice-versa, focusing on the perceptions of men and women participating in VSL, household decision-making, and women's access and control of VSL resources, Christian Aid commissioned a Gender and Power Analysis of VSL within ECRP. The study consists of a literature and document review, and primary qualitative research with 330 participants (191 women and 139 men) in 5 ECRP intervention districts; Kasungu, Mwanza, Mulanje, Nsanje, and Machinga.

The analysis will progress by examining the influence of gender dynamics on VSL, and VSL on gender dynamics, relating to the woman herself, her household, the intervention, and the wider community.

**The Woman:** Women are supported as wives and mothers, with VSLs providing a space for status change.

Women and men in every district reinforced the position of men as 'providers' and women as 'receivers'. When women are seen to provide through VSL related business activities, it can be emasculating and threatening to men's sense of themselves.

Some women and men expressed deep distrust in the opposite sex, when discussing how men and women use money differently. This leads both men and women to want sole control of VSL resources, reducing the likelihood that husbands and wives will engage in meaningful joint negotiation on how to use VSL resources.

On the other hand, VSL can also play a positive role in relationships. Women and men described how VSLs improve the relationship between husbands and wives. In working together for the betterment of their family through VSL, couples draw closer and develop a sense of shared purpose.

Women feel a sense of community within VSL groups that supports them in transgressing societal gender norms and expectations. Many women relied on each other for support in withstanding community disapproval and censure. In this way women are creating their own communities, in which their status is measured in different ways, such as by how much money you make in business etc. VSL therefore creates a space in which women can wear different identities, which are measured by different norms.

**The Household:** Men dominate decision making, but women's influence is increasing

In all communities visited, women reported low levels of decision-making power in their households. Agency and power over small decisions relating to cooking and buying small food items have been increased by VSL. Important decisions, such as building a house, however, are still made by their husbands.

Although women make up the majority of VSL members, a large proportion of the women interviewed, in all five districts, receive their share money from their husbands. Women act as proxy members for their husbands who contribute to shares and claim the dividends. Men have a final say in the decision to take loans from the VSL club, and there is also an expectation that women should surrender earnings from VSL supported businesses to their husband.

Women still have little power to make decisions about their family's livelihood and future. However, their increased contribution to household income through VSL, and being aware of the amount of dividend coming into the house, in some cases allows them to influence their husbands' decisions in small ways, even if they do not have the final say.

#### **The Intervention: Positive outcomes of VSL participation and barriers for women to access, use and control VSL resources and opportunities**

VSL participation has had positive outcomes for women in all districts. They have acquired assets such as farming inputs, livestock, food, clothes, housing materials and school expenses through their membership. Some have invested in productive assets to increase earning such as solar chargers or motorbikes. Women have a greater sense of financial independence and have started to think in a more 'long-term' way, through saving and planning.

Women all reported the need to get permission from their husbands to join VSL, with husband's jealousy cited as a significant barrier to VSL participation, limiting women's ability to travel long distances and engage in business. Women are expected to put their responsibilities to the home first, with their business seen as a 'side thing'.

The risk of ridicule and gossip acts as a deterrent for both men and women to challenge accepted norms. Women members of VSLs have to put up with considerable speculation and gossip from other community members. Through VSLs, they have developed support structures to deal with these pressures and seem to draw strength from each other as a group.

#### **The Community: Women's participation in Community Leadership**

Communities acknowledge that women can make good leaders. However, male leadership is the norm in all districts. Discussions are dominated by men, and ideas suggested by women are only taken on board after being reinforced or supported by men. Both male and female champions can have important roles in promoting women's leadership.

VSL has had a very positive influence on developing leadership skills in women, and perceptions of women as leaders. The ability to manage time and money in the long term, learned through VSL, is recognised and valued at a community level. VSL clubs also provide a platform for women to gain experience in speaking in a public forum, which encourages input at higher level committees. VSL helps women move into the public space, taking on community issues while still maintaining the home and family.

## Strategies and approaches to promote gender equality

Practical suggestions for maintaining the positive impacts VSLs have on meeting women's practical needs while maximising their transformative potential towards meeting their strategic needs include;

1. *Conducting gender sensitivity training* to unpack and explore the traditional roles of men and women, engaging of men as partners to prevent 'push-back' against the economic and social empowerment of women through VSL.
2. *Skills trainings that transgress 'gendered industries'* in productive skills to support men and women to move past 'buying and selling' and allow them to manufacture goods themselves. This training should not reinforce traditional gender roles around what are appropriate IGAs for women and for men.
3. *Conducting a gendered market analysis* to identify the industries in which women are active and those from which women are structurally excluded, exploring channels through which women can enter.
4. *Encourage VSLs to be 'transformative spaces'* in which women can question norms and challenge stereotypes. Building group identities and strengthening social bonds can be encouraged through celebrations at share-out, and group activities that promote bonding.
5. *Recruiting Male Champions* to promote female participation in community leadership. By 'inviting' women's perspectives into leadership forums, male champions can begin to bridge the gap between closed and claimed spaces.
6. *VA Outreach to support women who are prevented from joining VSL: VAs* should target husbands, who prevent their wives from joining VSLs for sensitisations and discussion, stressing the benefits of VSL to the household.
7. *Promoting female role models:* Exposing women to the experiences and stories of successful Malawian businesswomen will provide women with ideas and strategies to promote their engagement in business.

## Conclusion

VSLs have an extremely positive effect on women's lives. It supports them to meet their basic needs, helps them to plan for the future, and acts as a supportive community. However, VSLs' ability to affect transformational change within communities is limited by the depth to which inequalities are entrenched. VSLs should be paired with specific interventions that directly address the prescriptive gender roles and unequal power dynamics that exist in communities. By reinforcing women's private sphere responsibilities, their financial autonomy, and sense of self, and by supporting women to develop in the public sphere as leaders and businesswomen, VSLs provide a starting point for transformation.

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## List of Acronyms and Abbreviations

DADO	District Agricultural Development Officer
DCDO	District Community Development Officer
DSWO	District Social Welfare Officer
ECRP	Enhancing Community Resilience Programme
FHH	Female Headed Household
GAD	Gender and Development – refers to structuralist, ‘second-wave’ feminism, which focuses on the structural inequalities and institutions in society, which oppress women.
GVH	Group Village Head – refers to both an administrative area (each TA comprises several GVHs) and the chief to presides over a group of villages.
IGA	Income generating activity
MKw	Malawi Kwacha – Currency of Malawi
TA	Traditional Authority – refers to both an administrative area (each district comprises several TAs) and the chief who presides over that area.
VA	Village Agent – a volunteer who supports several VSL groups
VCPC	Village Civil Protection Committee
VDC	Village Development Committee
VSL	Village Savings and Loans Groups

## List of Chichewa terms used

Banki ya Nkhonde/ Banki ya Kamudzi	Village Bank (VSL)
Chitenje	Large rectangular piece of printed fabric often worn as a skirt.
Ganyu	Piecework/temporary daily labour
Kanyenya	Small fish fried in batter
Kugwesa nkhope	To look down with head bowed, generally used to refer to someone who is behaving demurely, respectfully, in a ‘lady-like’ manner.
Mandasi	Small round fried pancake
Nsima	Maize porridge – the staple food of Malawi.

# 1 Introduction

Christian Aid Malawi is leading a consortium comprising three organizations, which include Action Aid International, CARE International and Christian Aid, and 11 implementing partners in a five-year project titled 'Enhancing Communities' Resilience Programme (ECRP) in Malawi. The ECRP project aims to halve disaster losses and increase communities' resilience to climate change by 2017 in 7 of the districts in Malawi most prone to natural disasters and climatic hazards. ECRP recognizes that gender inequality is an underlying impediment to achievement of resilient households and climate change management. ECRP's gender integration strategy promotes gender equality across all the key interventions. One of the interventions which facilitates the participation of women in ECRP activities is Village Savings and Loans (VSL). VSL has been identified as a catalyst to the success of the 'combinations' approach, in which VSL reinforces the linkages to other interventions and strengthens them by providing access to financial resources.

In recent years, VSL has become an extremely popular intervention in resilience and livelihood programming. VSLs are considered a cost-effective means of promoting community resilience through increasing participants' asset base, allowing them the credit to enter productive markets, and reducing their vulnerability to shocks and hazards by allowing them access to credit in times of emergency. Women have been specifically targeted for VSL membership, due to their reduced ability to access formal channels of credit, and the assumption that women are more likely than men to use VSL to benefit the whole family. VSLs have been touted as a means of empowering women economically and socially, raising their status and allowing them to participate more meaningfully in household decision-making and community leadership.

Empowerment through VSL, however, tends to be rooted in assumption and anecdote, with little empirical evidence indicating the real impacts that VSLs have on household and community gender dynamics and vice-versa. This report aims to unpack some of the assumptions about the gendered impacts of VSL within the ECRP based on primary data gathered in 5 districts in southern and central Malawi.

This report will begin by describing the research methodology, and will go on to explore the research findings starting with the woman herself, her status and gender relations. It will then examine her role and influence in the household, specifically in household decision-making. The report will then examine the intervention itself, VSL's positive outcomes, and barriers to women's participation. It will then look to the wider community, and women's role in community leadership. The report will conclude with some strategies and recommendations to promote gender equality through VSLs.



## 2 Methodology

This gender analysis comprised several stages;

1. A desk review to better understand the project and contexts
2. Instrument development and refining
3. Primary qualitative research
4. Coding of data
5. Analysis and report writing

### 2.1 Desk Review

In order to better understand the ECRP programme, gender dynamics within VSLs and the requirements of the gender analysis process, a thorough desk review was conducted during the inception phase. An external literature review was conducted in order to better understand the issues and dynamics that relate to VSLs in sub-Saharan Africa. An internal document review was also conducted in order to better understand the specific gendered context of the ECRP project. A detailed list of documents can be viewed in annex A.

### 2.2 Instrument Development

Research instruments were developed based on three key sources; CARE (2012) “Good Practices Framework: Gender Analysis”, various gender analysis instruments provided by CARE Gender Advisor, and Oxfam (2005) ‘Gender Training Manual’. The research relied solely on qualitative methods of data gathering as “qualitative research provides an in-depth, intricate and detailed understanding of meanings, actions, non-observable as well as observable phenomena, attitudes, intentions and behaviours”<sup>1</sup>. Qualitative methods recognise that there is no single truth, but multiple truths based on differing perspectives<sup>2</sup>. This proved true in several communities visited where men and women gave contradictory, but equally ‘true’, accounts when discussing issues from their own perspectives.

Kasungu, the first district visited, acted as a pilot district. After field testing the instruments in Kasungu the instruments used to gather primary data were refined to better meet the research objectives in the remaining four districts.

Five qualitative instruments (see annex B) were developed and used;

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<sup>1</sup> Gonzales, 2008 cited in Cohen, L., Manion, L., & Morrison, K. (2011) “Research Methods in Education” Seventh Edition. Routledge, Oxford.

<sup>2</sup> Newby, P. (2010) “Research Methods for Education” Pearson Education Ltd., Harlow, pg. 45.

**Focus Group Discussion (FGDs)** were held with various groups including female VSL members, husbands of female VSL members and male members, and community committee leaders, including Group Village Heads (GVH), and Chairs and Secretaries of Village Development Committees (VDC), Village Civil Protection Committees, Irrigation Committees, Chief's Council members etc.

**Key Informant Interviews (KIIs)** were conducted with Partner organisation staff, District Officials, Community leaders and Village Agents (VAs) to gain a broader perspective on the positive or negative effects the programme has had, as well as to gain insight into views on women in leadership positions within the community.

The **Leadership Ranking** tool was used to identify whether VSL membership has had any impact on levels of women in leadership positions and their influence in other local level governance structures such as Village Development Committees (VDCs), and Village Civil Protection Committees (VCPCs). It was initially planned to use Venn Diagrams to further investigate how committees related to each other, but following

piloting in Kasungu, the tool proved cumbersome, and over half of the interview was spent generating irrelevant data. As a result of this experience, the tool was simplified to a listing and ranking exercise, which allowed for more time in the interview to focus on attitudes to women in leadership.



*Photo 1: A participant in Kasungu draws items her family spends money on onto a 'Decision Tree'*

The **Decision Tree** tool was used with groups of women and groups of men, in order to discern whether VSL membership has any influence on gender dynamics relating to household decision-making.

The **'Ideal Woman'** and **"Ideal Man"** tool was used in order to understand behavioural expectations and images for women and men, and to identify the consequences for those who do not follow it e.g. women who engage in business, or men whose wives become the household breadwinner.

## 2.3 Primary Research

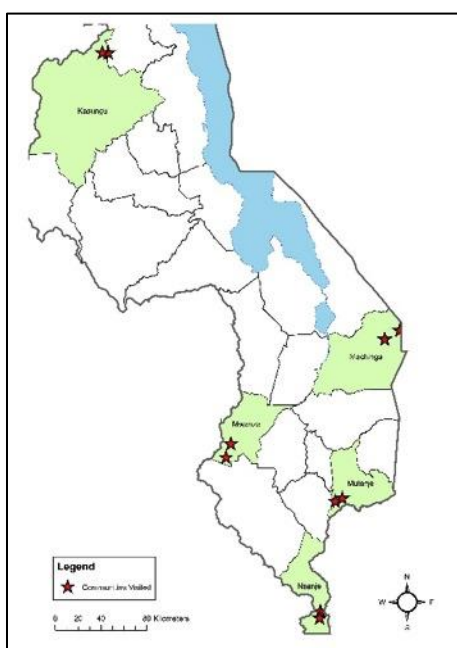


Figure 1: Qualitative research took place in communities marked above

In February and March 2016 a team of three consultants visited five of ECRP's seven target districts; Kasungu, Mwanza, Mulanje, Nsanje, and Machinga. The team comprised of a Team Leader; Elizabeth Molloy, and two translators/facilitators; Asimenye Chitika and David Mussa. The team included a male and a female translator/facilitator to promote engagement by both men and women. The female translator facilitated the majority of female focus groups, and the male translator facilitated the majority of male focus groups. A small number of focus groups were conducted by a facilitator of the opposite sex, to test whether it would elicit different responses. Both translators spoke fluent Chichewa. One had a second fluency in Tumbuka, which proved useful in a community visited in Kasungu, and the other translator had

a second fluency in Yao, which proved useful in Machinga. In both of these cases, the research itself took place through Chichewa, but holding initial greetings and introductions in Tumbuka/Yao helped to make the community more receptive to the team.

The research team met with six implementing partners in the five districts; Heifer International and Maleza in Kasungu, ADRA in Mwanza, CARD in Mulanje, Action Aid in Nsanje, and Emmanuel International in Machinga.

A total of 330 people (191 women and 139 men) were interviewed across the five districts. Responses to questions were recorded on instrument templates, with direct quotes taken where possible. The team leader and facilitators discussed the interviews daily to clarify meanings and correct misconceptions.

Figure 2: Research participant numbers, disaggregated by gender

District	KIs		FGDs		Total		Total # reached
	Female	Male	Female	Male	Female	Male	
Kasungu	0	6	34	9	34	15	49
Mwanza	2	2	33	33	35	35	70
Mulanje	2	3	45	22	47	25	72
Nsanje	1	3	30	20	31	23	54
Machinga	1	2	43	39	44	41	85
<b>Total</b>	<b>6</b>	<b>16</b>	<b>185</b>	<b>123</b>	<b>191</b>	<b>139</b>	<b>330</b>

## 2.4 Coding and Analysis of Data

The data collected was coded using the key objectives of the research to group findings. Coding was done twice; initial coding involved using MS Excel to group raw data under the four key themes; women's participation and leadership, barriers to access, control, and use of VSL benefits and opportunities, household decision making, and women's status and gender relations. The second stage involved further sorting the quotes by subtheme, adding commentary and initial analysis. This resulted in approximately 45 subthemes. These subthemes were then regrouped according to their relevance to the four research objectives. It was at this stage that macro-trends began to emerge and in-depth analysis could take place.

## 2.5 Analysis and Report Writing.

The analysis was rooted in both feminist 'Gender and Development' (GAD) and 'Capabilities Approach' frameworks. GAD philosophy focuses on "constructed social relations and power structures, and endeavours to contest the subjugation of women through the redistribution of power"<sup>3</sup>. Structural GAD feminists view power in terms of a "system of social structures and practices in which men dominate, oppress and exploit women"<sup>4</sup>. Through GAD philosophy, inequalities observed throughout this research, including the inability of women to own land, the gendered division of labour, the positioning of women as dependant on men, and women's exclusion from decision-making processes, can be seen to reinforce the status quo and reproduce the economic and social structures that allow the masculine to dominate and restrict women to the private sphere.

The analysis also drew heavily on the Capabilities Approach to development, which views development as "a process of expanding the real freedoms that people enjoy"<sup>5</sup>. 'Empowerment' was a term used frequently by participants throughout the research process. From a Capabilities perspective, empowerment is the "real freedom or opportunities each [person] ha[s] available to choose and to achieve what she valued"<sup>6</sup>. Empowered women, in this case, are not just having their basic needs met, but have the freedom and opportunities to live the type of life that they choose. The work of Robeyns (2007)<sup>7</sup> provided a Capabilities framework for examining the barriers that block women from true 'economic empowerment'.

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<sup>3</sup> Unterhalter, E (2005) "Fragmented frameworks? Researching women, gender, education and development" in Aikman, S. and Unterhalter, E. "Beyond Access: Transforming Policy and Practice for Gender Equality in Education" Oxfam GB, Oxford pg. 20-26.

<sup>4</sup> Stromquist, N. (1995) "Romancing the State: Gender and Power in Education" Comparative Education Review, Vol. 39, No. 4. Pg. 430.

<sup>5</sup> Sen, A. (1999). "Development as Freedom". Oxford University Press, Oxford, pg. 3.

<sup>6</sup> Walker, M. and Unterhalter, E. "Amartya Sen's Capability Approach and Social Justice in Education" (2007). Pelgrave Macmillan, New York, pg. 5.

<sup>7</sup> Robeyns, I. (2007) "When will society be gender just?" in Browne, J. (ed) *The Future of Gender*, Cambridge University Press.

### 3 Analysis and Discussion

This section will explore the impact of gender dynamics on VSL interventions and vice-versa focusing on the perceptions of men and women participating in VSL, household decision-making and women's access and control of VSL resources. The discussion will comprise;

1. Identification of the most relevant and effective activities of the VSL methods contributing to positive and/or negative changes to women's status and gender relations.
2. Analysis of the household decision-making power relations and the roles of women that would enhance influence over decision making related to VSL resources, services and opportunities.
3. Exploration of the most critical barriers for women to access, use and control of VSL resources, opportunities and services at multiple levels of agency, relationship and structure.
4. Analysis of the most significant positive and negative results and outcomes of women's participation and leadership in VSL groups.

The discussion will take a progressive approach (as indicated in Figure 2), starting with the woman herself, then looking at her influence within her household. It will then examine the positive impacts of VSL and the barriers preventing her access to, use and control of intervention benefits. The analysis will conclude by exploring her role in leadership within the wider community.

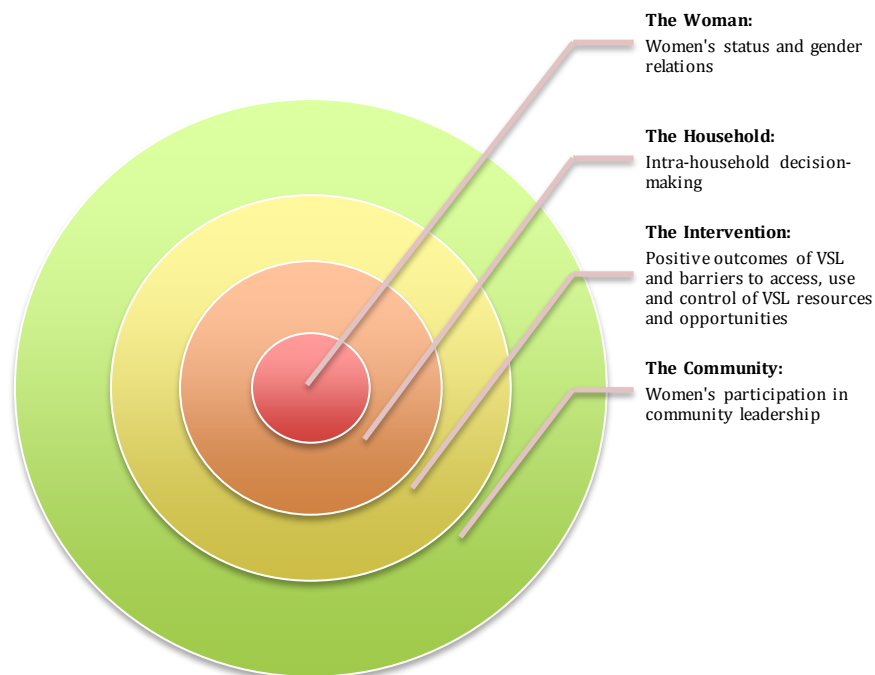


Figure 2: Progression of Analysis

### 3.1 The Woman: Women's status and gender relations

This section will examine the woman herself; her status in her home and community, and her relationships with those closest to her. In rural communities in Malawi, women and men tend to have clearly defined roles, which divide between women and men the activities necessary for a community's survival. Men's role involves sourcing the materials required for survival and providing them for the family; food, shelter, clothing etc., and women's role involves receiving and utilising these resources to sustain the family; e.g. through feeding and caring for children, and maintaining the home. In order to keep this traditional system functioning, every society over time develops systems of rewarding those who conform and punishing those who transgress.

This chapter will examine the ways in which these traditional roles are reinforced, the ways in which women's and men's status and dynamics between the sexes are changing in recent years, the consequences of these changes and the impact of this on VSL, and vice versa.

#### Key Findings

- Women and men have clearly defined positions in society with the man seen as provider, and the woman seen as receiver.
- The transfer of material support from man to woman is used as a marker of control
- **Husbands and wives report that VSLs have improved their relationships by allowing women to assist their husbands in providing, thereby reducing tension in the house.**
- Men in rural communities have constructed fragile masculine identities premised on their role as household head. When women threaten these identities by being 'too successful' in business, tension and conflict can occur.
- VSLs help men to fulfil their traditional role of 'providers' allowing them to feel like 'real men'.
- Distrust exists between men and women around the use of money. Men believe that women use money frivolously, while women believe that men use money 'dishonestly' on alcohol and sex workers.
- **VSLs provide a support network for women where they can retreat and receive affirmation and solidarity when they experience negative reactions to their challenging of gender norms.**

#### 3.1.1 The man as 'provider'

Women and men involved in VSL in every district reinforced the position of men as 'providers' and women as 'receivers' with the giver/receiver dynamic cementing relationships. As evolutionary anthropologists argue, in all societies since ancient times, men must ensure that the resources they provide support their own bloodline and so complex systems of controlling women's sexuality and movement develop.

This is no different in rural Malawi where the act of provision allows a husband to control a woman's behaviour; *"I provide therefore you are under my power"*<sup>8</sup>. Money is used as a means of control.

Project officers in Kasungu described the ways in which VSL can disrupt the 'natural order' of relationships, by allowing women to access money that is not provided by the man; *"VSLs encourage women to be financially independent but men want to maintain [their cultural dominance as provider]"; "Men are afraid to lose power"*<sup>9</sup>.

Men welcome women contributing to household income in a small way, as long as it doesn't affect his position as 'provider'; VSL is a *"platform for enhancing the relationship. Man is liberated, some things are now provided"*<sup>10</sup>. However several participants spoke of women becoming 'disrespectful' of their husbands if they become the breadwinner; *"When women are economically empowered they can look down on their husbands"*<sup>11</sup>; *"If the wife is in business, she can become pompous, not respecting men. She may become promiscuous"*<sup>12</sup>.

A woman in Mulanje discussed the difficulties of navigating the complex dynamics of a household in which the woman is a provider, recognising that in some situations 'it will not work'; *"We know that the husband is the head of the house, so the decisions of man will dominate. But when the wife is the breadwinner, her decisions carry weight. If the breadwinner is the wife, she has to bring the money and they have to discuss these things. Its 50/50, it can work or it cannot work"*<sup>13</sup>. When the man is breadwinner, his decisions will 'dominate', but when a woman is breadwinner, they must 'discuss'.

Community leaders in Mwanza demonstrated their resistance to women disrupting the status quo by becoming financially independent through VSL; *"A few women, when economically independent, they will not pay respect to the man in the home. In one village, the family was quite ok before issues of business. But afterwards, the woman was challenging the husband 'You can pack and go, I am able to stand on my own'. Women should be taught that the purpose of VSL is not for you alone to be economically sustained, but for you with your family!"*<sup>14</sup>

Community leaders support VSL when they meet women's practical needs, assisting them in their roles of wife and mother. If membership of VSL causes women to discard their traditional roles, such as by giving the autonomy to leave a marriage that they don't want to be in, it is seen as a problem. Communities welcome the fact that VSLs give women an opportunity to 'support their husbands' in contributing to

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<sup>8</sup> Male Heifer International project Officers, Kasungu

<sup>9</sup> Male Heifer International Project Officer, Kasungu.

<sup>10</sup> Male DCDO, Mwanza.

<sup>11</sup> Male, DCDO, Mwanza.

<sup>12</sup> Male participant, TA Chikumbu, Mulanje.

<sup>13</sup> Female participant, TA Ntiranjanja, Mulanje.

<sup>14</sup> Male GVH, TA Nthache, Mwanza.

household income, but by allowing women to be independent of men, it threatens the very foundations on which community cohesion is built. It is interesting to note that from a women’s empowerment perspective, the above story has a happy ending, with a woman having the agency to decide to end her marriage, but from the perspective of these community leaders, a woman choosing to leave a marriage and ‘stand on her own’ is an affront to cultural norms.

When marriages fail, the blame is generally put on the women, even when objectively she is not at fault; *“There are times when a husband can bear children with another woman, the man can buy maize or clothes for the other woman without their knowledge. The wife will just be surprised. Some men do that because women are very talkative and the husband gets bored”*<sup>15</sup>. In this case, it is clear that the marriage has failed because of the husband fathering children outside the marriage, not because the wife was ‘talkative’ (complaining about the husband’s behaviour). However, the speaker has put the onus for keeping the marriage together solely on the women, irrespective of her husband’s behaviour.

### 3.1.2 Masculinities; Male identity is premised on ‘providing’ for their families

Being a provider is a central tenet of how men define themselves in these communities; *“Women are always comfortable when the man is doing well. It is the*



*Photo 2: Men in Mulanje have more freedom of movement than women, demonstrated here by their bicycles*

*man who always plans for family provision - the woman is sitting thinking ‘What is my husband going to do?’ The man will be fetching. It makes us proud”*<sup>16</sup>. Men are active, they ‘fetch’ (seek out the goods and materials needed by the family) and provide, while women just ‘sit’ and ‘think’.

Men discussed feeling intense pressure to provide for their families; *“Men get it tougher than women. Everyday the man will wake up and say ‘what do I do today as a man”*<sup>17</sup>. Men believe that women have it easier; *“For a woman, she will just be demanding. The advantage of being a woman, you can just call for things”*<sup>18</sup>; *“If there is no food at home, people don’t blame the wife, they blame the husband”*<sup>19</sup>.

<sup>15</sup> Female participant, TA Ntiranjanja, Mulanje.

<sup>16</sup> Male participant, TA Ngokwe, Machinga.

<sup>17</sup> Male participant, TA Ngokwe, Machinga.

<sup>18</sup> Male participant, TA Kanduka, Mwanza.

<sup>19</sup> Male participant, TA Nthache, Mwanza.



Being a provider equates with being a man, so when women are seen to provide through business or VSL, it can be emasculating and threatening to men's sense of themselves; *"If you are very poor, [people will say] you are a failure, you are not a man"*<sup>20</sup>; *"If the wife makes the money, it will be shame for him because he is not doing anything, people will be talking"*<sup>21</sup>.

Male identities are premised on the inherent nobility in struggling for their families, with men feeling solely responsible for their family's survival. This was seen as a burden, but also a sense of pride; *"The best part of being a man - leadership, leading the family - head planner for the home. When the woman is proud 'my husband can plan!' it makes me feel like a man!"*<sup>22</sup>.

Men described how VSL supported them in being 'head planner' for their families; helping them to be good providers and 'better men'; *"VSL helps us to be a better man - it makes us active, resourceful"*<sup>23</sup>. In this way, VSL can strengthen a man's sense of himself, which may make him less resistant to women becoming stronger.

### 3.1.3 Distrust between men and women on spending habits

Both women and men in all districts expressed deep distrust in the opposite sex, when discussing how men and women use money differently. Men believe that women use money frivolously, while they themselves are concerned with more important issues affecting the family. Many men expressed the perception that women were not capable of making important decisions affecting the family; *"Men would take loans for business... women will take the money for clothes"*<sup>24</sup>; *"Women will go first to buy clothes, men will go first to buy food for the family"*<sup>25</sup>; *"Food insecurity can happen, because a woman will get a loan, and instead of using it for business, she will use it for petty, petty things. Then they will sell maize intended for food to pay back the loan. This will lead to quarrels with husbands"*<sup>26</sup>.

Women, on the other hand, report that men frequently waste dividends on alcohol and sex workers, while they themselves buy food and household items; *"It can be a problem when husbands drink beer. The wife will have to surrender her loan"*<sup>27</sup>; *"When there is money in the house, the man can decide to take the money for beer, or he can just get a bag of maize and sell. The woman just wants to see the money, but he will be using it for something else"*<sup>28</sup>.

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<sup>20</sup> Male participant, TA Kanduka, Mwanza.

<sup>21</sup> Male participant, TA Kanduka, Mwanza.

<sup>22</sup> Male participants, TA Ngokwe, Machinga.

<sup>23</sup> Male participants, TA Ngokwe, Machinga.

<sup>24</sup> Male VSL member, TA Ngokwe, Machinga.

<sup>25</sup> Male participant, TA Nthache, Mwanza.

<sup>26</sup> Male committee member, TA Nthache, Mwanza.

<sup>27</sup> Female GVH, TA Chikumbu, Mulanje.

<sup>28</sup> Female participant, TA Ntiranjanja, Mulanje.

When this distrust exists, it leads both man and woman to want sole control of VSL resources, and reduces the likelihood that husbands and wives will engage in meaningful joint negotiation on how to use VSL resources. The ways in which couples negotiate the use of VSL dividends will be discussed in the next section.

#### 3.1.4 Husband and Wife relationships are strengthened through VSL

In all districts, women and men described how VSLs can improve the relationship between husbands and wives; *“VSL can bring unity, as wife can assist husband”*<sup>29</sup>. All respondents who mentioned this spoke about how VSL provides the wherewithal to plan for the future, giving couples a sense of shared purpose. In working together for the betterment of their family through VSL, couples draw closer; *“Before VSL, there was poverty, there was conflict, but now we are able to discuss, we are able to plan. It eases the tension”*<sup>30</sup>; *“VSL has enhanced relationship. Previously when there was no money - they just look at each other - they have nothing to discuss - but now they are planning - it brings them together”*<sup>31</sup>. This positive impact is corroborated by the 2014 WALA study into impacts of VSL on gender in Southern Malawi, which also found that women and men involved in VSL spoke strongly about increased love, respect, and cooperation<sup>32</sup>.

In all target districts, women and men attested that by assisting families to meet their basic needs, VSLs reduce stress and tension allowing for more harmonious family relations. This occurs in cases where the wife assists her husband, but does not threaten his position as head of household, for example, when the wife augments her husband’s income through small home-based businesses, such as selling *mandasi*, which do not interfere with her duties at home. Pressure on men reduces as a result of smaller day-to-day responsibilities that were previously the man’s, now falling to the woman; *“Previously, women would just come for every petty issue to their husbands. Husbands would think 'Ah these women are problems!' Now, the wife will bring dividends from VSL saying 'I can do small business'. The family is strong now, there is more love in the home”*<sup>33</sup>.

This reflects the findings of the 2014 WALA study, which found that women were increasingly valued and respected within their families as a result of their VSL membership<sup>34</sup>.

Although most of the VSL members we interviewed tended to run businesses as an individual, VSL also provides an opportunity to develop a shared sense of purpose for husbands and wives who work together to develop a ‘family’ business; *“Planning*

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<sup>29</sup> Female participant, TA Ngokwe, Machinga

<sup>30</sup> Female participants, TA Ngokwe, Machinga.

<sup>31</sup> Female participant, TA Chikumbu, Mulanje.

<sup>32</sup> WALA/USAID/CRS (2014) “Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program”

<sup>33</sup> Male VA, Nsanje.

<sup>34</sup> WALA/USAID/CRS (2014) “Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program”

and running businesses together works in the favour of relationships as husbands and wives draw closer”<sup>35</sup>.

### 3.1.5 VSLs provide a supportive space for women to challenge gender norms

Many respondents believed that the low numbers of men in VSLs compared with women was due to a lack of desire to participate on behalf of men; “Once a man



Photo 3: VSL members laugh and joke together

came. He withdrew because he was not comfortable to sit with the women”<sup>36</sup>.

However, a VSL group in Kasungu gave an alternative response. When asked why there were only 4 male members out of 25, the chair of the group replied,

“When there is a lot

of men, they tend to be more powerful, but we know only four of them cannot control us. We can have more power than them”<sup>37</sup>. These women recognised the tendency of men to dominate committees and groups and decided to maintain strength and control over the VSL by limiting the number of men who could join their group.

Women in Kasungu and Machinga reported that they value being part of the VSL not just from a financial perspective. Women feel a sense of community within VSL groups that supports them in transgressing societal gender norms and expectations; “VSL has brought unity among women. We support each other. Before people were living for individual interests” “We encourage one another, that is what keeps it, we have that bond. Without VSL, we wouldn’t continue, it gives us the bond, the oneness”<sup>38</sup>. A project coordinator in Machinga district spoke of ‘positive peer pressure’ within VSL groups; “they create positive competition - they influence each other to save and do better”<sup>39</sup>. A district official in Machinga also spoke about the importance of women working together as a group, rather than struggling as individuals; “If there are several of that calibre, they can do something, but others will shy back”<sup>40</sup>.

<sup>35</sup> Female participant, TA Chikumbu, Mulanje.

<sup>36</sup> Female participant, TA Nthache, Mwanza

<sup>37</sup> Female participants, TALKaluluma, Kasungu

<sup>38</sup> Female participant, TA Ngokwe, Machinga.

<sup>39</sup> Female Emmanuel International Project Coordinator, Machinga.

<sup>40</sup> Male Assistant DADO, Machinga

Women spoke of the celebration that they hold at share-out as a major celebratory event. Women in Machinga excitedly described their share-out day in great detail; they make up songs and dances, they slaughter a goat and they exchange gifts through ‘Chisecret’ (a practice similar to the US tradition of ‘Secret Santa’). Events like this help to cement the bonds between women in VSL groups and strengthen the VSL’s role as a support network. When discussing how they withstand the disapproval and censure from the wider community for engaging in business, it was clear that many women relied on each other for support; *“When people are talking [gossiping], it is a blessing in disguise, when someone is talking, we want to achieve more. No matter what they are saying we will still do it”*<sup>41</sup>.

Women describe their pride in being a member; *“You can see our children, when they move around the villages, people admire them, saying the mother is in VSL”*<sup>42</sup>. Many VSL groups buy uniforms<sup>43</sup> to assert their group identity, and compose songs that celebrate VSL. The lyrics of one song repeat *“Lero limenero lero! Ku banki kwa beba”* - Today, today, today, the bank (VSL) is igniting!

In this way women are creating their own communities, in which their status is measured in different ways, such as by how much money you make in business etc. VSL therefore creates a space in which women can wear different identities, which are measured by different norms. They are an outlet in which regular community mores do not necessarily apply. A female household head, having low status in the wider community by virtue of being without a husband, may be viewed as a successful VSL member within her group: *“This woman is alone [points to woman within the group], but if you go to the house, you will find it well maintained and comfortable”*<sup>44</sup>. VSLs are a safe space in which women can aspire to be a different kind of ‘ideal woman’ than the one proscribed by their communities.

### 3.1.6 The Woman: In Summary

Gender roles are very clearly defined in Malawian society with women’s status tied closely to her role as homemaker. Men are providers, and tradition dictates that women should remain reliant on them. VSLs can disrupt the status quo, by making women less dependant on men, which can be resisted by men and communities. In situations where men’s position as household head is not threatened, VSLs are welcomed and can reduce household tension resulting in more harmonious relationships. VSLs have the potential to be transformative by providing a supportive space in which women build support networks and gain strength from each other, allowing them to better withstand community disapproval.

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<sup>41</sup> Female participants, TA Ngabu, Nsanje.

<sup>42</sup> Female participant, TA Mpache, Machinga.

<sup>43</sup> The Chitenje cloth which the women from TA Kunduka, Mwanza wear in the cover photo is emblazoned with the words *Zipatso za Bank ya Kumudzi* (The Fruits of VSL) along with a picture of a goat, a well constructed house and a bicycle. Participants in several districts commented on how popular this chitenje is at the moment.

<sup>44</sup> Female participant, TA Ngokwe, Machinga

## 3.2 The Household: Intra-household Decision Making

This section will move outwards from the woman herself, to look at her role and position in her household, specifically with regard to decision-making. Women constitute 64% of ECRP beneficiaries, with VSL being the most popular intervention among women. However, in a male-headed household, it is not necessarily the VSL member, which is frequently the wife, who has control of the resources and opportunities that VSL provides. This section will explore the complex gendered dynamics around household decision making which influences whether VSL can support true 'empowerment'.

### Key Findings

- Husbands frequently give their wives their contributions for shares, and as a result control the dividend and assets bought through VSL.
- Married women have increased control over small household level decisions, but men retain sole control of larger decisions.
- **Improved insight into household income through VSL, allows women to make suggestions to their husbands on how it will be spent.**
- Women tend to use subtle, 'feminine' strategies for influence employing gentle persuasive and passive resistance to influence decisions rather than direct confrontation.
- Men take wider community opinions into account when making decisions to avoid ridicule of humiliation from their peers.

### 3.2.1 Women have increased control of small home related decisions, but men still dominate larger decisions

In all communities visited, women reported low levels of decision-making power in their households. Decisions which women reported were in their control, tended to be small and of less consequence, while important decisions tended to be made by their husbands; *"Those decisions (small household decisions) I make on my own, but large decisions, I have to consult"*<sup>45</sup>.

Women reported that when it comes to decisions relating to their traditional roles e.g. cooking or buying small food items, VSL has increased their power and autonomy; *"VSL helps us to be active. Now that we are in VSL if I need to go to the mill, I can just go; I don't have to be sitting waiting. When responsibilities arise, I know what to do"*<sup>46</sup>. Women have increased control in these areas, however, this power tends to be over small inconsequential household decisions, in which men have little interest; *"Men don't care about these things. For them, they are happy*

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<sup>45</sup> Female participant, TA Ntiramanja, Mulanje.

<sup>46</sup> Female participant, TA Kaluluma, Kasungu.

*when they see nsima. They know the woman is taking care of it".*<sup>47</sup> Larger decisions, such as the building of a house, are made by the man alone. This reinforces Malusi's 2004 findings in rural Malawi, which noted, "Men have traditionally had decision making power over most aspects in their role as household head, women control issues related to the kitchen and food"<sup>48</sup>.

Women walk a difficult line as their husbands' tight control of household resources forces them to consult him on even small administrative household issues, however they must find a way of doing it without appearing 'troublesome'. VSL allows them to access small amounts of money, to cover the costs of minor household expenses (buying salt, milling maize) without having to approach their husbands;

*"If she goes to her husband for small decisions, he will say, 'Now, we are living in the days of gender. You can do these small things on your own. You don't need to be asking me'. If she continues to bother him about small decisions, he will say, 'Do I manufacture money? Am I a money company?' (Laughter from group) If women consult husband too much, they will be considered troublesome"*<sup>49</sup>.

On the other hand, if a woman shows too much autonomy, her husband may become suspicious; *"There are no decisions a woman can make on her own. Even food, if she goes and buys on her own, issues of trust come in, he will wonder where she got the money from"*<sup>50</sup>. In this case, it is assumed that a woman who does not ask her husband for money, must have found another man to support her. The assumption in this case is that a woman could not support herself through autonomous means. Women must walk a thin tightrope by indicating reliance on their husband, allowing the man to remain in control, but not to the point of being 'troublesome'.

It is interesting to note in the above quote, that 'the days of gender' in this case appears to increase a woman's responsibility and domestic burden without increasing her control over meaningful decisions.

### **3.2.2 Men are perceived to 'own' dividends**

Although women make up the majority of VSL members, a large proportion of the women interviewed, in all five districts, receive their share money from their husbands. They are then in practice a 'proxy member' for their husbands, as the husbands contribute shares through their wives, and then receive the dividend from their wives once share-out occurs; *"Money that women contribute to VSL, they receive from their husbands. When they share out, it is seen to belong to the*

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<sup>47</sup> Female participant, TA Kaluluma, Kasungu.

<sup>48</sup> Cited in Devereux, S., Mvula, P. & Solomon, C. (2006) "After the FACT: An Evaluation of Concern Worldwide's Food and Cash Transfers Project in Three Districts of Malawi"

<sup>49</sup> Female participants, TA Kaluluma, Kasungu.

<sup>50</sup> Female participant, TA Ntiranjanje, Mulanje.

husband”<sup>51</sup>; *“It’s rare for a woman to hold on to the money as it’s the man who gives her the money for shares”*<sup>52</sup>. This was common practice in all districts visited. A similar finding was found in the context of women’s microfinance in Bangladesh *“men may use the agency of the woman to gain access to micro-finance funds, diminishing women’s role to being mere conduits of cash”*<sup>53</sup>.

Men in several districts reported that they were responsible for deciding when to take loans as they assumed responsibility for paying back that loan, even when it was his wife who was the VSL member; *“Men will decide when to take loans from VSL since he fetches money to repay, in most homes it is the men who are responsible for loans in the home”*<sup>54</sup>. Men in Machinga claimed that women have less initiative than men when it comes to seeking loans; *“Men will bring in loan idea to women who have no room for alternative ideas”*<sup>55</sup>.

The expectation that women should surrender earnings to their husband is so ingrained that women are expected to do it without prompting; *“When a woman makes money, according to culture, the man doesn’t have to ask. Out of respect, she doesn’t wait for him to ask, she has to take a portion and give it to him”*<sup>56</sup>. This however could also be a strategy for maintaining control of some of her earnings. If a woman waits for her husband to ask, it is possible that he will demand the entire amount. However, by demonstrating submission and ‘respect’ for him by immediately presenting him with a portion, she may be able to retain the rest of what she has earned.

Women in Machinga described ‘resisting’ handing over their dividend to their husbands. Using the collective ‘weight’ of the group behind them in order to retain some of their earnings; *“But now after VSL, we are resistant to surrendering our dividend. Now men are changing, they will demand just a portion. It’s rare for men to take the whole amount”*<sup>57</sup>. Women in Nsanje, however, spoke of the risk of a husband ‘throwing you out’ if you tried to keep the share-out money.

Women in Mulanje also described a system of dividing share-out money into three ‘portions’; one belonging to the woman, one belonging to the man, and one to be used for shared/household expenses; *“If a man has different needs, he will take his portion, and the woman will take her portion, the rest they will use for the household. They agree to spend the money as they wish. Conflict will cause them to reach a point where they have to divide the money and everyone will do as they*

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<sup>51</sup> Male Heifer International Project Officer, Kasungu.

<sup>52</sup> Female participant, TA Malemia, Nsanje.

<sup>53</sup> Sharma, 2004, cited in Devereux, S., Mvula, P. & Solomon, C. (2006) “After the FACT: An Evaluation of Concern Worldwide’s Food and Cash Transfers Project in Three Districts of Malawi”

<sup>54</sup> Male participant, TA Malemia, Nsanje.

<sup>55</sup> Male participant, TA Ngokwe, Machinga.

<sup>56</sup> Female participant, TA Kaluluma, Kasungu

<sup>57</sup> Female participant, TA Ngokwe, Machinga.

*please*<sup>58</sup>. Men in the same community corroborated that the division of share-out money between husband, wife and 'household' reduced conflict; *"If the wife goes to buy chitenje [with share-out when it is not divided] I will be on her head 'Eh! Where is the money?' But if the wife buys chitenje with own portion, it's no problem. It's her money, I've used mine"*<sup>59</sup>.

Women in Mulanje also encouraged their husbands to join VSL, in an attempt to prevent conflict and arguments over share-out. By doing this *"everyone has their own money"*<sup>60</sup>.

From discussion in the five districts, it was clear that a man's earnings are seen as his alone, while a woman's earning become 'family' property: *"If a man sells something and keeps the money, nothing will happen. But if a woman keeps the money made by selling mandasi, there will be fights"*<sup>61</sup>. Men in Mulanje reported that while some men see their share-out earnings as household income, others felt that they were under no obligation to use the money on household expenses; *"When they receive share-out, [some] men [VSL members] go straight home and tell your wife. 'I am back. Here is the money'. Some men will say 'It is my own personal money, I am going to drink'. Some women do not have power to ask 'where is the money?' The man will say 'It's my money'"*<sup>62</sup>.

Women and men have very different ideas about how decisions are made in the household. In all of the districts, women reported that many decisions were made jointly, while men reported that the same decisions were the man's only. This disparity could occur for a number of reasons. It's possible that women over-estimate the influence they have in making decisions. A woman may see a discussion between a husband and wife as a meaningful negotiation in which her views can affect the final decision, while a man may perceive the same discussion as a precursor to him making a sole decision.

Women in Kasungu illustrated this point; *"When they are expecting money, the woman will have plans. While farming, they will agree on paying school fees. After they sell the tobacco, the woman will discover that the man has other plans"*<sup>63</sup>. On the other hand, it could be that in the context of an all male focus group discussion, men may not want to admit in front of other men that their wife also contributes to decision making. This second theory, however, seems less likely as several men openly told the groups that they did consult their wives on major decisions; *"When buying, we agreed, when selling, we have to agree. Women do have power to say no. There is no way I can sell if woman doesn't agree"*<sup>64</sup>.

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<sup>58</sup> Female participant, TA Chikumba, Mulanje.

<sup>59</sup> Male participant, TA Chikumba, Mulanje.

<sup>60</sup> Female participant, TA Chikumba, Mulanje.

<sup>61</sup> Female participant, TA Kaluluma, Kasungu.

<sup>62</sup> Male participant, TA Chikumbu, Mulanje.

<sup>63</sup> Female participant, TA Kaluluma, Kasungu.

<sup>64</sup> Male participant, TA Chikweo, Machinga.



### 3.2.3 Women tend to use subtle, non-confrontational strategies for Influence

Women described several strategies that they use to influence their husbands decisions. Most of the strategies described were traditionally 'feminine', which used gentle persuasion and subtle coercion, rather than direct confrontation, to affect their husband's decisions.

Women related how they would wait until their husbands were in a receptive mood before making suggestions on household spending; *"I will take advantage of when the relationship is good to suggest"*<sup>65</sup>. Women in Mwanza and Mulanje emphasised the need to plan household spending in advance of share-out to avoid conflict. Making a prior agreement with their husbands reduced the likelihood that money would be misused. However, women also reported that when a disagreement did arise between husband and wife, they would usually give in to avoid conflict; *"When share-out happen, they discuss (with husbands). When disagreement happens, the woman gives in"*<sup>66</sup>.

Other women, however, described situations in which men's control of household income is seen as absolute, and even questioning it can have violent consequences for women; *"Sometimes a man receives a salary and the wife receives nothing. If she asks she might be beaten or maybe sent packing. For us, it is better to stay quiet and not ask, than ask and be beaten"*<sup>67</sup>. This mirrors the 2014 WALA study, which reported that women tended to remain silent if they felt a disagreement was on the way<sup>68</sup>.



Photo 4: Women in Kasungu discuss additions to the 'Decision Tree'

In Kasungu, women described a non-confrontational means of asserting their anger and passively protesting the misuse of money earned by selling cash crops. *"If last year, wife helped to grow the tobacco but didn't see the money - sometimes the women*

*will pull out, 'I am not farming next season as I didn't see the benefit'. [She will say] 'I would rather grow maize than tobacco, because at least I will use it at*

<sup>65</sup> Female participant, TA Kaluluma, Kasungu.

<sup>66</sup> Female participant, TA Ntiranjanje, Mulanje.

<sup>67</sup> Female participants, TA Kaluluma, Kasungu.

<sup>68</sup> WALA/USAID/CRS (2014) "Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program"

home"<sup>69</sup>. Women described how they and their children may refuse to assist in the growing of tobacco, but instead invest their time in growing 'feminine' food crops such as soya beans, which unlike tobacco, are culturally acceptable for women to sell in the market. If she can sell the crop herself, *"The man then has no power over that money because he didn't help with the growing"*<sup>70</sup>. In contrast, men usually have power over VSL money as they 'help with the growing' of the funds by contributing to shares.

Men in Mwanza indicated the efficacy of women's strategy of withdrawing their labour when not included in decision-making, when describing the need to discuss decisions with their wife to ensure that they would receive her assistance and labour; *"Building a house. If you don't discuss, who is going to assist you in drawing water for the bricks?"*<sup>71</sup>

Some women described using their femininity to influence their husbands, using sex as a tool to sway them, *"If you want to influence your husband, you should love your husband", "The way they talk to him, the way the woman acts. Don't deprive them of anything! (Laughter from group)"*<sup>72</sup>.

Women in Kasungu reported that although they did not have control over how dividend money was to be spent, their handing over of the dividend meant that they were aware of how much money was available to spend, increasing transparency about family income; *"Women know that money is there so can make suggestions"; "Now I can raise the point 'Why can't we buy solar?' Since I know we have the money"*<sup>73</sup>. In comparison to money earned from VSL, women reported that husbands generally did not tell them how much their tobacco crop had sold for at the auction floors, or if they were told an amount, they believed that their husband might have told them a lesser amount in order to hide any 'illicit' spending. Being aware of the amount of money coming into the house through VSL, means that women can put gentle pressure on their husbands as to how to spend it.

It was clear that many women have internalised the stereotype that women are not as effective decision makers as men when they reported that frequently they do not argue with their husbands if they disagree with a decision, not out of fear, but because they trust their judgement as head of the household; *"If he has the money and he is hesitating to buy, I won't do anything, because if he is hesitating, maybe he knows something about why not to buy it"*<sup>74</sup>. In these cases women have internalised the message that men are better at making decisions and defer to their 'superior knowledge'. This was evident in the case of a female head of household who consulted male relatives when making a big decision; *"When I have a lot of*

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<sup>69</sup> Female participant, TA Kaluluma, Kasungu.

<sup>70</sup> Female participant, TA Kaluluma, Kasungu.

<sup>71</sup> Male participant, TA Nthache, Mwanza.

<sup>72</sup> Female participants, TA Ntiranjanja, Mulanje.

<sup>73</sup> Female participants, TA Kaluluma, Kasungu.

<sup>74</sup> Female participant, TA Kaluluma, Kasungu.

money, I will seek counsel from maybe an older brother or village head. It is only when there is a lot of money and I cannot handle it alone"<sup>75</sup>. Men in Mwanza reported that "Husband will make decision based on time and priority, it doesn't matter what the wife is saying"<sup>76</sup> implying that 'what the wife is saying' is less likely to be based on legitimate reasons than the man's assessment of 'time and priority'.

### 3.2.4 Men tend to control assets bought through VSL

Women in all districts reported that an asset bought through VSL would belong to the whole family. Men varied in their response, with many initially reporting that decisions were made jointly. However once specific examples were given e.g. 'if you were buying a goat', men asserted sole responsibility. This indicates that men are aware that, in theory, they should make joint decisions with their wives, but that they assert their dominance once 'theory' is made concrete. The different dynamics of ownership also emerged when discussion arose about the consequences of selling assets; "Whoever buys an asset, it is for both of them. But if the wife sold without telling me, there would be very strong arguments. That is stealing your own property"<sup>77</sup>; "The asset belongs to the man, the wife cannot sell the goat in the absence of the man. If she does that, I will go and bring it back!"<sup>78</sup>.

Consequences for women, if they sell an asset without their partner's knowledge, are much harsher than those for men, even if it was the woman who acquired the goat by herself through VSL activities; "If you sell a goat without him knowing, he will chase you out of the house! If you get the goat through VSL, he will just say 'you should go to where you come from and just do VSL'. If the husband sells there will be arguments, yes, but the wife will still be there. She will just complain, but it will end there"<sup>79</sup>.

Men reported that some decisions are made jointly. Men tend to consult women on spending on basic domestic needs that fall within their feminine remit; "Buying household items. [This is a] joint decision. We just discuss it, as the man might not know what is lacking in the home. It is the wife who will recognise what is missing from the home"<sup>80</sup>; "To decide how to spend money, the best way is to sit together. What the men will see is the big things, what the women will see is only plates, spoons and pots, so its best to sit together, otherwise you will miss. You have to look on your children and see what they need"<sup>81</sup>. These views indicate that men at least consider that women have valid contributions to make to certain areas of household decision-making. It also indicates that men consider the need to 'sit together' to make joint decisions on issues that will affect their children.

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<sup>75</sup> Female participant, TA Kaluluma, Kasungu.

<sup>76</sup> Male participant, TA Nthache, Mwanza.

<sup>77</sup> Male participant, TA Chikumbu, Mulanje.

<sup>78</sup> Male participant, TA Chikweo, Machinga.

<sup>79</sup> Female participant, TA Ngabu, Nsanje.

<sup>80</sup> Male participant, TA Nthache, Mwanza.

<sup>81</sup> Male participant, TA Chikumbu, Mulanje.

### 3.2.5 Influence of wider community attitudes on decision making

The opinions of their peers influence men greatly. In order to ensure that a decision does not affect their social standing or position in the community negatively, men often seek the counsel of their friends before reaching a conclusion; *“A woman cannot go to Lilongwe (to buy stock) without the husband agreeing. If he says no, it's no! If the husband says yes, he will consult the friends, depending on the friends opinions, he will make a decision”*<sup>82</sup>. Given that men often become the subject of ridicule if their wives overstep their socially acceptable ‘feminine’ roles, men need to gauge the community response to their actions before deciding.

### 3.2.1 The Household: In summary

Women have increased control over small decisions relating to food and the kitchen, while men retain control of larger decisions. Men’s contribution to a VSL woman’s shares gives him control over her dividend. Men are perceived to be better decision makers than women, and are influenced strongly by the opinions of the wider community. Women use subtle persuasion to influence decision-making and increased knowledge of household income gained through VSL gives her the power to suggest.

A Gender Gap Analysis conducted by CARE Rwanda in 2012<sup>83</sup> found similar findings to those in ECRP districts. Rwandan women in CARE VSL groups tended to be dependent on their husbands for contributions, tended to have little control over loans they take, and tended not to have ownership of assets purchased with loans.

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<sup>82</sup> Female VA, TA Kanduka, Mwanza.

<sup>83</sup> CARE (2012) “Mind the Gap: Exploring the gender dynamics of CARE Rwanda’s Village Savings and Loans (VSL) programming”

### 3.3 The Intervention: Positive outcomes of VSL participation and barriers for women to access, use and control VSL resources and opportunities

VSLs have impacted women's lives and wellbeing positively, however barriers to their participation in VSL and control of VSL benefits exist. This section will examine these positive impacts, including increased assets, increased financial independence and increased access to other interventions. It will then go on to explore the barriers that women face in accessing, using and controlling VSL resources and opportunities in terms of norm, stereotypes, identities and institutions.

#### Key Findings

- **Participation in VSL has allowed women to meet their basic needs for food and shelter and increase their productive assets.**
- **VSL has encouraged a sense of financial independence in women. They feel a greater sense of autonomy in running their homes.**
- **Women in VSL have increased self-confidence and are proud of their achievements.**
- **VSL has acted as an entry point to other ECRP interventions and resulted in the emergence of a culture of saving in rural communities.**
- VSL cannot support women who are prevented from joining VSL by their husbands
- Norms such as the tradition that men are providers and should control cash, and that women are responsible for care-work are barriers to women's access, use and control of VSL resources and opportunities
- Communities use jealousy, ridicule, and gossip as tools to police these norms.
- Stereotypes around men's perceived superior strength, and the 'promiscuity' of women who engage in business prevent women from accessing opportunities provided by VSL.
- Women's constructed identities built on an internalised sense of inferiority and expectations of how women should behave constrain women's behaviour and engagement in VSL or business activities.
- Gendered institutions including land access, control of cash crops, and customary law structurally deny women agency and equal participation in markets.

#### 3.3.1 VSL participation has positive outcomes for women

VSLs have had an extremely positive effect on women's lives and wellbeing. Women from all districts spoke very positively of the impact that VSL have had on their lives. Many of them spoke in concrete terms of tangible results of their participation, listing assets that they had gained and describing changes in their outlook and confidence.

### ***Increase in household assets***

In all five districts, women reported that membership of VSL had allowed them to increase their household assets and meet basic household needs. Some of the most common assets acquired through VSL funds included food, farming inputs and livestock, materials for house improvement, school fee payments, clothing, access to energy through connection to the electrical grid, and bicycles. Some of these assets were used productively, examples being a woman in Mulanje<sup>84</sup> who bought a solar charger and now runs a small business charging a fee to



*Photo 5: Women in Mwanza wear VSL chitenje during an FGD*

recharge phones, and a woman in Machinga<sup>85</sup> who bought a second-hand motorcycle from Mozambique using her dividend and now hires it out as a ‘moto-taxi’ to earn money. Women in female-headed households (FHHs) reported that they could cover essential household costs and can support their children.

### ***Women feel more confident and have a sense of financial independence.***

Women in all districts described how VSL made them less ‘dependant’ on other people, particularly their husbands; *“Some of the households, they can meet their needs on their own, without their husbands”<sup>86</sup>; “When we need money, we can take it”<sup>87</sup>; “It is important to women as financial independence. If there is no relish, you don’t have to wait for husband, just buy”<sup>88</sup>. Women appear confident as they describe their successes with VSL, smiling, laughing and congratulating each other. This is in keeping with the findings of the 2014 WALA VSL evaluation, which reported many benefits for women around increased income as well as increased self-confidence and self-esteem<sup>89</sup>.*

Previously, men controlled all of the household funds and women would need to refer to their husbands to complete even small household tasks. Through VSL,

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<sup>84</sup> TA Chikumbu

<sup>85</sup> TA Ngokwe

<sup>86</sup> Female Village Agent, Nsanje

<sup>87</sup> Female participants, TAA Kaluluma, Kasungu.

<sup>88</sup> Female participant, TA Ngokwe, Machinga.

<sup>89</sup> WALA/USAID/CRS (2014) “Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program”

women in all communities visited reported gaining a certain level of autonomy in running their home; *“I have seen the changes that women are becoming more empowered ... previously they just relied on the husband. Now we can suggest, we have a voice. Now we can handle money”*<sup>90</sup>.

The scope of this new found financial independence tended to be greater in female-headed households (FHH) than for married women as married women generally negotiated decisions with husbands. Married women tended to gain autonomy over small household level decisions, but not over larger decisions as discussed in the previous section.

### **VSL as an entry point for other interventions, and encouraging a culture of saving**

Key informants in several districts described how membership of VSL often led to engagement in other ECRP interventions. As the results of VSL are seen immediately, this gets people involved in the programme, and they are then more likely to participate in interventions which take longer to bear fruit e.g. agro-forestry<sup>91</sup>. Adult literacy was seen as complementary to VSL, with basic numeracy skills improving women’s ability to run their businesses; *“People have now opened their minds. In the past, they will just do a business, but now they can calculate to see if they make a profit”*<sup>92</sup>.

As well as providing an entry point to other ECRP interventions, VSL also allowed members to access the benefits of interventions external to the programme e.g. FISP (the Government’s Farming Income Subsidy Programme): *“Previously FISP sold fertiliser at 500kw a bag. This year it was to be 3000mkw a bag. There was no way we could afford that, but with VSL, we managed to buy. As we are speaking now, there is maize in my field”*<sup>93</sup>.

VSLs were also seen as contributing to the emergence of a culture of saving. This indicates a change in mind-set, with members moving from a short-term focus on day-to-day survival to a longer-term outlook where they can plan for the future; *“Previously they used to wait until harvest, sell and then try to save something - but now they don’t wait - every week they can save some small thing”*<sup>94</sup>. This will be discussed further in ‘The Community’ section, with VSL women being viewed in the community as better at planning than women who are not members.

### **3.3.2 Barriers for women to access, use and control VSL resources and opportunities**

From the previous section, it has been shown that VSL has resulted in many positive effects on women’s lives. However, there remain significant barriers affecting the

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<sup>90</sup> Female participant, TA Ntiramanja, Mulanje.

<sup>91</sup> Male Heifer International Project Officers, Kasungu

<sup>92</sup> Female CARD Project Assistant, Mulanje,

<sup>93</sup> Female participant, TA Chikumbu, Mulanje.

<sup>94</sup> Male Village Agent, Nsanje.

extent to which VSL can positively impact women. This section will examine some of the most significant barriers that women face in using VSL to its full potential. It will be rooted in Robeyns (2007) framework for evaluating gender justice, exploring barriers relating to gender norms, stereotypes, identities and gendered institutions.

When discussing the barriers that women face in accessing and controlling VSL resources, it is important to highlight the women who do not even pass the first hurdle. Women all reported the need to receive permission from their husbands to join VSL; *“You have to get permission when you want to join, and when you share out, you have to show your husband”*<sup>95</sup>. Women tend not to go against their husbands wishes in this regard as they fear the consequences; *“I don’t know any woman who has joined without her husband’s permission. When you are coming from the meeting, you will find that he has packed your things! (Laughter from group)”*<sup>96</sup>. This mirrors the finding of the 2014 WALA study on gender and VSL in Malawi which reported that a woman “not consulting her husband could be viewed by him and others as disrespectful and lead to conflict, arguments and even gender-based violence”<sup>97</sup>.

Throughout the research process, women VSL members mentioned other women who want to be part of VSL, but who are prevented from joining VSL by their husbands; *“Some women are prevented from participating in VSL by their husbands. They will just wish that they could join”*<sup>98</sup>. *“There are other families where the woman has no voice, they cannot go to market, they can’t join any group - she is just within the confines of the house”*<sup>99</sup>.

A partner staff member believed that men may be afraid that their wives will be ‘influenced’ by other women if they join VSL; *“Women can be prevented from joining VSL - sometimes the husband doesn’t participate... there is a perception that when women meet in groups they might influence each other badly. They might engage in ‘miseche’ [gossip] - men may not wish to have their wives involved in that. Maybe they have issues [in the marriage] and they fear it will be all over the village”*<sup>100</sup> echoing WALA’s 2014 finding that “some husbands were refusing to let their wives join for fear of women learning “bad behaviours” from mixing with other men and single women”<sup>101</sup>. This view implies that some men have concerns that if a woman builds a support network through VSL, she may be more difficult to control.

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<sup>95</sup> Female participant, TA Ntiramanje, Mulanje.

<sup>96</sup> Female participant, TA Ntiramanje, Mulanje.

<sup>97</sup> WALA/USAID/CRS (2014) “Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program”

<sup>98</sup> Female participant, TA Kaluluma, Kasungu

<sup>99</sup> Female participant, TA Ntiramanje, Mulanje.

<sup>100</sup> Female Emmanuel International Project Coordinator, Machinga.

<sup>101</sup> WALA/USAID/CRS (2014) “Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program”



### 3.3.3 Gender norms restrict women's business activities

Women and men across all five districts discussed at length the normative barriers that women face when engaging with business. Norms are the unspoken rules of a society. They dictate how people should behave. Gender norms “impose codes of masculinity and femininity and notions of what the appropriate and ‘normal’ behaviour for a man or a woman are”<sup>102</sup>. Norms are policed within societies and a person who violates a norm will be punished, either through legal means or through the disapproval or even rejection of others, which can trigger feelings of shame.

#### ***Traditional gender roles; “a man provides, a woman receives”***

Traditional gender roles form barriers, preventing women from access, use and control of VSL resources. According to norms around gender roles, a man should provide, while a woman should receive, and women should engage in small home-based businesses, while men can engage in larger businesses. If a woman's business grows large, it is expected that her husband will take over. Another norm that limit women's ability to utilise VSL resources was that family duties should take precedence over business activities, with women's businesses being seen as a ‘side-thing’ and not given full support.

These norms were reported as ‘cultural’; “*Culturally men are meant to provide and women receive*”<sup>103</sup>. Gender roles and relationships are based on this premise. Marriage and male/female relationships are based on the exchange of cash and material support flowing from man to woman. By accepting support from a man, a woman puts herself under his control; the provision of support entitles the man to expect that the women will care for his children, maintain his house, be sexually faithful to him, and accepts his decisions as head of the household without complaint.

CARE Rwanda's 2012<sup>104</sup> analysis of women in VSL found that although women made up the majority of VSL members, their ability to benefit from VSLs was curtailed significantly by accepted gender norms regarding what constitutes an acceptable business for a woman to engage in. This finding was mirrored in the Malawi context with participants in all districts reporting that women and men tend to engage in different kinds of business. Women tend to engage in small-scale income generation such as frying and selling *mandasi* (small round pancakes) or *kanyenya* (small battered fish), selling vegetables such as tomatoes, or selling green maize (maize picked pre-harvest and eaten grilled). Men tend to engage in more profitable businesses such as carpentry, buying and selling of livestock or agricultural inputs, or migrating (e.g. to Mozambique) to do *ganyu* (piecework or hired daily labour).

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<sup>102</sup> Robeyns, I. (2007) “When will society be gender just?” in Browne, J. (ed) *The Future of Gender*, Cambridge University Press.

<sup>103</sup> Male Heifer International project officer, Kasungu

<sup>104</sup> CARE (2012) “Mind the Gap: Exploring the gender dynamics of CARE Rwanda's Village Savings and Loans (VSL) programming”

Some respondents felt that the perceived status of different activities influenced this difference, with men preferring to engage in more high status or 'superior' work than women; *"The man prefers to pay attention to the big business - Most men do this because they don't want the women to be above them"*<sup>105</sup>; *"Women are involved in buying and selling veg but men aim a bit higher by doing butchery or buying chickens from distant places and selling them"*<sup>106</sup>.



Photo 6: Strong points made in TA Ntiramanja, Mulanje

Women are expected to be at home fulfilling their role as wife and mother. This is seen as her primary role, and any business she engages in must come second; *"If she is walking, who is cooking"*<sup>107</sup>; *"When a woman moves in business, sometimes she can forget they have a family at home"*<sup>108</sup>.

In all districts, participants reported that women could not engage in the same larger business that men do, as it would require travelling long distances from home, which 'women cannot do'. Women cannot travel far from home or commit time to IGAs as they have responsibilities to children at home; *"If the woman goes away, who will care for the children - probably the husband cannot care for them. The children will be starving as the husband will not be making good nsima"*<sup>109</sup>.

Women's domestic responsibilities also impede their involvement in some of the activities that men do to generate income; *"Women it is not easy to make money than men. Most women here, they don't do ganyu [informal labour or piecework]. Men can cross border, women can't. If they cross the border, who will look after the*

<sup>105</sup> Female Village Agent, Mwanza.

<sup>106</sup> Male DCDO, Kasungu

<sup>107</sup> Female participant, TA Kaluluma, Kasungu.

<sup>108</sup> Male participant, TA Ngokwe, Machinga.

<sup>109</sup> Male VA, Nsanje.

home?”<sup>110</sup>, and also require them to be at home during critical business periods; *“Because I am a woman, the period in the day when business is good, like lunch hour, is the time of day when I have to be at home cooking”*<sup>111</sup>.

Men in Mwanza and Machinga stated that they would support their wives in small businesses, as long as it doesn’t interfere with her household duties. These men reported that if their wife’s business grew big, it should be taken over by the men; *“If the business is becoming too big and is demanding too much, it's better for the man to take over, as the woman is also needed at home. That is the best way, man to do the business, the wife to be at home, when he comes, everything will be ready for the man”*<sup>112</sup>.

Women in Mwanza reported that women’s businesses were seen as supplementary to their work in the home and not taken seriously in their own right; *“If a woman is selling rice, the husband will just say 'just take some of the rice and cook', but he will not give you any replacement for the rice. Sometimes a man will just take the money that has been made”*<sup>113</sup>. In this case, the rice that the woman has bought as stock is not respected as a business input. Men also spoke dismissively of women’s business efforts; *“Since the woman is at home, she should have mandasi business, make some*

*few kwachas at home”*<sup>114</sup>. In this case, the woman’s business is something she does in her spare time, something to ‘keep her busy’. It is not respected as a significant source of income for the family.



*Photo 7: Women in TA Ngabu, Nsanje draw an 'Ideal woman'*

### ***Jealousy; Men fear their wife will be unfaithful***

Jealousy was cited in all districts as a barrier to women engaging in the public sphere. Husbands were concerned that their wives would become involved with other men when away from home, be that when travelling for business, or even when selling goods in their local market.

*“Husbands deny women to start businesses. [They think] ‘If I allow*

<sup>110</sup> Male committee member, TA Nthache, Mwanza.

<sup>111</sup> Female participant, TA Ngabu, Nsanje.

<sup>112</sup> Male participant, TA Ngokwe, Machinga.

<sup>113</sup> Female participants, TAKanduku, Mwanza.

<sup>114</sup> Male participants, TAKanduka, Mwanza.

*my wife to enter business, somebody will pick her up”<sup>115</sup>; “I will not allow a woman to travel to Karonga to buy chitenje cheap from Tanzania. It's very rare for a woman to travel 3, 4 days and come back honestly to the husband. She may meet other men and forget about the husband”<sup>116</sup>. This causes them to restrict their wives' movements, preventing them from travelling, or entering public spaces.*

Men fear that if women leave the community environs, where she can be policed and will conform to community expectations, she may ‘act out’ and engage with other men. These attitudes imply that people believe that external constraints imposed by community policing of behaviour, rather than internal motivation, keeps women within their role of wife; the role can be easily ‘shrugged off’ once a woman leaves her physical community.

One government official suggested a way around this which would not come into conflict with cultural norms; *“If women could get enough capital together, they could grow big enough (in business) to attract the buyers to them”<sup>117</sup>* thereby sidestepping the cultural issue of not travelling far from home.

Jealousy is socially acceptable for men, and can even be seen as an expression of love. Men who are jealous of their wives are expressing their desire to keep their wife, while recognising that she may also be attractive to other men. Jealousy can be equated with ‘protectiveness’, which is seen as one of a husband’s roles; *“Some women, the barrier is the husband. He will say 'Stay here, if you want you can do small business here. I don't want you to go far. It's better for you to stay here as a wife”<sup>118</sup>.*

### ***The risk of ridicule and gossip deter women and men from challenging norms***

Women taking loans from VSL clubs who try to engage in traditionally ‘male’ businesses risk ridicule; *“They normally laugh at a woman who is learning carpentry. Carpentry is laborious. It is suited to men. Of course, women would like to do carpentry but others will laugh and it will demoralise them”<sup>119</sup>. The same is true if a man tries to engage in a traditionally ‘female’ business. When a group of women in Mulanje were asked whether a man could sell mandasi, they responded; *“No! Only women! (Women laughing) They don't know how to cook. It's not a weighty business. It's woman-ish!”<sup>120</sup>.**

Women who transgress norms and do not fulfil their roles as wife and mother to the community’s expectation, will be the subject of gossip and insults; *“If a woman is lazy people will say ‘That is not a woman’, ‘She is useless’, ‘If the man had known he*

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<sup>115</sup> Male Assistant DSWO, Mwanza.

<sup>116</sup> Male participant, TA Chikumbu, Mulanje.

<sup>117</sup> Male DCDO, Mwanza

<sup>118</sup> Male VA, TA Chikweo, Machinga.

<sup>119</sup> Male GVH, TA Nthache, Mwanza.

<sup>120</sup> Female participants, TA Chikumbu, Mulanje.

wouldn't have married her"<sup>121</sup>. Their roles in their households are integral to their femininity. Being a woman is to be a good wife/mother. One is not a woman if one does not fulfil these roles, just as a man is not a man if he cannot provide.

Women members of VSL who engage in business have to put up with considerable speculation and gossip from other community members; *"Some people wonder how a woman can leave her home and travel for long distances for the reason of doing business - they will think that maybe it is an excuse"*<sup>122</sup>; *"First, I am mocked by people 'What type of woman leaves her husband to do business?' I am called a prostitute. When I go to the market to sell, they will say I am visiting a boyfriend. They say 'Why are you doing business? Business is for men'. I am just strong to continue!"*<sup>123</sup>. These women's experience mirrors the "current of disappointment, envy, frustration and even anger from those neighbours and community members not included in VSL groups" experienced by Congolese women participating in VSL in DRC as described in a 2014 CARE evaluation<sup>124</sup>.

Women participating in VSLs show considerable strength of character to withstand the disapproval of their neighbours. Women draw strength from each other in the group, and are proud of their ability to persevere in the face of adversity; *"Do you think I can stop because someone is saying bad things about me what are not even true! I will not stop! If you are thinking what people are saying, you will not go forward"*<sup>125</sup>; *"We don't care whatever they say, we proceed. When they mock us, that's when we go even further"*<sup>126</sup>.

Women in Machinga are beginning to feel like their struggles are being recognised within their communities, with their neighbours beginning to respect their efforts in VSL; *"There is strong gender civic [education] that is changing this idea of laughing at women. Now some of the women who laughed at me, are coming to beg me for salt. Now they are asking how to join VSL. Now when we get dividends, they come and stand by and envy us. Before they thought we were wasting our money"*<sup>127</sup>.

### 3.3.4 Stereotypes limit women's and men's choices

Stereotypes are assumptions about perceived differences between men and women "which affect our expectations of men and women and our evaluations of their work, qualities, and abilities. These expectations and evaluations will affect both individuals' actual performance, as well as the aspirations they hold"<sup>128</sup>.

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<sup>121</sup> Female participants, TA Kaluluma, Kasungu.

<sup>122</sup> Female participant, TA Kaluluma, Kasungu.

<sup>123</sup> Female participant, TA Ngokwe, Machinga.

<sup>124</sup> CARE (2014) "Evaluation of the Tuungane-linked Village Savings and Loans (VSLA) Initiative in Maniema Province"

<sup>125</sup> Female participant, TA Ngabu, Nsanje.

<sup>126</sup> Female participants, TA Ngokwe, Machinga.

<sup>127</sup> Female participant, TA Ngokwe, Machinga.

<sup>128</sup> Robeyns, I. (2007) "When will society be gender just?" in Browne, J. (ed) *The Future of Gender*, Cambridge University Press.

### ***Perception that men are stronger***

The Nigerian author Chimamanda Ngozi Adichie states that stereotypes are not dangerous because they are untrue, but because they only tell a single story. They do not allow for a multiplicity of fluid and changing masculine and feminine identities. When a male participant in Nsanje reported that, *“Goats and fruit are found far away. Women can't cycle that far. It's hilly. It takes strength. This business is just for men”*<sup>129</sup>, it may be true that many women would have difficulty cycling to the hilly areas of Chididi to source stock. However, by generalising that inability to all women through stereotyping, the opportunity to engage in these profitable businesses is cut off from all women, even from those who would be capable.

Women in Machinga proudly disputed the stereotype that women are physically weaker than men, using themselves as examples; *“With my fish business, some men can't do that! Some men have gone out of business, but I continued”*; *“I have a good business, selling cooking oil. I buy 40L from Mozambique and then sell small portions. I pedal a bicycle with 40L of oil from Mozambique! Some men can't do that!”*<sup>130</sup>

### ***Perception that business women are promiscuous***

Another stereotype that negatively affects women who try to engage in business, is the perception that women who leave their homes and engage in the public sphere through business are ‘promiscuous’; *“People think business women are promiscuous. They lack freedom to do businesses usually done by men in the community”*<sup>131</sup>; *“Most people have negative thoughts on women who participate in VSL, they are perceived as promiscuous. People cheat women by taking goods on credit and never pay, in some cases women end up being proposed [to] by customers”*<sup>132</sup>.

In a society where women gain status and security through marriage, the consequences for women who have their reputations questioned are dire, and serve as a ‘cautionary tale’ deterring women from risking the disapproval of the community;

Participant A: *“A woman who does not meet expectations [of what a ‘proper woman’ should be] cannot get married. Some women who do this, they don't even get proposals”*.

Researcher: *What happens if a woman doesn't get married?*

Participant B: *“They will just be having multiple partners. They will just think about today, they don't look at tomorrow. They don't even look after their siblings!”*<sup>133</sup>

Female VSL club members described how this stereotype can lead them to experience high levels of harassment when working; *“When I go to the market,*

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<sup>129</sup> Male VA, Nsanje

<sup>130</sup> Female participants, TANgokwe, Machinga.

<sup>131</sup> Male VA, Mulanje.

<sup>132</sup> Male participant, TA Malemia, Nsanje.

<sup>133</sup> Female participants, TANTiramanja, Mulanje.

*people will propose when they know you are already married - just to frustrate us!"*<sup>134</sup>.

Some men believed that the hassle women receive when doing business can act as a deterrent to continuing or expanding; *"If she is doing business. Some people would think 'This one is a single woman'. All the time she is trying to defend herself, and then she gets tired and leaves the business"*<sup>135</sup>.

### **3.3.5 Men and women build identities which conform to accepted norms**

In order to 'fit in' within their communities, women and men often adopt the female and male identities that are expected of them, as "the expectations of others influence our behaviour and mould our preferences"<sup>136</sup>. As we get rewarded with acceptance and approval by conforming to gender norms, we start to 'choose' to behave that way, and build our identities to conform to these expectations; "Adopting an identity that conforms with gender norms will avoid the pain of feeling ashamed"<sup>137</sup>.

#### ***Women internalise a sense of inferiority***

Many respondents believe that women have internalised messages that they are inferior to men when it comes to business; *"Maybe because of inferiority complex that women have. [They think] 'I can't manage those big things. I am a woman and I can't go for these things'"*<sup>138</sup>; *"Women feel inferiority. [They think] 'I can't do this, it's too much. Just give me this small amount'"*<sup>139</sup>; "Women take themselves as inferior. They are just afraid, 'maybe I can't do this business'"<sup>140</sup>. By providing a forum in which women can support each other's business efforts, and act as role models for each other, VSLs are beginning to tackle these inferior identities.

#### ***Women are expected to be caring, even to the detriment of business***

The societal norm that women should be caring and compassionate can impress significant social pressure on women, which conflicts with general business practices. While it is socially acceptable for men to separate their business affairs from their personal life, the two are inseparable in the case of women. Women in three of the districts described situations in which they are expected to maintain their traditional role of 'carer' even when running a business; *"For those who do business, people take credit. The people who do that are frequent customers, it's hard to deny them. Some are friends and you know they are in deep, they are in trouble. They will go to sleep on an empty stomach if I don't give them. Out of*

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<sup>134</sup> Female participant, TA Malemia, Nsanje.

<sup>135</sup> Male participants, TANGOKWE, Machinga.

<sup>136</sup> Robeyns, I. (2007) "When will society be gender just?" in Browne, J. (ed) *The Future of Gender*, Cambridge University Press.

<sup>137</sup> Ibid.

<sup>138</sup> Male Assistant DSWO, Mwanza.

<sup>139</sup> Male VA, TA Chikweo, Machinga.

<sup>140</sup> Female Project Officer, Mulanje.

compassion, you just give”<sup>141</sup>. The compassion that this woman feels for her neighbour may be compounded by social pressure and the societal expectations she has internalised.

### 3.3.6 Gendered Institutions perpetuate inequality

Institutions are also gendered in that they can ‘normalise’ gender inequalities and create situations whereby inequalities can be perpetuated. Institutions can include the education system, markets, the media etc. Throughout this research several institutional inequalities arose including women’s inability to access land, men’s control of cash crops, and market risks that affect women more than men.

#### ***Barriers to land ownership restrict women’s access to credit***

Lack of access to land was cited as a barrier to women’s economic empowerment in Kasungu, Mwanza, and Machinga. A lack of land effectively prevents women from accessing loans from banks or micro-finance institutions, as land is frequently used as a collateral on such loans. This means that women are more likely than men to be reliant solely on VSLs as a means to access credit. As well as acting as a barrier to credit from microloan institutions, the DSWO in Kasungu also reported that a lack of land prevents women from accessing ‘loans in kind’ (in the form of seed, fertiliser and agricultural inputs) from tobacco firms, thereby preventing them from growing profitable cash crops.

#### ***Men control cash-crops***

Where women have access to land and farm cash crops (such as tobacco in Kasungu, or tobacco or rice in Machinga), they tend to be highly involved in the production or farming stage. Women are involved in land preparation, planting, watering and harvesting, however, it is men that take the tobacco to the auction floors (or rice to



*Photo 8: A focus group in TA Kaluluma, Kasungu grew to the size of a community meeting*

the rice mills), and collect the proceeds. The exchange of produce for money breaks the connection between the work required to produce the crop and the actual money earned. The money is seen as solely belonging to the man who has sold the goods. The woman who shared

<sup>141</sup> Female participant, TA Chikumbu, Mulanje.



the burden of growing the crop is seen as having no claim to it; *“Most household activities are done by women, but final product is controlled by men”*<sup>142</sup>; *“The family goes the farm together, but after harvest the man takes control of the money”*<sup>143</sup>. Although VSL could provide women with a means to access credit to buy the farming inputs required to produce cash crops, the gendered nature of the trade excludes them from this profitable business. On the positive side, if men channel some of the profits of cash crops into shares for VSLs through their wives membership, women may gain the power to ‘suggest’ how it is used once dividend is paid, as discussed in the previous section.

### ***Inheritance customary law discriminates against women***

In terms of controlling assets raised through VSL activities, women face further barriers through the institutions of customary law. Assets owned by the family are seen as belonging solely to the husband. In Nsanje, this was reported as being the case even in death. Women and men in Nsanje raised the issue that if a man dies, customary law allows the man’s relatives to seize his assets from his widow. Often the relatives will claim all household assets, including those that a woman has bought through VSL. Some women have tried to circumvent this by registering the assets bought through VSL in the name of their children, making it more difficult for her in-laws to confiscate them. Although the Wills and Inheritance Act was passed by Parliament in 2011, which allows a widow to inherit her husband’s property, there is a wide disconnect between national level policy and cultural practices on the ground. Men in Machinga<sup>144</sup>, however, reported that women do not lose assets bought through VSL when their husband dies, which encourages women to buy more assets, as they act as a ‘safety net’ in the case of widowhood. It is possible, that in some areas, women’s ownership of assets bought through their efforts in VSL is beginning to be recognised.

### ***Market challenges affect traditionally ‘female’ businesses***

Women reported many difficulties relating to markets and issues of supply and demand. Female VSL members in Machinga and Nsanje mentioned the possibilities of stock loss when selling perishable goods such as *mandasi* and tomatoes; *“I make mandasi and don’t sell them today, I cannot sell them tomorrow”*<sup>145</sup>. These risks tend to affect to a lesser degree businesses such as the buying and selling of livestock, and carpentry i.e. typically ‘male’ occupations. Women in Nsanje spoke of the difficulties of oversupply of certain commodities, particularly seasonal foods that women tend to sell, resulting in reduced profits. Due to the normative differentiation between ‘male businesses’ and ‘female businesses’, these specific challenges are highly gendered.

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<sup>142</sup> Male Heifer International Project officer, Kasungu.

<sup>143</sup> Male Assistant DSWO, Mwanza.

<sup>144</sup> TA Chikweo

<sup>145</sup> Female participant, TA Ngabu, Nsanje

### 3.3.7 The Intervention: In Summary

Through VSL, women have increased assets, are better able to support their families, have increased confidence and a sense of financial independence. VSL encourages them to save, and helps them access other ECRP interventions.

Barriers to participation in VSL exist, with some women prevented from joining VSL by their husbands. Women VSL members also experience barriers to their use and control of VSL opportunities and resources. Normative barriers include the positioning of men as provider and women as receiver, with certain IGAs being considered appropriate for women, and others for men. Communities use gossip and ridicule as tools to police these norms. Stereotypes such as the belief that men are stronger, or that businesswomen are promiscuous also limit women's potential to engage in business and fully exploit the opportunities provided by VSL. Women have internalised identities conforming to gender norms, which make them feel inferior to men. Structural inequalities in institutions such as markets and customary law also restrict women from equal control of VSL resources and opportunities.

### 3.4 The Community: Women's participation in community leadership

This section will look at the direct and indirect, positive and negative results and outcomes of how VSL participation has influenced women's participation in community leadership, and community perceptions of women leaders. The previous sections have looked mainly at women's status and roles in the private sphere. This section will look at women's engagement in the public sphere, in governance and leadership within their communities.

#### Key Findings

- **VSL assists women to enter leadership roles by helping to ensure that women's private sphere duties have been fulfilled, before they enter the public sphere.**
- **Women who are members of VSL are perceived to have developed leadership qualities; they can plan, and are able to express themselves. They are also perceived as being better able to balance home responsibilities with community duties.**
- Barriers to women's participation in community leadership exist, including low literacy levels, low self-confidence, and the risk of community disapproval. When women are members of community structures, their contributions are limited by entrenched gendered community attitudes
- Typical leadership behaviour, while acceptable in a man, can contravene accepted female norms of behaviour resulting in women leaders being the victim of gossip and ridicule.

#### 3.4.1 Women's engagement in community leadership

Governance in Malawi is highly male dominated<sup>146</sup>. Local governance structures in rural Malawi are no different, with women tending to be underrepresented, and having low influence when they are represented. The following section will look at the different ways in which male and female leaders are perceived within the community; the barriers that prevent women from becoming members of local governance structures; whether women who achieve leadership positions can engage meaningfully in community level decision making; and the influence that VSL has on women as leaders. This section defines 'leadership' as meaningful participation and influence in community level governance structures such as Village Development Committees (VDCs), Village Civil Protection Committee (VCPCs), Area development Committees (ADCs) etc.

#### ***Male leaders and female leaders are judged differently within the community***

Committee members stated that they believe that women can make good leaders; *"Leadership full of women is always a shared leadership. Leadership full of men will*

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<sup>146</sup> Women comprise just 17% of the national parliament (World Bank, 2015)

*monopolise. Men will always point fingers to some other men*<sup>147</sup>. Women leaders were perceived as more likely to think of others, while male leaders were seen as more confrontational.

Although male leaders are the norm in all districts, many participants reported that female community leaders are considered more trustworthy; *“A man if he is a leader might take advantage of women in the group”; “People often prefer to have women leaders as men are believed to be less honest and prone to drunkenness”*<sup>148</sup>. This perception annoyed some men; *“If one man misappropriates funds, it affects all men. They will say ‘Ah men, you cannot trust men’”*<sup>149</sup>. A male community leader in Machinga suggested that pressures on men to provide for their families make them more likely to steal than women; *“Thief. It is usually men who do it. Because of the demand from home, they steal to fill the cup at home”*<sup>150</sup>.

Women leaders were perceived as being slower to act on important issues than men; *“Men should be more quick to act than women, as women will always be waiting for the man”*<sup>151</sup>, implying a level of hesitation on the part of women to act without support from a man. The burden of childcare on women also affected this; *“If it is a women and there is an emergency, she will say ‘let me check my children’, but for men they are always available”*<sup>152</sup>.

Men perceived that women become ‘pompous’ or ‘disrespectful’ when they develop leadership skills; *“Humbleness is more important for women. Sometimes when a woman is leading, they become so demanding of respect. At the borehole, if you are chair [of a committee], you would want to be drawing water before anyone else”*<sup>153</sup>. Similar accusations were not levelled at male community leaders, implying that typical leadership behaviour, while acceptable in a man, contravened accepted female norms of behaviour. A woman leader who demands respect is ‘pompous’, while a male leader, behaving the same way, is simply receiving his due as a leader.

#### ***Parity in local governance committee membership***

A finding that was consistent across districts was that some women lack the confidence to put themselves forward for leadership positions in committees such as VDCs and VCPCs; *“Women always shy away when given positions. [They think] ‘Will I be able to lead these men?’”*<sup>154</sup>, *“Some women refuse to take leadership positions due to lack of confidence”*<sup>155</sup>.

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<sup>147</sup> TA Chikweo

<sup>148</sup> Male and female participants, TA Nthache, Mwanza

<sup>149</sup> Male participant, TA Nthache, Mwanza

<sup>150</sup> Male community leader, TA Chikweo, Machinga.

<sup>151</sup> Female community leader, TA Malemia, Nsanje.

<sup>152</sup> Female community leader, TA Malemia, Nsanje.

<sup>153</sup> Male community leader, TA Chikweo, Machinga.

<sup>154</sup> Male participants, TA Chikweo, Machinga.

<sup>155</sup> Male VA, Mulanje

Men's resistance to female leadership was also cited as a barrier to participation "Sometimes they [men] will be looking at a woman saying, "I will give you a tough time" "If you take the position, you will see!"<sup>156</sup>. This discourages women both from putting themselves forward to stand on committees, but also discourages women from actively engaging in meetings etc.

Nsanje, in particular, reported good levels of gender parity in committee membership. When asked why there were an equal number of men and women



Photo 9: Women in TA Malemia, Nsanje rank committees in order of importance

represented on committees, responses from men listed a desire and expectation from the community that women should be included, as well as encouragement from NGOs to include more women in leadership positions. Female committee leaders pointedly responded that, "Men have been stepping on us for a long time!"<sup>157</sup>.

Community members in Machinga and Nsanje cited illiteracy as a barrier to women taking leadership positions; "women are shy to speak publicly due to lack of

education and exposure"<sup>158</sup>. One female committee member protested that a woman will still take the position even if they cannot read and write, "because they have other qualities they can still join"<sup>159</sup>. However, this seems to have been an expression of how she would like things to be, rather than how they are, as she later stated that being unable to read and write made some women "shy to accept" leadership positions.

### ***Entrenched attitudes prevent women's meaningful participation in leadership***

Even when women are present in committees, it can be difficult for them to engage meaningfully. They can be hesitant to be vocal in a public forum. Speaking out can be risky, as men can 'suppress' their views if they disagree with them; "In other committees it can happen, women are there but they are silent. After the meeting, the woman will say, I had a point but now the meeting is over. Sometime they [men] will not give a woman a chance. If the man knows a woman's point will bring him down, he will suppress it. It can have influence, in the long run the women will just be

<sup>156</sup> Female committee members, TA Chikweo, Machinga

<sup>157</sup> Female community leader, TA Malemia, Nsanje.

<sup>158</sup> Male committee member, TA Malemia, Nsanje.

<sup>159</sup> Female committee member, TA Chikweo, Machinga.

*clapping hands and agreeing*"<sup>160</sup>. In this case, repeatedly having their views dismissed by men results in women who are present bodily only, and who do not contribute meaningfully, but just 'clap hands and agree'.

This seems to be a common theme among leaders in the target districts. In two districts (Mwanza and Machinga) male community leaders used the FGD itself as an example of how women participate just as well as men *"In a committee, you (woman) can make a difference - here the women are talking even though they are few"*<sup>161</sup>.

This seems to be an example of expectation bias<sup>162</sup>, as in an FGD of 18 people (12 men and 6 women), several women had made comments, but their contributions constituted far less



*Photo 10: Women sat apart from men, far from the recording paper during a 'Leadership ranking exercise' in Machinga.*

than one third, and they tended to contribute only after being explicitly asked (with men explicitly asked not to interrupt) by the researchers. Men heard women speaking and considered it 'equal participation' even though the women's contributions were minimal. The decision by women to sit in a group apart from the men, and six feet further away from the flipchart used to record information further reduced their ability to participate. The group acknowledged that this physical distance might have affected participation, once it was pointed out.

In Nsanje, both women and men reported that men are less likely to listen to the ideas of a woman, than women are to listen to the ideas of a man; *"If a woman brings an idea, it's not easy for a man to follow (laughter from both men and women)"*<sup>163</sup>. One participant emphasised the discrepancy using a scale; *"If it is ranked 1 to 10, the men will be given 2 out of 10 to follow (if it is a woman's vision), Women will be giving 9 out of 10 if a man brings a vision"*<sup>164</sup>.

When giving examples of situations in which a woman's ideas were taken on board, there tends to also be an element of male affirmation or 'seconding' of the idea;

<sup>160</sup> Female committee member, TA Chikweo, Machinga.

<sup>161</sup> Male participant, TA Chikweo, Machinga.

<sup>162</sup> An example of this bias is crowd scenes in Hollywood movies. On average, crowd scenes in Hollywood movies are made up of 17% women and 83% men (Gina Davis Institute on Gender in Media, 2013) but as audiences unconsciously expect to see more men, the resulting crowd looks 'balanced'.

<sup>163</sup> Male participant, TA Malemia, Nsanje.

<sup>164</sup> Male participant, TA Malemia, Nsanje.

*“Once, there was a place for worship, a lady came and said 'We need to build a new place'. They men said 'this lady is talking sense', so they did it, when the idea came from a woman”<sup>165</sup>.*

*“In VSL, a woman brought an idea. In VSL, when you don't attend a meeting, you pay 20 or 50 kwacha. She said 'Leaders when they miss a meeting [in other community committees], they don't pay. I propose that everyone should pay if they are missing'. Men said 'Oh you woman, you are bringing different ideas to confuse us'. Our VA [male] then came and explained the idea much better, now it is in motion”<sup>166</sup>.*

Although women suggested these ideas, it was only after being reinforced by male committee members, or a male VA who ‘explained the idea much better’ that it was taken seriously. This indicates the important role that ‘male champions’ can have in ensuring that women’s voices are heard. Many GAD feminists would dispute this believing that in an ideal situation women should be empowered to ‘claim’ spaces rather than require ‘invitation’. However, a male champion who can convert a leadership forum from a closed space to an invited space, assisting women’s voices to not just be heard, but also be listen to, can help women to gain the confidence and skills to later claim leadership without his help.

The role of champions also extends to powerful women. In Mulanje, a female GVH recognised her position as a role model for other women to enter leadership positions; *“I feel much better as a woman... some women are even taking example from me, [they say] 'she is able to be chief so we can join [committees]”<sup>167</sup>*. At the same time, she acknowledged that it has not been easy for her as a female leader, with her youth and gender intersecting to doubly disadvantage her; *“Sometimes it is difficult to be chief and a woman - finding time when I have house chores to do. I am young, apart from being a woman - men will say 'we are big people, why will we listen to her”<sup>168</sup>*.

The ability to lead is influenced by the expectations of how a woman should behave. This was brought to the fore by a group of women in Mulanje<sup>169</sup> who argued over the clash between traditional expectations of how women should behave and the behaviours needed to negotiate the modern world. Older participants expressed the following views; *“A proper woman doesn't talk at the top of her voice”, “She should be 'kugwesa nkhope”* (literally meaning ‘to look down with bowed head’, but also implying humbleness, demure and ‘ladylike’ public behaviour). While a younger participant disagreed; *“but if you are 'kugwesa nkhope', how can you talk to people? How can you interact?”*

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<sup>165</sup> Male participant, TA Malemia, Nsanje.

<sup>166</sup> Female participant, TA Malemia, Nsanje.

<sup>167</sup> Female GVH, TA Chikumbu, Mulanje

<sup>168</sup> Female GVH, TA Chikumbu, Mulanje

<sup>169</sup> TA Ntiranjanja

The ability of women to assume meaningful leadership roles is further compromised by extra labour demands. Women carry a heavy labour burden due to societal expectations on women to be homemakers and carers. The resulting 'time poverty' means that women can find it difficult to find time to fulfil both private and public sphere roles. Women leaders in Machinga and Mwanza spoke of the need to balance their household duties with their committee duties; *"I balance my time - time for committee and time for the family - for example, if I have to do committee work, I do my housework early"*<sup>170</sup>, *"Balancing time, if the meeting starts at 1, you take care of husband, give him food before you go, then you will be happy. You have to be quick to do assignments, then you will please them both"*<sup>171</sup>. Male leaders are not expected to 'please both' to the same level.



Photo 11: Lucy Chololocha is Group Village Head in TA Chikumbu; *"It was not easy for me to accept the job. Because I am a woman, to lead 14 villages! ... But now I have been chief since 1997, it is easy"*

### ***VSL's impact on women's leadership***

VSL membership was seen to have several positive impacts on developing leadership skills in women, and in altering how the community perceives women leaders. Women who are VSL members are reported to have developed skills in planning and managing money, and

are capable of longer-term thinking. They are viewed as being able to develop their family, and are better able to express themselves.

Women are seen as having a responsibility first and foremost to their families, and to their community second. Women leaders are accused of serving the community at the expense of their families. This was made clear when community leaders in Machinga discussed the difficulties faced by a woman who takes a leading role in community affairs;

*"People talk bad about her, but she doesn't give up. Sometimes they bring unnecessary blame just to frustrate her. They frustrate her to try and make her leave the leadership. They call her a prostitute. Sometimes they say 'Ah you are just a busybody, moving up and down. You will fail to even prepare your own garden and you are busy with NGOs'. They will say false information that she is*

<sup>170</sup> Female VDC member, TA Nthache, Mwanza

<sup>171</sup> Female committee member, TA Chikweo, Machinga.



*engaging with a certain man to frustrate her. They insult her husband 'He must be very dull, to allow you move around'. Other women, a few will be scared to take the position [because of the abuse this leader receives] but others they know they only talk jealousy so they don't listen"<sup>172</sup>.*

As can be seen above, a woman who step outside of her traditional private sphere roles, and engages in community governance risks gossip and ridicule. Community members strongly resist her claiming of space in the public sphere and use all the social tools at their disposal, including impugning her integrity, ridiculing her husband, and accusing her of being a bad wife and mother, to try and maintain the status quo by forcing her back into her traditional role.

VSL can in some way counteract these risks. Participants in several districts described how VSLs, by assisting women to fulfil their traditional female roles of wife and mother, allow women to move beyond the home into public life; *"Those in VSL being leaders are able to develop their family than those who are leaders and not in VSL. People will talk good of those who are in VSL and leaders because they are also developing their family"<sup>173</sup>. If she is perceived to take on community issues at the expense of her family, the community will view a woman poorly. VSL allows a community leader to fulfil her traditional private sphere roles of wife and mother while she also enters the public sphere; *"VSL women are well respected in the community as they have developed leadership skills and are taking good care of their families"<sup>174</sup>. A women leader must attempt to 'cover all bases' in a way that is not expected of male leaders.**

VSLs were also seen as a means of helping women to engage in longer-term thinking which helps them develop as leaders, as well as providing a forum in which they can specifically discuss issues that affect them; *"Once a woman is in VSL, she is able to plan. Since VSL is mostly women, it is an opportunity for women to come and discuss things for women, find solutions with women. One in VSL has opportunity to learn new skills and ideas as a leader. A central point of VSL is discussing new ideas and knowledge"<sup>175</sup>.*

A group in Machinga suggested that women should be given opportunities to learn about leadership through membership in smaller committees such as VSL or the irrigation committee; *"She will gain experience and then have confidence to be in other committees"<sup>176</sup>. Other participants described how being a member of VSL gives women experience not only in committee processes, but also of speaking out, and giving her opinion in committee settings. This helps them to then contribute in other forums; *"A woman from VSL is always free to make an expression than one who is not. One in VSL is more knowledgeable than one who is not - able to make**

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<sup>172</sup> Male and female participants, TA Chikweo, Machinga

<sup>173</sup> Male participants, TA Chikweo, Machinga

<sup>174</sup> Male District CDCO, Mwanza.

<sup>175</sup> Male community leader, TA Chikweo, Machinga.

<sup>176</sup> Male committee member, TA Chikweo, Machinga.

*calculations. VSL woman will not agree just because a man has spoken. She is able to say 'Ah ah, I think you are going the wrong way' and when things are going right she can say 'I think that is the right thing'. She doesn't flow with the current. VSL woman has no fear - she can express*<sup>177</sup>. The 2014 WALA report in Malawi had similar findings stating “many [women in VSL] talked about having been shy and soft-spoken, but through the demands of active participation in regular weekly SG meetings, the women learned to express themselves”<sup>178</sup>. This was also reflected in the findings of an evaluation of CARE VSL programmes in DRC, which found that VSLs improved women’s confidence to speak out in public and increased women’s confidence to take on formal positions in local government<sup>179</sup>.

### **3.4.2 The Community: In summary**

Women are under-represented in community governance. A lack of confidence, illiteracy, and ‘time poverty’ all act as barriers to committee membership. When women are represented on committees, they tend to contribute less than men, and their ideas are considered less valid. Women who are active in the community risk ridicule and gossip for engaging in what is considered a ‘male space’. VSLs can support women as leaders by helping them to support their families, thereby ensuring community approval and freeing them to engage in community issues. VSL members also improve their leadership skills in public speaking and planning.

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<sup>177</sup> Female GVH, TA Nthache, Mwanza.

<sup>178</sup> WALA/USAID/CRS (2014) “Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program”

<sup>179</sup> CARE (2014) “Evaluation of the Tuungane-linked Village Savings and Loans (VSLA) Initiative in Maniema Province”

## 4 Strategies and approaches to promote gender equality

VSLs can be seen to have many positive effects on women's wellbeing. However, similar to WALA's 2014 finding that "women's actual economic and social status ha[d] not changed [through VSL] to the point of fully challenging and changing their unequal position relative to men"<sup>180</sup>, in this study, VSLs were not found to be 'transformative' in of themselves. This section gives practical suggestions for maintaining the positive impacts VSLs have on meeting women's practical needs while maximising their transformative potential towards meeting their strategic needs; redistributing power to increase women's agency, autonomy and leadership.

### *Conduct Gender sensitivity training*

It has been seen that when VSLs 'interfere' with traditional norms, women members experience resistance in their communities including becoming the victims of malicious gossip, or experiencing conflict within their relationships. A gender analysis of a CARE Rwanda VSL programme recorded similar unintended negative consequences of VSL interventions. In response, CARE Rwanda integrated an intensive gender sensitivity training into VSL activities to engage men and mitigate issues of 'push-back' against women's empowerment<sup>181</sup>, which have been experienced in other economic empowerment projects<sup>182</sup>. This training improved the sharing of care work at home between couples and made husbands less resistant to their wives involvement in VSLs. A similar intervention by the International Rescue Committee in C'ôte d'Ivoire also found that complimenting VSLA activities with a gender dialogue programme reduced incidences of household gender-based violence<sup>183</sup>.

The engagement of men as partners is essential to prevent 'push-back' against the economic and social empowerment of women through VSL. This can be done through the inclusion of gender dialogue or gender sensitivity training for men and for couples as part of the VSL training package. **This training should unpack the traditional roles of men and women and explore how men and women can develop new male and female identities in a changing context.**

### *Skills training that transgress traditional 'gendered industries'*

When asked how the programme could be improved, women and men in all districts suggested training in specific skills to allow them to expand past transactional businesses, buying stock and selling it on at a higher price, to productive businesses,

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<sup>180</sup> WALA/USAID/CRS (2014) "Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program"

<sup>181</sup> Sleggh, H., Barker, G., Kimonyo, A., Ndolimana, P. & Bannerman, M. (2013): 'I can do women's work': reflections on engaging men as allies in women's economic empowerment in Rwanda" *Gender & Development*, 21:1, 15-30

<sup>182</sup> Barker, G. & Schulte, J. (2010) "Engaging Men as Allies in Women's Economic Empowerment: Strategies and recommendations for CARE country offices"

<sup>183</sup> IPA (2012) "Reduction of Gender-Based Violence Against Women in Cote d'Ivoire"

where goods are manufactured from scratch and then sold. Some productive industries, such as carpentry and brick making, tend to be the preserve of men, while other lower status productive industries such as cooking, are viewed as 'for women'. **Vocational skills training for VSL groups will allow members to make greater returns on their business investments, however, such training should not reinforce traditional gender roles around what are appropriate IGAs for women and for men.** Trainings in carpentry, metal work and construction should target both women and men, and trainings in cooking should also target women and men. A large enough group of both sexes should be trained to reduce the possibilities of trainees being singled out and ridiculed for entering into a business that is generally considered to be for the opposite sex.

### *Conduct Gendered Market Analysis*

Conduct a feasibility study around markets and business opportunities in rural settings using a gender lens. Determine women's level of participation in selected value chains, appropriate to the district and the specific barriers for women in accessing the means of production and profitable markets. Identify the industries in which women are active and those from which women are structurally excluded, exploring channels through which women can enter. Aim to identify industries in the 'grey area', which are profitable but not strongly gendered. Focus trainings on these industries as a means of subverting gender norms and traditional roles without overt confrontation.

### *Encourage VSLs to be 'transformative spaces'*

Women have built communities within VSLs. They have created group identities and feel 'one-ness' and belonging, demonstrated physically through the wearing of uniforms, and the composing of songs and dances, and emotionally, through the support systems that they provide for each other against the ridicule and gossip of the wider community. VSLs can provide a space in which women can question norms and challenge stereotypes. **The programme should promote the building of group identities and the strengthening of social bonds within the group through encouraging celebrations at share-out, and group activities and trainings that promote bonding.** Whether having women-only and men-only VSL groups would promote VSLs' transformative potential provides an area for further study.

### *Recruiting Male Champions*

Gavanta's 'Power Cube'<sup>184</sup> explores the transformative potential of spaces in which power is negotiated. Within this research, it can be argued that community leadership is a closed space to women; even when they are present, there are significant barriers to their meaningful participation. However, several examples were given of these arenas becoming 'invited spaces' through men affirming the voices of women. Moving to the third form of participative space, 'claimed space', when power can be claimed by the less powerful from power holders, will not be easy. However, by transforming community committees and fora into 'invited

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<sup>184</sup> Gavanta, J. (2006) "Finding the Spaces for Change: A Power Analysis" IDS Bulletin, 37: 23–33.

space', male champions can begin to bridge the gap between closed and claimed spaces.

**Men who support their wives in business and assist in household chores should be recognised, and can be selected and trained in promoting female participation in community leadership.**

#### *VA Outreach to support women who are prevented from joining VSL*

A Village Agent in Mulanje described a situation when she convinced a husband who was preventing his wife from joining VSL; *“As VA, I managed to convince a husband to let his wife join. He was denying her to join, he said 'I don't know what you women are doing' so I invited him to observe a meeting so he can see what happens. After that, he couldn't refuse”*<sup>185</sup>. This demonstrates the key role that VAs can have in promoting women's access to VSL. Husbands are 'gatekeeper' to VSL benefits for women, as they can prevent wives from becoming members. **VAs should target these gatekeepers for sensitisations and discussion, stressing the benefits of VSL to the household.** In the case above, the VA was able to assuage the husband's concerns by being transparent and welcoming.

#### *Female role models*

Currently women have few role models who they can identify with to inspire them to engage in leadership or business. Exposing women to the experiences and stories of successful Malawian businesswomen would take the first steps in counteracting women's internalized sense of inferiority; 'If she can see it, she can be it'. **Highlighting how successful businesswomen overcame the disapprobation of their communities would also provide women with strategies for subverting gender norms.** Businesswomen who have been successful in sectors that are not traditionally 'female' businesses would also help to challenge prevalent stereotypes.

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<sup>185</sup> Female VA, TA Ntiranjanje, Mulanje

## 5 Conclusion

Communities are very receptive and positive about VSL. VSL is seen to support women in meeting their practical needs in terms, of food, shelter, children's education and other basic necessities. VSL is supported in communities when it supports women in their traditional roles of wife and mother. However, when VSLs begin to provide a springboard for supporting the strategic needs of women, for example by increasing their influence over household decision making when they contribute financially to the household, or by giving them the resources to enter traditionally 'male' markets, disrupting the status quo, it is resisted by communities. When women try to step beyond their traditional roles, communities use all of the methods of control at their disposal; disapproval, malicious gossip, imposition of internal constraints, withdrawal of status or relationships, and in some cases violence, to prevent the 'natural order' from being challenged.

Within households, VSLs can improve relationships by reducing the pressure on men to provide. Women can assist their husbands in providing the family's basic needs reducing stress and tension and giving the couple a sense of shared purpose; something to plan for, and work towards together. Although women still have little power to make decisions about their family's livelihood and future, their increased contribution to household income through VSL in many cases allows them to influence their husbands' decisions in small ways, even if they do not have the final say.

The act of saving small amounts each week towards an ultimate goal has also changed the ways in which women think about their lives. Throughout the research, women spoke of how they now know how to plan, how they think of the future, how they have developed a sense of purpose, through incremental saving towards a deferred goal. This 'culture of saving' can be harnessed to help women to make decisions that focus less on the immediate but more on long-term benefits, in areas such as family planning, health, education, and livelihoods.

VSLs have gone beyond their role as a community based credit institution to become communities in themselves. Women value VSLs not just as a means of saving and of accessing loans, but also as a forum in which they can celebrate different forms of successful female identity. Within these spaces, women can be viewed as successful based on alternative criteria than those admired within the wider community. An 'ideal woman' in the wider community is a woman who is demure and quiet, who upholds tradition and who quietly fulfils her role as wife and mother within the confines of her home. In a VSL, however, a woman is respected when she enters public spaces to do business, when she expresses herself and plans for the future. VSLs provide the womb in which women can support one another to develop the strength to later emerge and claim space in the public sphere.

VSLs have an extremely positive effect on women’s lives. However, in terms of challenging inequalities, the entrenched nature of a gendered culture, means that VSL’s impact will be slow and incremental. VSLs make a start by giving women more autonomy within their homes, and providing a space in which they can express themselves, and measure themselves against different norms and feminine identities. VSLs support women in longer-term thinking, and allow them to be more vocal in public forums. VSLs familiarize communities, and women themselves, with the idea that women can lead. When paired with interventions, such as those suggested in the section above, that directly address the prescriptive gender roles and unequal power dynamics that exist in communities, VSLs have the potential to contribute to positive societal change, transforming communities in the long term.

In the same way that VSLs provide an entry point to other ECRP interventions, they also provide an entry point to affecting slow incremental change towards women’s eventual empowerment. VSLs have shown themselves as an intervention to be relatively self-sustaining, and they are likely to remain active in communities long after project closure. It is likely that the daughters of women VSL members today, will stand taller and higher than their mothers, as a result of their mothers’ efforts in VSL.

As VSL women in Mulanje sang; *“Lero limenero lero! Ku banki kwa beba”*; Today, today, today, the bank is igniting! VSL has ignited the spark of gender equality. Now let us fan the flames.



*Photo 12: Walking home after a VSL meeting in Mulanje*





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Justice in Education” (2007). Pelgrave Macmillan, New York, pg. 5.

## **7 Annex A: Documents Reviewed**

Literature on gender and VSL in Africa reviewed;

- CARE (2014) “Evaluation of the Tuungane-linked Village Savings and Loans (VSLA) Initiative in Maniema Province” (Democratic Republic of Congo).
- CARE (2012) “Mind the Gap: Exploring the gender dynamics of CARE Rwanda’s Village Savings and Loans (VSL) programming”
- IPA (2012) “Reduction of Gender-Based Violence Against Women in Cote d’Ivoire”
- Sleggh, H., Barker, G. , Kimonyo, A. , Ndolimana, P. & Bannerman, M. (2013): ‘I can do women's work’: reflections on engaging men as allies in women's economic empowerment in Rwanda” Gender & Development, 21:1, 15-30
- WALA/USAID/CRS (2014) “Empowering women through savings groups: A study from the Wellness and Agriculture for Life Advancement (WALA) program” (Malawi)

Internal project documents reviewed;

- LTS ECRP Baseline Evaluation (2012)
- LTS ECRP Mid-term Evaluation (2014)
- LTS Combinations Report (2015)
- ECRP Annual Report Oct 2014 – Sep 2015
- ‘Enhancing Community Resilience: Responses to Climate Change and Vulnerability in Malawi’ (2015)

Documents consulted during instrument development;

- CARE (2012) “Good Practices Framework: Gender Analysis”
- Various gender analysis instruments provided by CARE Gender Advisor
- Oxfam (2005) ‘Gender Training Manual’

## 9 Annex B: Research Instruments

### 7.1 Decision Tree

**Target group:** 6-8 women, 6-8 men

**Materials:** Prepared tree drawing on flip chart, showing branches at top, roots at the bottom, markers, notebook and pens, voice recorder.

My name is Elizabeth Molloy. This is Asimenye Chitika and David Mussa. We are here to study the effects of VSL on gender in this community. We are independent researchers conducting a gender analysis for the ECRP project. We'd like to ask you about how some key decisions are made in the household, which affect incomes and the financial health of the family. We want to explore how different family members are involved, and what influences the outcome of decisions.

#### Labelling the Tree

This is a picture of a tree that represents household income. At the bottom of the tree, the roots represent all of the critical sources of income that help determine a good harvest and family income.

At the top of the tree, we have the branches, representing all of the important expenditure decisions that are made in the household.

1. What are the important sources of income in your household? (VSL loans, and VSL dividends, agriculture, petty business, etc.)*(Draw a symbol or write the decision on the roots of the tree)*
2. Now let's consider, what are the major household decisions that have to be made in your family?  
*(Draw a symbol or write the decision labelling the branches of the tree).*

#### Categorising decisions

Now, we are going to try to identify who in the household generally makes these different decisions. We'll mark each of them with a different-coloured paper. Looking at the bottom and top of the tree, ask participants to use a different coloured slip of paper (or symbol) to mark the following decisions:

1. What decisions on the tree do you consider to be mainly **your own decisions**? (That is, you may need to inform someone else, but they are considered your domain)
  - Why are these considered *your* decisions alone? Do you consult or inform other family members? (Before or after the decision?)
  - What happens if you do not consult others on this decision?

#### **Category 2 – [Someone else's]**

2. What decisions on the tree do you consider **primarily someone else's decisions**?  
(That is, you may or may not be informed by your spouse or other family member?)
  - *Whose* decisions are these? Why? In what ways are you involved? (Are you

- consulted? Informed afterward?)
- What happens if you do not agree with the decision the person has made?
3. What are the decisions where your **opinion matters but you don't have the final say**? (That is, you are consulted by your husband/family member, but you don't have the final word)
  4. What are the decisions where **your opinion matters a lot** (a decision cannot be made **unless you and your spouse/family both** come to an agreement)?

**Category 3 and Category 4:**

- Why do you think these decisions are always decided jointly?
- What strategies do you/your spouse use to influence the outcome, either directly or indirectly?
- When there is disagreement, who usually prevails?
- Give an example where you *successfully* influenced an outcome

5. Finally, which of these decisions generally cause the **most disagreement** in the household? (Mark these with a star)

Why do these decisions generate more conflict or disagreement? How do the disagreements get resolved?

Describe/give examples of a recent decision that caused conflict.

In general in this community, do verbal insults, aggression, or violence take place within families? When do you think that violence or insults are acceptable? When is it not acceptable? How might violence/verbal insults affect women's participation in decisions?

Are there some decisions that should generally be made by men? Why?

Are there some decisions that should generally be made by **women**? Why?

Strategies for Influence

- Looking at the tree, what are your thoughts about this picture, overall?

Trends and desired changes in Decision-Making processes

- Thinking back on recent years, have you observed any changes in how decisions are made in this community? What is the change? Why do you think they are changing?
- Has the introduction of VSL into this community caused any changes in the way that decisions are made?
- What do you like about the way decisions are currently being made in your household?
- Where would you most like to see change? Why? Are there other decisions (not on this tree) where you would like to see change?
- What can be done within the community to facilitate these changes?

## 7.2 Focus Group Discussion Guide

Target group: 6-8 female VSL members, 6-8 male VSL members

Materials: Notepaper and pens

My name is Elizabeth Molloy. This is Asimenye Chitika and David Mussa. We are here to study the effects of VSL on gender in this community. We are independent researchers conducting a gender analysis for the ECRP project. We want to study how gender affects economic activities in this community, and would like to hear your views.

1. Why do you take part in VSL?
2. What have been the benefits of you being members of VSL?
3. Do you think VSLs are more important for women or for men?
4. Who in your household makes the contributions to VSL? Where does the money for the contribution come from? *Probe: Where do men get money for contributions from? Where do women get money for contributions from?*
5. Who in your household decides when to take out a loan? Who in your household is responsible for paying back loans?
6. When men take loans, what do they spend it on? When women take loans, what do they spend it on?
7. Who owns the things you buy with your loan? *Probe: If you buy a goat, who owns the goat? You? Your husband/wife? The family as a whole? Who can decide to sell that goat? What about things that have a lot of value, like a piece of land?*
8. When you receive the dividend, do you keep it or do you give it to someone else?
9. Who in your household gets to decide how the dividend is spent?
10. What do men spend dividend on? What do women spend dividend on?
11. Is there any difference in the way that men use VSLs and women use VSLs?
12. Are there any male/female (opposite sex to sex of FGD) members of your VSL? Is there any difference in the way that they use VSL to the way that you use it?
13. To what extent has being in a VSL changed the relationship between your husband/ wife? What are you doing differently now? Is it different before and after share-out?
14. Are there situations where you –or other women in the community—may face problems/challenges, taken advantage of, or otherwise at risk – by engaging in income generating? How common are these problems?
15. How do people in this community perceive women as business-people and entrepreneurs? (i.e. are there certain occupations or skills that they are thought to be better at? Are there certain skills that they lack/ or that they require?
16. Are there businesses that you would not want your daughter to engage in? Why? Why not?
17. Are these perceptions about women earners changing in recent years?

18. Are there specific challenges that women farmers/entrepreneurs face, compared to men? Do all women face these challenges? For certain groups of women?
19. If you could change the way VSLs work, what would you change?

### 7.3 Ideal Woman/ Ideal Man

**Target group:** 6 – 8 women.

**Materials:** A1 poster paper, markers (different colours), notebook and pens for notetaking, camera.

My name is Elizabeth Molloy. This is Asimenye Chitika and David Mussa. We are here to study the effects of VSL on gender in this community. We are independent researchers. We do not work for Christian Aid. This activity is not a test and will not have any influence on who will or will not be involved in Christian Aid programmes in the future.

We are interested in understanding how men and women in this community are expected to behave, and how people define the qualities of a good/ideal wife. Expectations for men and for women are very different. For example, we expect women to speak very softly and always be neat. We expect an ideal man to be responsible for the family income and be very strong.

We'd like to better understand what people in this community consider to be the ideal qualities and behaviours that are expected of a woman/wife.

On this paper, please draw a picture of the 'Ideal Woman'.

1. How she should look? How she should behave? What is she wearing? How should she act?
2. For a woman to be seen as a "proper woman/good wife" in this community what is she like? What does she do? How does she behave?
3. How does a good wife who lives here spend her day? What are her main tasks?
4. What kind of mother is she?
5. Does a good wife contribute to family income? If not, why not?
6. How does she behave in public?
7. What are some behaviours that a proper woman/ good wife **should not do**? Are there some 'un-feminine' behaviours that she should not practice? Are there places that she does not belong?
8. Sometimes what society considers to be an "ideal" is different from the way people actually act. Are there any traits/expectations that women find difficult to live up to or follow? Why? Are all of these expectations realistic?
9. What do people say about a woman if he does *not* display these traits or behaviours?
10. What happens to a woman who does not meet these expectations? What do people say about her? Do you have such women in this community? What do they do?

11. What are the *consequences* for men and for women? Are the consequences for women (of not behaving as expected by society) the same as for men? Why/why not?
12. Does being a member of VSL make it easier or harder to be an “Ideal woman”?
13. How does an Ideal woman act if her husband is not being an Ideal man?
14. What have been the most significant changes in expectations of how *women should behave* and what they *can or can't do* in recent years? How do you view these changes? Which have been positive, what have been negative, and why?
15. What has been the effect of these changes for men?

#### 7.4 Key Informant Interview Guide

**Target groups:** Christian Aid Staff, Government Officials, Community leaders (TAs, GVHs, VDC chairs etc.) Field Officers, and Village Agents.

**Materials:** Notebook and pens, camera, voice recorder.

My name is Elizabeth Molloy. This is Asimenye Chitika and David Mussa. We are here to study the effects of VSL on gender in this community. We are independent researchers conducting a gender analysis for the ECRP project. We want to study how gender affects economic activities in this community, and would like to hear your views.

1. Have you observed changes in men and women's economic activities in recent years? How so? What do you think of these changes?
2. Are there particular business activities or crops that women are involved in than men? Why is that?
3. Do you see any barriers that prevent women from being engaged in more lucrative agro-enterprises/profitable businesses? Is it different for older women or younger women?
4. What additional efforts/changes are needed /could you suggest to make it easier for women to succeed?
5. VSLs have been formed by the ECRP project to give people access to credit/money so that they can engage in income generating activities and so that they can get savings to help them through difficult periods. Are there any other services or groups in this community that give people access to money so that they can engage in business or get money when they have experienced difficulties? Where are they located? What services do they provide?
6. Who are the main people who can access these services?
7. Is it easy for women to access them? If not, what prevents women from accessing them? Is it different for older women or younger women?
8. What is your view of VSLs in this community?

9. Have you noticed any changes in the community because of the VSLs?
10. Have you noticed any changes in households?
11. Have you noticed any problems with VSLs?
12. If you could change anything about VSLs, what would it be?

## 7.5 Leadership Ranking Exercise

**Target Group:** 6-8 women, 6-8 men

**Materials:** A1 Chart paper, markers, coloured paper.

My name is Elizabeth Molloy and this is Asimenye Chitika and David Mussa. We are independent researchers conducting a study about VSLs in the ECRP project. We would like to talk to them about important committees in the community and what makes someone a good committee member and/or leader.

### Step 1: Listing committees

Please make a list of all of the important committees and groups in the community (including DRR, VDC, VCPC etc.)

### Step 2: Ranking the committees in order of importance

Each FGD member will now mark what are, in their view, the most, second most, and third most important committees in the community.

1. Why is this committee more/ least important in the community? What role does it play in the community?
2. What *resources* does each committee manage?
3. What is the percentage of men – to – women members in this committee? (*Use symbols or numbers to mark the gender breakdown on the map*) What different roles do men and women play? Why?
4. Why do you think that you have relatively more (or relatively equal, or relatively less) influence in this committee?

### Step 3: Leadership qualities

You've described the committees where citizens can play an active role in community affairs. Now let's list the characteristics of a good leader. A good leader should be...?

5. Looking at the all of the leadership qualities that you have listed, do you think that this is a quality that both men and women can have? Why or why not?
6. Is this characteristic more important for women or for men?
7. Are there challenges for women or men to balance their committee and leadership roles and family roles? How do they balance these?
8. Tell me about an important woman leader in this community (or that you have heard of) that men and women alike listen to and respect?
9. What makes her respected? (OR) Why do you think there are not any leaders



that men listen to?

10. Are there any similarities between women in leadership positions and women who are part of VSL?
11. Are women in these village committees also members of VSL? Do you see any difference in leadership qualities between women who are and who are not members of VSL?

**Step 4 – Mixed- sex committees**

12. Tell about a time when the women/a woman in a committee had an opinion or idea that was different than the men's. What happened? How did the decision turn out?
13. How can you describe when a member is participating meaningfully in a committee—that is, when his or her voice is heard and listened to?
14. Would you say that most women members can participate meaningfully? Why or why not? Do you think that that women who participate in VSL will be in a position to participate meaningfully?
15. Sometimes it happens that when women are present in leadership positions, they are there but they only agree with others or say little. Does this happen in some of these committees? Why do you think this is?
16. What do you think would make women more comfortable to speak up?

**17. Step 5: Final reflections**

18. Looking at this picture, are you satisfied with the situation?
19. What changes would you like to see? How can these changes come about?