December 2021

Changes in intra-household decision-making powers

Effects of a gender transformative approach in savings groups in the Barotse Floodplain, Zambia

Citation

This publication should be cited as: Cole SM, Barker-Perez E, Rajaratnam S, McDougall C, Kato-Wallace J, Muyaule C, Kaunda P, Puskur R, Longley C, Mulanda A, Mulanda J and Patel AE. 2021. Changes in intra-household decision-making powers: Effects of a gender transformative approach in saving groups in the Barotse Floodplain, Zambia. Penang, Malaysia: CGIAR Research Program on Fish Agri-Food Systems. Working Paper.

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Acknowledgements

Special thanks to Shannon Hardisty for assisting in the development of this working paper.

Contact

WorldFish Communications and Marketing Department, Jalan Batu Maung, Batu Maung, 11960 Bayan Lepas, Penang, Malaysia. Email: fish@cgiar.org

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List of acronyms

CRS	Catholic Relief Services
SILC	Savings and internal lending communities
AAS	Aquatic agricultural systems
GBV	Gender based violence
GTA	Gender transformative approach
GT	Gender transformative
SSA	Sub-Saharan Africa

Abstract

Microfinance models have expanded over the past decades to include savings groups to assist people who lack access to more formal financial services to save, borrow, and earn interest on their investments. Development organizations have incorporated savings group methodologies into their programming, often as a means of empowering women in low-income settings. Studies have shown that women's participation in savings groups does not necessarily translate into women's increased control of how to use loans or the money accumulated through saving, thus calling into question whether savings groups truly empower women economically. This paper presents a study on a pilot that integrated a gender transformative approach into a savings group methodology in Zambia. Savings group members invited their spouses to sessions during group meetings to reflect and identify actions to address the gender barriers that constrain women's agency and other empowerment outcomes. Results show that there was a significant change over the course of the pilot in decision-making powers on the use of savings by women and men involved in the sessions. The results provide support to a small but growing body of evidence for the integration of gender transformative approaches into savings group methodologies to economically empower women more effectively.

1. Introduction

For decades, microfinance has been embraced as an effective development strategy. Microfinance is credited with bringing about a variety of positive development outcomes, including alleviating poverty, bolstering enterprise, spreading business skills, raising educational attainment, strengthening health outcomes, generating social capital, empowering women, and lowering domestic violence rates, all while maintaining positive returns on donor investments (Grosh and Somolekae 1996; Hashemi et al. 1996; Morduch 1999; Montgomery 2006; Dowla 2006; Hermes and Lensink 2011; Imai et al. 2012; Cull and Morduch 2017). Research in recent years, however, has yielded more mixed results. Specifically, an increasing number of studies over the past decades raise limitations and negative effects, including distracting from more effective and worthwhile development investments, undermining social networks, indirectly increasing domestic violence, neglecting to consider intra-household power relations, and encouraging over-indebtedness (Ebdon 1995; Rahman 1999; Mallick 2002; Hermes and Lensink 2011; Waller 2014; Molloy et al. 2016; Afonso et al. 2016; see also Garikipati et al. 2017). Microfinance continues to flourish, despite these shortcomings, and is no longer restricted to credit alone. In response to an observed need for more robust financial services, microfinance institutions have now begun to incorporate savings and insurance models as well.

Box 1: Microfinance

Microfinance schemes began with microcredit in Bangladesh and spread throughout the world. Donors and participants alike have embraced contemporary microfinance schemes as a low-cost, low-risk way to provide the poor with access to financial services that are otherwise unavailable, costly, or risk-laden such as relying on family and friends or high-interest moneylenders to provide loans in times of need (Bernasek 2003).

Savings groups are one example of these innovations in expanding microfinance models. While microfinance has historically concentrated on providing credit to borrowers, savings groups are self-funded by participants and are mainly focused on enabling people to save. Members can choose to allocate funds toward loan disbursement or member insurance as they see fit (Allen 2006). Catholic Relief Services (CRS) provides training in one type of savings group, known as savings and internal lending communities (SILC). These groups allow individual members, and in particular women, to save, borrow, and earn interest on their investments, no matter how small.

The tendency for microfinance initiatives to focus their efforts on women in low-income countries is well known (see D'Espallier et al. 2013, for more insights) and justified in light of the pervasive gender inequalities that characterize such settings.[1] Moreover, microfinance institutions tend to target women because they distribute goods and services more equitably within their households or appropriately utilise their savings or loans obtained from microfinance institutions (see Garikipati 2008; D'Espallier et al. 2011; Bradshaw et al. 2013). Studies have shown, however, that women often do not make the final decisions about whether to take loans from their groups or on how to use the monies accumulated from saving or generated from businesses the loans supported (Goetz and Gupta 1996; Kabeer 2001; Molloy et al. 2016; Karim and Law 2016; see also Waller 2014). This result questions the assumption that participation in microfinance necessarily contributes to women's economic empowerment. In addition, the responsibilities of women who take loans to start businesses usually increase without any corresponding decrease in their domestic and/or agriculture-based duties. Men tend to resist engaging in "women's" work, resulting in a double burden for women who attempt to save and invest in productive activities while simultaneously maintaining their homes. Thus, overburdened, women have difficulties attending microfinance group meetings or contributing monies to increase savings funds (Molloy et al. 2016). In some cases, men's feelings of resentment or powerlessness due to their wives' increasing independence can result in heightened domestic tensions or violence (Slegh et al. 2013).

In the Barotse Floodplain in western Zambia, the CGIAR Research Program on Aquatic Agricultural Systems (CRP AAS 2011) supported the formation of SILC groups in 10 focal communities as a means of helping people save money and increasing their access to finance for productive investments in fisheries- and agriculture-based activities. This was a major priority area identified by residents in the focal communities during the start-up of the program given people's lack of access to formal banking and microcredit in the floodplain (see Dierksmeier et al. 2015). The initial formation of SILC groups started in early 2014 and was relatively successful in mobilizing community savings. Prior research, however, suggested that – and echoing the findings of the literature cited above – women in this context generally lack decision-making powers regarding the use of natural and financial resources compared to men in their households (Kwashimbisa and Puskur 2014; Rajaratnam et al. 2015; see also CSO 2016). A social and gender analysis carried out in the floodplain (Rajaratnam et al. 2015) identified these constraints as potential obstacles to achieving sustainable social and economic empowerment through the SILC methodology, especially for women (see Waller 2014, for similar views about the SILC methodology).

To address these and other barriers to economic empowerment surfaced by the broader literature, a gender transformative approach (GTA) was integrated into the SILC methodology in early 2015. Gender transformative (GT) sessions, which were developed for piloting together with SILC group facilitation on savings and financial literacy, worked to actively engage men, in particular male spouses or family members, to increase their involvement as supporters of women's economic empowerment. Sessions were designed to incite critical reflection, action planning, and learning by and with women and men, with an intention to transform unequal gender norms and power relations, improve intra-household decision-making, and increase mutual spousal support in the home. The GT sessions focused on several gender-related topics and took place during normal SILC group meetings. By engaging with said norms and gendered power relations at their root, GT sessions intended to create pathways for locally appropriate women's empowerment. In other words, pathways through which women SILC group members could more freely decide how to use and invest their time, savings, and

Box 2: Gender Transformative Approaches

Gender transformative approaches 'encourage critical awareness among men and women of gender roles and norms; promote the position of women; challenge the distribution of resources and allocation of duties between men and women; and/or address the power relationships between women and others in the community' (Rottach et al. 2009, p. 8; see also Kantor 2013; Cole et al. 2014; McDougall et al. 2015).

loans to engage in economically productive activities of their own design, thus leading to better, longer-lasting, and more equitable development outcomes for resource-poor people living in the Barotse Floodplain.

This working paper aims to contribute further understanding around the intersection of microfinance and women's empowerment, and especially regarding the gender constraint of inequitable intra-household decision-making. In this study, we explore whether changes occurred in intra-household decision-making surrounding the use of savings accumulated through SILC groups. The main research question is: **To what extent does incorporating an explicit GTA into a savings group intervention influence women's and men's control over the use of savings?**

SILC meeting, Barotse Floodplain, Zambia.

2. Conceptual frameworks

In aquatic agricultural systems, defined as contexts in which production in natural freshwater ecosystems contribute substantially to people's livelihoods (The WorldFish Center 2011), there are significant gender inequalities in the access to and control of natural and financial resources, including land, credit, and earnings from small enterprises (Medard 2005; Weeratunge et al. 2012; Burnley and Ziegenhagen 2014; Kwashimbisa and Puskur 2014; Cole et al. 2015; Rajaratnam et al. 2015). Addressing these inequalities requires a deeper understanding of why gaps between women and men occur (Weeratunge et al. 2012), and in particular, an elucidation of the potent roles that gender norms and power relations play in shaping access to and control of resources (Cole et al. 2015; Rajaratnam et al. 2015). Rudimentary gender analyses often uncover gender differences yet fail to highlight and act upon the social institutions that both create and maintain differences (Okali 2011). Social institutions include those at the household and community levels, as well as those at the structural level, such as the market and state, that influence power relations between different social groups and disproportionately impact livelihood options and wellbeing outcomes (Kabeer 1994).

GTAs are informed by a social relations framework (Kabeer 1994). Applied within a women's empowerment framework, GTAs attempt to increase women's abilities to make "strategic life choices," where previously, their abilities to do so were denied (Kabeer 1999; 2017). To enable these changes in women's empowerment outcomes to materialize, it is necessary to challenge gender inequalities at their root, particularly the unequal norms and power relations that prohibit women from expanding their choices; at the same time, it is essential to strengthen the voices of women so that they can have greater control over their lives and futures (van Eerdewijk et al. 2017). Thus, the GT sessions piloted together with SILC methodology aimed to incite critical reflection and the planning of actions to address the unequal norms and power relations that limit women's control of the resources they save and generate through their savings groups.

According to Golla et al. (2011, p. 4), "A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions." Economic advancement (1) and power and agency (2) thus form the two inter-related components of women's economic empowerment. Women's greater abilities to make decisions is an important expression of agency (van Eerdewijk et al. 2017). This study measures changes in agency in terms of shifts in intra-household decision-making powers relating to the use of money saved over the course of the pilot, and specifically, changes away from decisions made by a sole spouse and toward joint decision-making. In this paper we take the position that joint decision-making reflects greater agency than decisions made by a spouse on their own, especially for married women. Strong norms in this context position men as heads of households and key financial decision makers (see Kwashimbisa and Puskur 2014; Cole et al. 2015). We also recognize that autonomous decisions made by women regarding the use of their savings indicate greater control over their lives and futures (see Peterman et al. 2015, on the challenges qualifying joint and sole decision-making in different contexts and across different domains).

3. Literature review

3.1. Savings groups as vehicles for women's economic empowerment?

In the sub-Saharan African (SSA) context, formal financial services such as savings and credit are largely inaccessible to rural people due to geography and cost. Banks are generally located in urban centers, and with a large percentage of the population in SSA living in rural areas, many people are unable to reach these banks without expending considerable time and money (Miracle et al. 1980; Comninos et al. 2008). Moreover, high interest rates, savings account fees, and average loan sizes are prohibitive to the extremely poor (Miracle et al. 1980; Allen and Panetta 2010). Microfinance institutions, therefore, offer services to this large population of the "unbanked" poor, not only in SSA but around the world.

Contemporary microfinance was pioneered by Mohammed Yunus in 1976, when he founded Grameen Bank in Bangladesh. The Bank provided microcredit loans to the poor, targeting women borrowers due to their disproportionate levels of poverty and their lack of access to markets or finance (Hashemi et al. 1996). Grameen Bank also introduced the concept of group lending, which holds group members jointly responsible for loan repayment. Group lending allows the lender to rely upon peer pressure ("social collateral") rather than traditional financial or physical collateral, which the poor lack. Through innovations in social collateral and a focus on women borrowers, Grameen Bank and subsequent microfinance institutions targeted their initiatives to reach the poorest of the poor, or those who cannot otherwise access credit, and are therefore especially susceptible to shocks (Develtere and Huybrechts 2005).

To address an observed need for a greater range of financial services, microfinance institutions began diversifying beyond credit alone, promoting risk-management products such as savings, emergency loans, and microinsurance (Churchill 2002). Microcredit, after all, is simply a form of debt, and some have questioned its appropriateness for those who are already indebted or impoverished (Adams and Von Pischke 1992; Hendricks and Chidiac 2011). Researchers have identified an especially high demand for savings facilities among the poor (Montgomery 1996; Woller 2002). Impact assessments show that where attractive savings facilities are available, the poor will make use of them (CGAP 1995; Johnston and Morduch 2008; Dupas and Robinson 2012). In a review of microfinance institutions in Latin America, it was found that the presence of savings facilities increased both the breadth (number of borrowers) and depth (poverty level) of microfinance institution outreach (Rossel-Cambier 2010). Savings facilities allow people to accumulate funds in order to self-insure for the future: for example, to make withdrawals in times of need or variations in expenditure, rather than selling assets, or to cover loan payments when income is inadequate (Nourse 2001; Rossel-Cambier 2010; Dupas and Robinson 2012).

Savings groups have been identified as a valuable alternative to the classic microcredit approach because they offer the poor a way to increase their financial capital through savings rather than debt (Hendricks and Chidiac 2011; Lowicki-Zucca et al. 2014). Pioneered by CARE Niger in 1991, contemporary savings groups are an adaptation of a local rotating savings and credit association model. Savings groups exist in varying iterations throughout the world but share certain core characteristics. Generally, a savings group is a self-selected entity that makes regular equal contributions into a central fund.

Members can choose the amount of their contribution based on what they can afford. Members are then allowed to take loans from the central fund as needed. These loans are paid back with interest, causing the fund to grow over time. At the end of the savings period (which is determined by the members), the entire fund is shared out to all members in proportion to the amount that was initially invested. Because of the interest paid by borrowing members, the amount that is shared out at the end is often significantly higher than the amount that was originally contributed (Allen 2006).

Khandker (2000) pointed out that the microfinance movement has been largely donor-driven, and if programs are to be financially sustainable, savings mobilization must take place so that participants can finance themselves rather than relying indefinitely upon donor support. Because savings groups are funded entirely from within, sustainability does not depend upon the funding capacity of the donor. Donor-funded organizations take part by training and facilitating rather than disbursing funds, and from their perspective, the ultimate goal of a savings group is autonomy and self-sustainability. Indeed, impact assessments have shown that savings groups commonly remain active for years, even after ceasing contact with the original facilitating agency (Allen and Panetta 2010; Rasmussen 2013). CARE, for example, engages in savings group training for just one year before leaving the group to its own devices, and according to Allen (2006), 95% of these savings groups are still active two years after training has finished. This self-sufficiency renders savings groups highly appropriate for rural, isolated communities such as those found in SSA.

When funds are shared out at the end of a savings period, research suggests that they are used for a blend of basic needs, consumption, and production purposes (Allen 2006; Allen and Panetta 2010; Cameron and Ananga 2015). Participants have reported using their savings to purchase fertilizer and improved seed varieties to improve their agricultural productivity (Ksoll et al. 2013; Rasmussen 2013). Some studies have found that participants in savings groups are more likely to use savings productively due to pressure from their peers (Aliber 2001; Fessler 2002; Holvoet 2005). Holvoet (2005) also found that the availability of a group fund for emergencies allowed members of savings groups to feel safer investing savings and credit in productive activities, knowing that the group fund was there to smooth consumption in case of a shock.

Microfinance and women's empowerment have been linked in development since Mohammed Yunus began lending to women in the mid-1970s. The connection between microfinance and women is partially due to a gap in men's and women's access to credit and finance (Armendáriz and Morduch 2005). Women represent the majority of the world's poor and gender roles often prevent them from attaining the freedoms of mobility and occupations that many men enjoy. Even if women are theoretically able to access financial services, they are regularly discouraged from doing so due to costs of services, too-large loan sizes, or the threat of property seizure in the case of non-repayment. Not only do women tend to have a greater need for financial services, but research has shown that women are generally safer borrowers than men, with higher repayment rates (Armendáriz and Morduch 2005; D'Espallier et al. 2011), thus making them more attractive to microfinance institutions.

Access to finance allows resource-poor women to strengthen their income-generating activities, theoretically improving their abilities to make their own financial decisions. This is meant to lessen women's dependence on the men in their families, thereby allowing them to expand their lives outside the home (Hashemi et al. 1996). When women are no longer completely dependent on the men in their lives for financial security, women are able to make decisions that better serve their own needs. When women and families depend upon men alone to provide for the household, studies have shown that the men often withhold earnings for their own personal use rather than investing in the well-being of the household (Kabeer 1995; Fletschner 2009; Cole et al. 2015). Many development organizations have therefore focused on increasing women's economic empowerment as an indirect way to improve the health and nutrition of children and others in the household (see Herforth and Harris 2014).

A review of the literature, however, indicates that the impact of microfinance on women's empowerment may be limited and is not always positive. As multiple studies have highlighted over time (Ebdon 1995; Goetz and Gupta 1996; Ngo and Wahhaj 2012; Waller 2014; Molloy et al. 2016), a woman's membership in a microfinance group does not necessarily translate to her control over the funds. Specifically, a woman may serve as a proxy for a man, taking out a loan on his behalf or joining a savings group with his funds. In this case, it is the woman who bears responsibility for repayment, and the woman who risks jeopardizing her social standing if she cannot repay (Goetz and Gupta 1996; Molloy et al. 2016). Similarly, as Mayoux (1999) observed, while some men perceive the loan as belonging to their spouses rather than themselves, they nonetheless claim ownership over some portion of the loan or dividends earned through savings and lending (see also Molloy et al. 2016). Other men do not claim their spouses loans for themselves, but decrease their own contribution to household finances in response to increased income from their spouses (see Hagan et al. 2012; Waller 2014). Further, women who increase their income-generating activities often do so without any corresponding decrease in unpaid domestic work. Many men are averse to sharing in domestic responsibilities, which are considered to be the work of women. Such beliefs and practices result in a "double burden" for women as they maintain full responsibility for the household on top of their income-generating activities (Kabeer 2005; Slegh et al. 2013).

Ngo and Wahhaj (2012) found that access to credit does not increase a woman's decision-making powers if her productive skills are limited, or if her husband appropriates control over her loan. In addition, access to finance does not necessarily improve women's ownership of assets if ownership is not equal within the household; for example, typical "female" assets such as jewelry and small livestock are often the first to be sold in the event of an economic shock. This causes further gender imbalance in the future, as women no longer possess assets that previously earned them income (Deere and Doss 2006; Agarwal 2011).

Some studies have found that lending to women can influence the occurrence of gender-based violence (GBV). When women increase their economic empowerment, the shifting status quo within the household can manifest either in positive changes (for example, the woman's heightened status decreases the likelihood of GBV) or in negative changes (for example, the man feels threatened and exerts violence to maintain his position of power) (Mejia et al. 2014). As Mejia et al. (2014) pointed out, it appears that the effects of women's economic empowerment on GBV are highly contextually specific. Evidence is contradictory and likely to be biased because of the sensitivity of self-reporting (Schuler et al. 1996; Mejia et al. 2014). That there is some sort of relationship between women's economic empowerment and GBV, however, does seem to be the case. Thus, programs should be aware of such a relationship and engage men as supporters of women's economic empowerment. Armendáriz and Roome (2008) found that an action as simple as women inviting their spouses to take part in microfinance groups decreases intra-household frictions and increases the likelihood that the man will share in the woman's domestic and business-related responsibilities.

For Garikipati (2008), economic development resulting from involvement with microfinance does not necessarily lead to empowerment as long as asset ownership and decision-making powers still belong to men; though the household may benefit, the woman may remain powerless in relation to the man. Therefore, any microfinance program – whether it be credit, savings, insurance, or some combination thereof – has a better chance of success and achieving empowerment gains if combined with programs that address these unequal norms and power relations.

Woman selling fish in Barotse Floodplain, Zambia.

4. Methods

4.1. Study site and pilot description

The Barotse Floodplain is located in the upper Zambezi catchment in Western Province, Zambia (see Figure 1). People who live in and around the floodplain employ a diverse mix of strategies to secure their livelihoods, including harvesting aquatic animals and plants, farming food and cash crops, and rearing livestock (Rajaratnam et al. 2015). Nonetheless, Western Province had the highest poverty rates in Zambia in 2015 at 82.2%, an increase by roughly 2% from 2010 (CSO 2016). The province also had the highest percentage of people living in extreme poverty in 2015 at 73.0%. Households headed by women were disproportionately poorer in Zambia in 2015 (56.7%) compared to those headed by men (53.8%). Rural areas in Zambia had the highest rates of poverty at 76.6% compared to 23.4% in urban areas. Lack of access to capital and credit were major reasons why people in Zambia experienced poverty in 2015, which prohibited them from expanding or diversifying their agricultural production, purchasing agricultural inputs, and starting their own businesses. Zambians indicated a desire for increased access to credit as an important means to improve their impoverished conditions (CSO 2016).

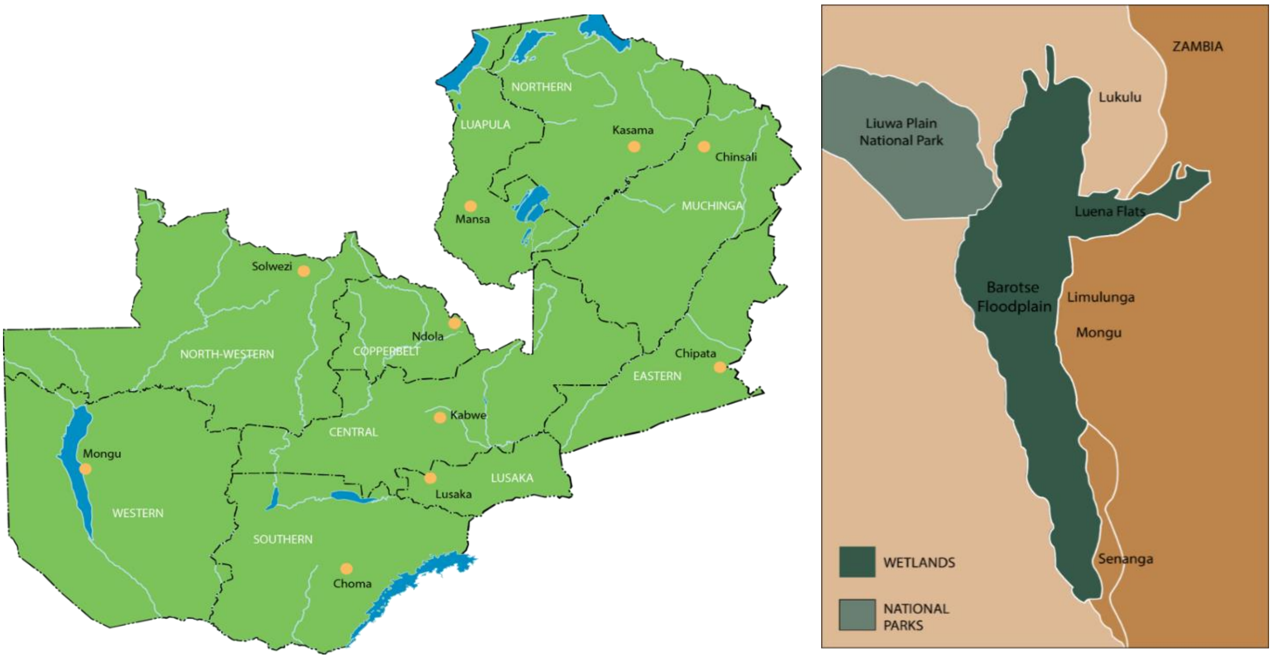

Figure 1. A map of Zambia and the Barotse Floodplain.

Based on a search of websites of major development organizations operating in Zambia, savings group initiatives form components of their overall portfolios of interventions. In Western Province, CRS, through their implementing partner Caritas-Mongu, has facilitated the formation of SILC groups “to enable the economically active poor, especially women, to develop their own reliable financial services within the community and to support community self-reliance and resilience” (CRS 2017). Such savings groups have provided some women in and outside the province with the necessary means to save and invest in primarily small businesses, make home improvements, purchase agricultural inputs, and pay for school fees (Taneja 2013).

Helping facilitate the formation of SILC groups to enable women to achieve greater self-reliance and resilience in Western Province is particularly important given that women's access to credit as well as their ownership of agricultural and non-agricultural assets, decision-making powers, and overall wellbeing are all relatively constrained compared to men's in the province (Kwashimbisa and Puskur 2014; Cole et al. 2015; Rajaratnam et al. 2015). Kwashimbisa and Puskur (2014) found that the vast majority of married women in their study did not have control of the income generated through the sales of agricultural produce.

It is within this context that a GTA was integrated into the SILC methodology (known as SILC+GTA) in early 2015 for piloting in the CRP AAS focal communities in the Barotse Floodplain. A SILC+GTA facilitator manual was developed to complement the guide created by CRS for implementation of the SILC methodology. Content for the manual was identified by project stakeholders and informed by a social and gender analysis carried out in late 2013 (Rajaratnam et al. 2015).

Box 3: SILC + GTA

SILC + GTA works to create pathways through which members can freely invest their time and money in economically productive activities, leading to better, long-lasting and more equitable development outcomes for women and men (Promundo-US and WorldFish 2016).

A total of 12 GT sessions were developed, including an introductory session. Sessions focused on a wide range of topics, including family visioning, gender/sex, gender socialization, parenting, couples working as a team, alcohol abuse, spouse support and gender equality, violence, anger prevention, and strengthening couple relations. Visual aids were created and incorporated into the manual to enhance the discussions during each GT session. An outline of the GT sessions can be found in Annex A. The full facilitation manual can be found here (Promundo-US and WorldFish 2016).

Sessions were carried out once or twice a month during regular SILC group meetings. Each session comprised the following participatory action research process:

1) Critical reflection by SILC group members on the topic discussed.
2) Action planning on how group members and their spouses (and other family members) could address or exploit the gender-related constraint/opportunity.
3) Feedback (after the first and subsequent sessions) on how the action plans were carried out.

The overall process implemented by SILC facilitators and with group members, embodied the core principles of participatory action research, including shared ownership of the research, equity, shared analysis, and feedback of results for ongoing learning to support social change and transformation (see Apgar and Douthwaite 2013).

4.2. Methods and data collection

A quantitative baseline survey was administered with members from randomly sampled SILC groups in December 2014. At the time, there were 37 SILC groups functioning in the 10 CRP AAS focal communities. The SILC groups were spilt into two categories: 1) those whose facilitators were trained only on the SILC methodology, and 2) those whose facilitators were to be fully trained on incorporating the GT sessions. Ten groups were randomly sampled, five from each category. Three groups were selected from Mongu District, four from Senanga District, two from Lukulu District and one group from Kalabo District in Western Province. SILC members from these groups were asked to participate in the baseline study. A total of 166 people (113 women, 53 men) were surveyed at baseline. The facilitators selected to implement the pilot prior to carrying out the baseline survey (three women, six men) were trained in March 2015 and started facilitating the GT sessions from early April 2015 to May 2016.

The endline survey was carried out in June 2016. A total of 110 people (80 women, 30 men) who were surveyed at baseline participated in the endline. A relatively equal share of people from SILC-only groups and SILC groups + GT sessions did not participate in the endline survey. While the attrition rate was moderately high (33.7%), it is consistent with other studies carried out in small-scale fisheries in SSA given the intricacies involved in working and conducting research in such settings (see Witt et al. 2010). The main reason why people did not participate in the survey at endline was due to their involvement in fishery-related activities outside their villages.

The quantitative survey collected a variety of information at baseline and endline, including demographic characteristics and data on savings and borrowing, decision-making, time allocation, and gender attitudes. For this study, the main focus of the analysis was on the decision-making data regarding the use of savings. Respondents were asked to respond to the question “Who makes the final decision about what to do with the money you save?” by indicating either “I do” or “spouse” or “spouse and I together” or “someone else.” Informed consent was obtained prior to carrying out both quantitative surveys. Qualitative data were collected during GT sessions to document the critical reflection processes that took place, the action plans that were developed and implemented, and the subsequent learning that was fed back in SILC groups.

4.3. Data analysis

Stata 13.0 was used to analyze the quantitative data. The descriptive statistics are presented as means for the binary and continuous data. Differences by round of measurement (baseline versus endline) for the continuous data were assessed using the Wilcoxon rank-sum test and a *t* test was used for the binary data. An analysis of key characteristics (for example, sex, age, wealth status, and final decision-making powers) was also carried out between those who participated in both rounds of survey data collection and those who were lost to attrition to determine if there were significant differences in these characteristics between the two samples at baseline. Qualitative data were analyzed using content analysis (Vaismoradi et al. 2013). A coding structure was developed prior to the analysis using deductive principles. The data were coded using NVivo10 software.

5. Results and discussion

Logistic regression analysis was conducted to test for attrition bias. The model included a dichotomous dependent variable (1 = attriters, 0 = people who participated in both rounds of surveys) and sex, age, marital status (1= married, 0 = other), a proxy for wealth (a score for the materials used to build a house), and whether the final decision on the use of savings was made jointly (1 = yes, 0 = no) as independent variables. Those who participated in both baseline and endline surveys did not differ significantly from attriters on key characteristics except for age. Attriters were roughly 7 years younger, on average, than those who participated in both rounds of surveys (38.7 years old versus 45.9 years old, respectively; $p = 0.001$). Capacities to generate income, save, and invest in productive activities or negotiate for joint decision-making on use of savings could be either more or less significant for those SILC group members who were slightly younger. We tested this by running a correlation to ascertain whether an association between age and the other variables existed. Spearman's rank correlation was utilised and there were no large and significant correlations found between age and any of the other variables, which provided enough evidence to move forward without concerns of attrition bias given the focus of the analysis in this study.

Women comprised 74% of the sample from SILC-only groups and 71% of the sample from the SILC groups + GT sessions. The average age of the sample from SILC-only groups was 46.7 years at baseline and 45.2 years for the sample from the SILC groups + GT sessions. Over 72% of the sample from SILC-only groups was married at baseline and 65.5% of the sample from the SILC groups + GT sessions. The percentage of the sample from SILC-only groups who were married at endline decreased slightly to 67% due to some group members becoming widowed yet stayed the same for the sample from the SILC groups + GT sessions. Very little difference was found between the two samples regarding their house material score at baseline (2.3 versus 2.2 out of 3.0, respectively). These results suggest that the two sample groups did not differ much regarding their socio-economic status at baseline.

5.1. Changes in decision-making powers

Table 1 presents the findings on final decision-making powers on the use of money saved, by group status and sex of the SILC group member. Only those from the sample who indicated they were married at baseline and endline were included in the analysis (N = 71). The percentage of the sample from SILC-only groups and from the SILC groups + GT sessions who indicated they made sole decisions about the use of the money saved marginally declined from baseline to endline by 4.5% and 6.3%, respectively. The percentage of women from SILC-only groups who indicated they made the sole decision about the use of the money saved decreased from 45.5% at baseline to 33.3% at endline ($p = 0.429$), while the percentage of women from SILC groups + GT sessions who indicated they made the sole decision decreased slightly by 2.6%. The percentage of men from SILC-only groups who indicated they made the sole decision about the use of the money saved increased by 7.1% ($p = 0.712$). The percentage of men from SILC groups + GT sessions who made the sole decision about the use of the money saved declined by 12.2% ($p = 0.562$). These results indicate that both the SILC methodology and the GT sessions had no statistically significant impact on sole decision-making powers among women and men in the two groups.

	SILC-only group			SILC group + GT sessions		
Final decision-making powers	**Baseline**	**Endline**	***p*-value**	**Baseline**	**Endline**	***p*-value**
Individual decision to use money saved	41.7	37.1	0.702	53.1	46.9	0.624
Women	45.5	33.3	0.429	50.0	47.4	0.874
Men	35.7	42.9	0.712	58.3	46.2	0.562
Spouse decision to use money saved	27.8	17.1	0.290	18.8	3.1	0.046
Women	22.7	23.8	0.935	25.0	5.3	0.092
Men	35.7	7.1	0.069	8.3	0.0	0.308
Joint decision to use money saved	30.6	45.7	0.194	25.0	50.0	0.039
Women	31.8	42.9	0.466	20.0	47.4	0.073
Men	28.6	50.0	0.262	33.3	53.8	0.322

Notes: Figures include only those people in the sample who indicated they were married at baseline and endline (N = 71). Only 2.8% of the sample indicated 'someone else' made the decision to use money saved at baseline and no one from the sample indicated this at endline, and therefore, these results were not presented in the table. SILC = savings and internal lending communities; GT = gender transformative.

Table 1. Final decision-making powers on the use of money saved, by group status and sex (%).

The percentage of the sample from SILC-only groups who indicated they made joint decisions with their spouses on the use of the money saved increased by 15.2%, although the change was not statistically significant at or below the 5% level. The percentage of the sample from the SILC groups + GT sessions who indicated they made joint decisions with their spouses on the use of the money saved increased by 25% ($p = 0.039$). The statistically significant increase can be attributed to a shift in the percentage of the sample from the SILC groups + GT sessions who indicated their spouses made the decisions to use money saved at baseline (18.8%), down to 3.1% at endline ($p = 0.046$).

The percentage of women from the SILC-only groups who indicated their spouses made decisions on the use of the money saved marginally increased by 1.1%. Therefore, the 11% increase found in the percentage of women from SILC-only groups who made joint decisions with their spouses on the use of the money saved was primarily due to the decline in the percentage of women who made the sole decision about the use of the money saved from baseline to endline. There was a large decline (albeit not a statistically significant change) in the percentage of women from the SILC groups + GT sessions who indicated their spouses made the decisions to use money saved at baseline (25%), down to 5.3% at endline. This change resulted in a direct increase in the percentage of women from the SILC groups + GT sessions who indicated they made joint decisions with their spouses on the use of the money they saved by 27.4% ($p = 0.073$).

The above results indicate that relative to the SILC-only groups, an increased share of the sample who was involved in the GT sessions shifted away from their spouses making decisions about the use of money saved, and toward making joint decisions with their spouses. This shift to joint decision-making is a rather important result, as it shows that a larger percentage of the sample from the SILC groups + GT sessions (especially women) increased their agency concerning how the money they saved got used. This result aligns with other research findings that have shown an increase in joint decision-making as a result of the use of gender transformative approaches (Holvoet 2005; Waller 2014; Molloy et al. 2016). While the men and women in these studies continued to view men as having the final say in household decisions, Molloy et al. (2016, p. 50) were optimistic, concluding that “the entrenched nature of a gendered culture means that [savings groups’] impact will be slow and incremental…When paired with interventions…that directly address the prescriptive gender roles and unequal power dynamics that exist in communities, [savings groups] have the potential to contribute to positive social change, transforming communities in the long term.”

5.2. How the GT sessions helped enable shifts in decision-making powers

Reflections and the development of action plans that focused on enhancing the decision-making powers of SILC group members occurred during seven out of the 12 GT sessions, including during the introduction, family visioning, gender/sex, gender socialization, parenting, spouse support and gender equality, and violence sessions. In most cases, the foci during reflections/action planning were on joint decision-making regarding financial matters, on which income-generating or agricultural activities to pursue, and on what roles/responsibilities could be shared by household members.

The shift towards more equitable decision-making in the household appeared to be sparked by the reflection and action planning cycles of the GT sessions. Members of the SILC groups + GT sessions articulated the importance of joint planning and decision-making as a necessary step to achieving family goals (or visions). Women and men group members in Mongu District expressed the perception that it was important to involve all family members in the planning process. Group members in Senanga District similarly indicated that failure to involve all family members would result in uncompleted tasks and chronic poverty levels. A male group member in Mongu District, for example, noted that “if men always think they are the leaders of the home, they will stress themselves and die early,” showcasing the depth at which group members were reflecting on household dynamics and co-operation.

Reflections during the gender socialization session revealed that women’s socially assigned role as caretakers of their homes prevent them from engaging in productive activities, a product of their lack of powers to make choices on their own or jointly with their spouses. A woman from Mongu District explained that “Women have more power in taking care of the home and children, which hinders them from doing and taking part in income-generating activities.”

The action planning that emerged from these sessions was focused on women’s and men’s intentions to discuss with their spouses and family members about making decisions and planning together, as well as sharing household responsibilities. Women from Senanga District, for example, reported that they intended to create spaces to have discussions with their family members about how to use the money from their SILC group. Similarly, another reflection during the spouse support and gender equality session in Mongu District surfaced the need for group members to involve their families in helping them save and invest money borrowed from their group. Men from Senanga District indicated that they would support their wives in joining SILC groups and provide them with money to save, to start businesses, and to pay back loans. They summarized by explaining that SILC is not only for one person in the home but can be an institution that includes all family members. Men from a group in Mongu District reported that they discussed with their family members on the topics of sharing household responsibilities and involving their children in making decisions. Women in a group in Mongu District reported that, following the spouse support and gender equality session, they discussed with their family members how better to support women in their participation in SILC groups. These women reported that, because of these discussions, their family members began to help them carry out certain household chores while the women attended meetings.

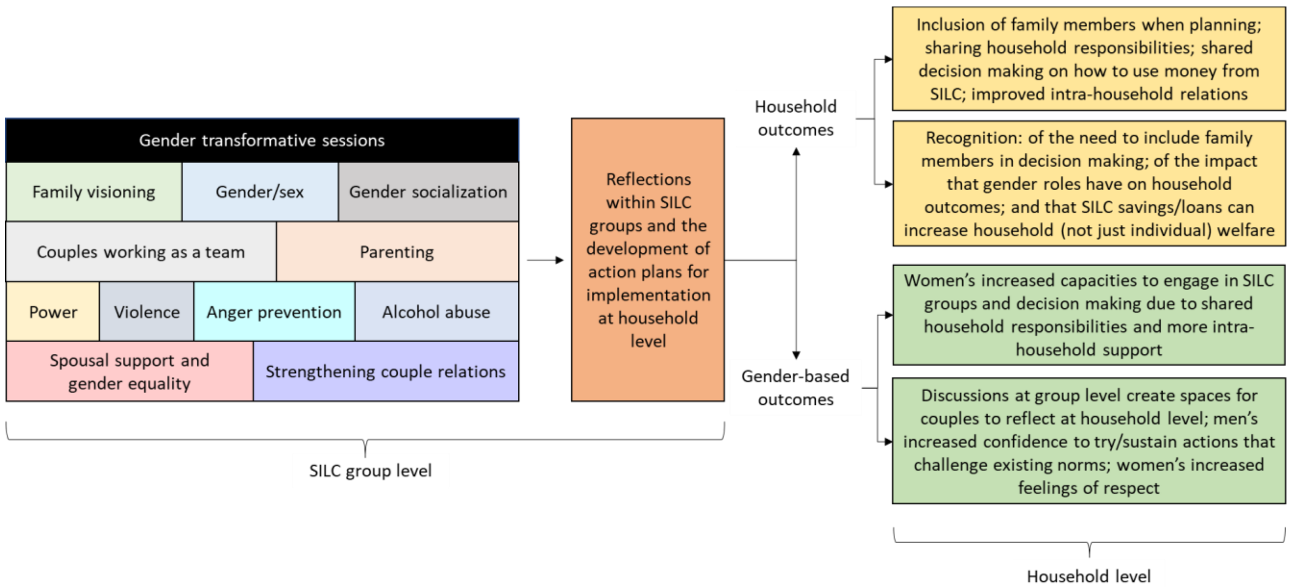

Figure 2. A pathway to change - reaching joint or more equitable decision-making, starting with reflections and action planning in gender transformative sessions and through discussions/actions at household level.

These qualitative data results reveal the mechanisms through which joint or more equitable decision-making, as well as broad collaboration and planning, can become more routine in a particular household (see Figure 2). First, through reflections and action planning during GT sessions, and second, through the resulting deeper, more-salient discussions at household level and explicit attempts to enact changes together with family members to ensure such notions of joint planning, decision-making, and collaboration become the norm. Similar pathways to change were noted by Slegh et al. (2013) during their intervention, which comprised training sessions on a variety of gender-related topics with men and couples in a village savings and loans pilot in Rwanda. Discussions at group level provided men and couples the space to reflect, learn from trainers who acted as role models, and build courage to try and sustain actions that challenge existing norms and gendered power relations, thereby making it easier for couples to collaborate, manage their households and partner relations, and increase their incomes.

5.3. Other empowerment-related outcomes

The qualitative data surfaced several additional emerging changes in the group members who took part in the GT sessions and their household members. These related to domestic roles, sharing decision-making with other family members, improved livelihoods, increased respect within the household, and improved intra-household relations.

In relation to shared or joint decision-making and improved livelihoods, members of several SILC groups reported having involved their family members in various activities in and outside the home, but also in making decisions on farming and how to use household income. Men from a SILC group in Mongu District reported that they displayed the money they borrowed from their SILC group to their children who subsequently helped them out with starting small businesses. A female group member in Lukulu District who planned a discussion with her spouse on making decisions together reported that the discussion resulted in the couple jointly deciding to grow a variety of vegetables in her garden to diversify their household diet.

Through reflections on decision-making at household level, women from one SILC group in Kalabo District reported feeling more respected compared to before the GT sessions, a positive but relatively unexpected outcome of the sessions. Action plans implemented after the family visioning session led to some group members including their spouses and children in helping to make decisions. This was reported to have alleviated the feelings of neglect these family members normally felt when they were unable to express their views.

Ultimately, participants believed making joint decisions improved intra-household relations. These qualitative data results provide evidence that the GT sessions helped enable SILC group members to develop and carry out action plans that not only led to more equitable decision-making or greater agency within the household, but also resulted in other positive development outcomes. Women were empowered through greater support by and engagement from men in household and SILC-related activities and gained more respect from others within their households due to their involvement and successes in saving and investing through SILC groups. In some cases, joint decision-making was not just inclusive of the wife and husband, but also included bringing children into the process. This resulted in family members feeling that they were a part of the process as it enabled them to share their views and make decisions on how the family could achieve their goals; ultimately, this increase in joint decision-making improved how the family functioned as a unit.

Similar outcomes from projects that integrated group discussions or gender dialogues in savings groups or other interventions have been reported elsewhere. A village savings and loans project implemented by the International Rescue Committee in Burundi targeted couples using group discussions that surfaced issues of household decision-making, gender roles, and violence against women (Iyengar and Ferrari 2011). It was found that the group discussions brought about significant changes in decision-making powers concerning household purchases and women's reproductive health, but limited impact on women's exposure to domestic violence. A CARE-led project in Sri Lanka carried out workshops and refresher trainings with couples on tea estates and reported improved money management outcomes, greater involvement by men in performing domestic work and caregiving duties, and overall reduced conflict between women and men in the household (see USAID 2015). In Côte d'Ivoire, one project integrated gender dialogues into a savings group intervention, which resulted in a reduction in intimate partner violence (Gupta et al. 2013). According to a recent USAID report (2015, p. 16), "Developing male engagement strategies for use in WEE [women's economic empowerment] initiatives remains an urgent priority." When combined with the results from this study, the findings from other settings showcase the value of bringing women and men together to discuss and explicitly address the norms and power relations that govern inequitable decision-making and roles and responsibilities within the household to bring about transformative change.

6. Conclusion

This paper has surfaced the many gender constraints that prohibit women's more effective and sustainable economic empowerment through microfinance, including inequitable decision-making powers, lack of support by spouses of women involved in savings groups, and gender-based violence that sometimes occurs when women become more empowered through savings and investing in businesses. One of the aims of integrating the GT sessions in the SILC methodology was to increase women's involvement in making financial-related decisions. The sessions brought women and men together with their spouses during regular SILC meetings to discuss and plan how to achieve more equitable decision-making in the household. In this study, we specifically explored whether incorporating GT sessions into the SILC methodology influenced women and men group members' control of the use of savings and how the shift (if any) occurred.

The results showed that there was a significant change over the course of the pilot in decision-making powers on the use of savings by women and men involved in the SILC group + GT sessions. This included a decrease in the percentage of women who indicated that the decision was made by their spouses and an increase in the percentage of women and men who indicated that the decision about the use of savings was made jointly with their spouses. No statistically significant changes in decision-making powers on the use of savings were found in the SILC-only group.

The qualitative data results highlighted the mechanism that helped move these changes along a pathway towards women's empowerment in decision-making, starting with critical reflection processes about gender norms, intra-household decision-making, power, and violence that were set up by local SILC facilitators. Following critical reflection came action planning by group members and their spouses or other family members, ending with feedback sessions that enabled SILC group members to share the learning and outcomes derived from implementing their action plans. The plans specifically addressed the household-level gender constraints that prohibit SILC group members and their spouses from achieving more gender-equitable development outcomes, including inequitable decision-making on a variety of financial and non-financial matters. Increased joint decision-making, in this case, can be viewed as a positive first step in a longer process of strengthening women's agency within the home and the community.

Similar critical reflection, action planning and implementation processes have been initiated in savings groups or related projects in other settings and have achieved comparable and additional women's (economic) empowerment outcomes (Iyengar and Ferrari 2011; Gupta et al. 2013; Slegh et al. 2013; see USAID 2015 for other examples). For Hunt and Kasynathan (2001), microfinance is best poised to empower women when a GTA is implemented from the beginning (see also Waller 2014). Our study findings, together with the other bodies of evidence, demonstrate the value of future microfinance initiatives (and savings groups in particular) integrating GTAs into their methodologies as a means of surfacing and acting upon the gender constraints that otherwise prohibit microfinance from economically empowering women more effectively.

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[1] For example, the Global Gender Gap Report (World Economic Forum 2015) ranked Zambia as one of the most gender unequal countries in the world (116 out of 145).

Woman drying fish in Barotse Floodplain, Zambia.

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Annex 1. SILC + GTA session outline

Promundo-US and WorldFish (2016), p.11

Session title	Purpose of the session
Session 1: The Introduction Session: Exploring Gender	The purpose of this session is to ensure that participants understand the SILC+GTA objectives of the sessions, to promote trust and respect in the group, and to begin exploring the concept of gender
Session 2: Family Visioning: My Family and Me in 10 Years	The purpose of this session is to set long-term and shared goals that participants would like their families to achieve via the SILC+GTA groups.
Session 3: What is this Thing Called Gender?	The purpose of this session is to understand the difference between sex and gender and to understand how gender is learned by interacting with others.
Session 4: The Gender Fishbowl	The purpose of this session is to understand how some aspects of gender socialization can harm women's and men's own well-being.
Session 5: Persons and Things	The purpose of this session is to promote participants' understanding of how power inequalities affect well-being.
Session 6: My Parents' Impact	The purpose of this session is to promote men's greater participation in caregiving through reflection on the ways in which childhood experiences impact how men and women care – or do not care – for their own children.
Session 7: My Partner and I: Working as a Team	The purpose of this session is to cause men to reflect on the amount of time they devote to everyday household tasks, as compared to women, and to help them understand the importance of a more equitable distribution of housework to enable greater participation in SILC+GTA groups.
Session 8: Drunk Ball	The purpose of this session is to develop ways to prevent men's abuse of alcohol and other substances – a harmful practice that perpetuates poverty in many households.
Session 9: Supporting My Partner in SILC+GTA	The purpose of this session is to identify specific actions men and other household decision-makers can take to support their partners in the SILC+GTA groups.
Session 10: The Cycle of Violence	The purpose of this session is to understand how violence – including economic violence – is used to control and subjugate women and girls and how this negatively impacts family well-being.
Session 11: What to do When I am Angry?	The purpose of this session is to recognize the ways in which anger may turn into violence, particularly when discussing money matters within a relationship, and to learn solutions to prevent violence in intimate relationships.
Session 12: The Closing Session: From Violence to Respect in Intimate Relationships	The purpose of this session is to resolve to have intimate relationships based on mutual respect and nonviolence.

RESEARCH PROGRAM ON Fish

Led by WorldFish

About FISH

The CGIAR Research Program on Fish Agri-Food Systems (FISH) is a multidisciplinary research program. Designed in collaboration with research partners, beneficiaries and stakeholders, FISH develops and implements research innovations that optimize the individual and joint contributions of aquaculture and small-scale fisheries to reducing poverty, improving food and nutrition security and sustaining the underlying natural resources and ecosystems services upon which both depend. The program is led by WorldFish, a member of the CGIAR Consortium. CGIAR is a global research partnership for a food secure future.

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