Article

Household Participation in Internal Saving and Lending Schemes: Impact on Orphans and Vulnerable Children in Chegutu, Zimbabwe

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Abstract

There seems to an abundance of literature that discusses Internal Savings and Lending Schemes (ISALS) and poverty reduction in Zimbabwe and elsewhere in Africa. However, there is a lack of academic literature in Zimbabwe that interrogates the impact of ISALS on orphans and vulnerable children. This paper, using the project being implemented by the Tsungirirai Organisation (TO), discovered that when households participate in ISALS there is positive expenditure on education, food, health and many other needs of orphans and vulnerable children. More importantly, the study identified household expenditure on transport for orphans and vulnerable children living with HIV to access anti-retroviral medications (ARVs). As a qualitative study, the data in the study were collected using in-depth interviews and Focus Group Discussions (FGD) and we analysed the data by using thematic content analysis.

Keywords: Internal Savings and Lending Schemes (ISALS); orphans and vulnerable children; Chegutu district; Zimbabwe

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Introduction

This study investigated the impact of Internal Savings and Lending Schemes (ISALS) on orphans and vulnerable children in the Chegutu district, Zimbabwe. While other studies in Zimbabwe have focused on the impact of ISALS on poverty reduction—particularly on women in rural areas (Kabonga forthcoming; Machokoto 2014; Zimunya 2015)—there is a lack of academic inquiry in Zimbabwe on the impact of ISALS on orphans and vulnerable children. That is why Brannen and Sheehan-Connor (2016) conclude that the impact of ISALS is not entirely understood. The study focused on households participating in ISALS under a project that is being run by the Tsungirirai Organisation (TO). The project is a five-year project that has many aspects such as health, education, child protection and economic strengthening. This study focused on economic strengthening where ISALS activities are located. ISALS activities of the TO project target households that have orphans and vulnerable children.

Situation of Orphans and Vulnerable Children in Zimbabwe

Though there is a lack of comprehensive data on orphans and vulnerable children in Zimbabwe (Ngwenya 2015), USAID Zimbabwe (2006) estimates that there are about 1.6 million orphans in Zimbabwe with an unknown number of vulnerable children. In Chegutu, the National AIDS Council (NAC) estimates the combined number of orphans and vulnerable children to be 18 000. Households with orphans and vulnerable children in Zimbabwe (Chegutu district included) face a plethora of challenges. The economic crisis ravaging Zimbabwe has made the situation of households with orphans and vulnerable children worse. Studies done in Zimbabwe show that orphans and vulnerable children face a preponderance of challenges. For instance, "for all children of school-going age, orphans are less likely to attend school and the gap is large—77.0% of orphans attend school versus 86.7% of non-orphans" (Gundersen, Kelly, and Jemison 2004:5). Rusakaniko et al. (2010) also discovered that orphans and vulnerable children in Zimbabwe have low access to education compared to other categories of children. Those who continue to go to schools without paying school fees are always chased away, affecting their performance in school. A study done by Justice for Children Trust (JCT 2007) shows that the majority of orphans and vulnerable children are without birth certificates, owing to a number of reasons that include lack of funds to enable registration and the reluctance of caregivers to obtain registration. Lack of birth registration is a doorway to an avalanche of other problems like exclusion from participation in school activities and vulnerability to child labour. A common cause of concern is the defencelessness of orphans and vulnerable children to abuse by caregivers (Biomedical Research and Training Institute [BRTI] 2008). Newspapers in Zimbabwe carry headlines of orphans and vulnerable children being abused by their caregivers. Similarly, USAID Zimbabwe (2006) states that there are growing reports of child trafficking in Zimbabwe. This may be because of communities not being supportive of orphans and vulnerable children "as they first look[ed] after the needs of their biological children before giving attention to the orphans and vulnerable children under their care"

(Ngwenya 2015, 12). The *ubuntu* value system that is underpinned by group solidarity is under threat.

Households with orphans and vulnerable children are not immune to food shortages currently prevalent in Zimbabwe. As some of the household heads are elderly, getting food is a herculean task. Thus, it is a reality that many households with orphans and vulnerable children are prone to food shortages. A study done by BRTI (2008) supports that food is one of the many challenges affecting orphans and vulnerable children in Zimbabwe. Their study found that the living conditions of orphans and vulnerable children were generally poor; food was cited as the main need by orphans and vulnerable children, as well as educational assistance (Ngwenya 2015). This situation is made worse by the government's inability to cater for the wellbeing of such families (Ngwenya 2015). Though the government of Zimbabwe has decentralised the supply of anti-retrovirals (ARTs), the elderly who reside with children living with HIV cannot afford transport costs to access treatment. Even transport for general treatment is beyond the reach of many households that live with orphans and vulnerable children.

Literature Review on ISALS and Wellbeing of Orphans and Vulnerable Children

A literature review attests to many benefits of participating in ISALS. Unlike other financial institutions with relatively higher interest rates, ISALS help communities to save money and to access low-interest loans with flexible conditions. Brannen and Sheehan-Connor (2016) argue that income-generating activities spurred by ISALS result in "higher asset expenditure." Group members are likely to own homes and are more likely to make improvements to those homes. Harelimana (2018, 6) argues that ISALS improve the welfare of participating households. This is because "VSLA share out contributions to access food, medical expenses/health insurance, income generating activities, school fees, household assets, family celebration/ceremony, house rehabilitation, lending to another and saving."

Debating Conceptual Issues

The ISALS Concept

Rural and community development literature debates much about the concept of ISALS. The major points of debate are what the concept is about, and the efficacy of the ISALS concept in dealing with soaring poverty levels in communities. For Muchenje (2018) and Mwansakilwa et al. (2016) ISALS refer to financial services that are offered to individuals normally excluded from traditional financial systems because of a lack of verifiable credit history, employment and collateral security. However, it is important to note that ISALS are an informal method of saving money that emerged after the weakness of another informal way of saving money, called Rotating Saving and Credit Associations (ROSCAS). ROSCAS are saving groups made up of 20 to 30 individuals that contribute equally to a group fund. The entire group fund is then given to an individual on a rotating basis until everyone in the group has had an opportunity to borrow (see Brannen and Sheehan-Connor 2016). The ISALS methodology that emanated from CARE (a non-governmental organisation) is an improvement on the ROSCAS approach because of several reasons. For instance, borrowing can be done at any time, allowing households to match their borrowing with consumption and investment needs. Unlike ROSCAS, in ISALS individuals can contribute differing amounts, allowing those with the capacity to save more resulting in more money being available for lending (Brannen and Sheehan-Connor 2016). Showing the differences between ISALS and ROSCAS, (Brannen and Sheehan-Connor 2016, 503) conclude that "borrowers pay interest on loans to the group, which should encourage more savings from those with greater means while simultaneously discouraging borrowing for less productive purposes. The net effect should be that more capital is provided by better-off members and used by borrowers for more productive purposes."

ISALS in the Chegutu district allow poor communities to be their own bankers. ISALS operating in Chegutu are made up of 10 to 15 people who self-select to form a saving group. The group sizes vary from one group to another, but what is important is striking a balance between being big enough to create a useful pool of capital and keeping meetings manageable (see Brannen and Sheehan-Connor 2016; Zimunya 2015). Before the formation of the group, the group members undergo a three-day training session where they are taught about the ISALS concept and how the ISALS operate. The training covers essential components of the ISALS concept that include group formation, constitution making, record-keeping and selection, planning and management (SPM) of households' income-generating projects (see Brannen and Sheehan-Connor 2016). Zimunya (2015, 29) summarises the training that ISALS members normally undergo as follows:

> … members are also trained on other significant issues such as conflict resolution, how to elect officials of a group, penalties for offences committed such as being late for meetings, late loan repayment. The group is also trained on issues such as how to make recordings for shares bought, loan repayments, terms of savings and loans and record keeping that is[sic] easily understood by all people especially taking [into] consideration that the groups comprise of literate and illiterate people.

The tool used for group governance is the constitution that is agreed upon by all members and signed by all members as a sign of pledging allegiance to the constitution. To ensure the smooth operation of the group, the group selects a chairperson, treasurer and secretary, each with distinct roles to further the interests of the group. The group leadership is usually selected at the beginning of the saving cycle, which is usually six months, and their term expires at the end of the saving cycle (Mutebi 2017).

In the Chegutu district, the purpose of the ISALS is to grow the group fund so that there is a substantial amount of money that can be lent to households who want to pursue income-generating projects as well as growing the group's capital so that each individual gets a substantial sum of money when share-outs are made. The group fund in Chegutu grows in a threefold manner. Firstly, all group members are expected to make monthly contributions. Secondly, there are interests on loans that are taken by the group members and finally, failure to pay back loans always attract a penalty. The penalties vary from group to group and these penalties are specified in the group's constitution. The fund grows without an external investment of money. The groups conduct regular monthly meetings. It is during these meetings where group members borrow and repay their loans. The transactions are done in full sight of everyone to ensure transparency (see Brannen and Sheehan-Connor 2016). Again, the secretary records the transactions. Record-keeping is an essential aspect of ISALS in the Chegutu district. At the end of the six months cycle, the group fund is then shared depending on individuals' monthly contributions.

Orphans and Vulnerable Children

Gundersen et al. (2004) note that an orphan is a person who is below the age of 18 years who has lost a mother, a father or care giver. Generally, this is the acceptable definition of an orphan in Zimbabwe, given that the age of majority in Zimbabwe is 18 years. Three categories of orphanhood exist: a paternal orphan who has lost a father; a maternal orphan who has lost a mother; and a double orphan who has lost both mother and father. For the UNAIDS (1999) an orphan is a person who is below the age of 15 years and has lost a mother (maternal orphan), a father (paternal orphan) or both parents (double orphan). Cody (2009) argues that a vulnerable child is a child not having certain of their basic rights fulfilled, and the identification of problems in the environment of the child such as the right to protection from maltreatment, neglect and abuse. The definition of vulnerable children is broad; thus, it includes children living with HIV and AIDS, children living with disability, children in conflict with the law, and children living with the elderly.

Study Area and Methods

The study was conducted in the Chegutu district of Mashonaland West Province, Zimbabwe. The district is bordered by Zvimba district to the west, Mhondoro Ngezi district to the South and Kadoma district to the east. The district lies about 107 kilometres south west of Harare, the capital city of Zimbabwe. Over the years, the district had experienced a population growth buoyed by urbanisation in the district's two towns and also by other phenomena like the Fast Track Land Reform Programme (FTLRP). Currently, the district has an estimated population of 60 000 people (National AIDS Council 2018). Estimates suggest the number of orphans and vulnerable children in the Chegutu district to be above 16 000 (National AIDS Council 2018). Major economic activities of Chegutu include farming, mining and wage employment. However, there has been a decline in agriculture owing to the FTLRP and also there has been deindustrialisation owing to the economic crisis that affected the country in the post-2000 period (Mowawa 2013).

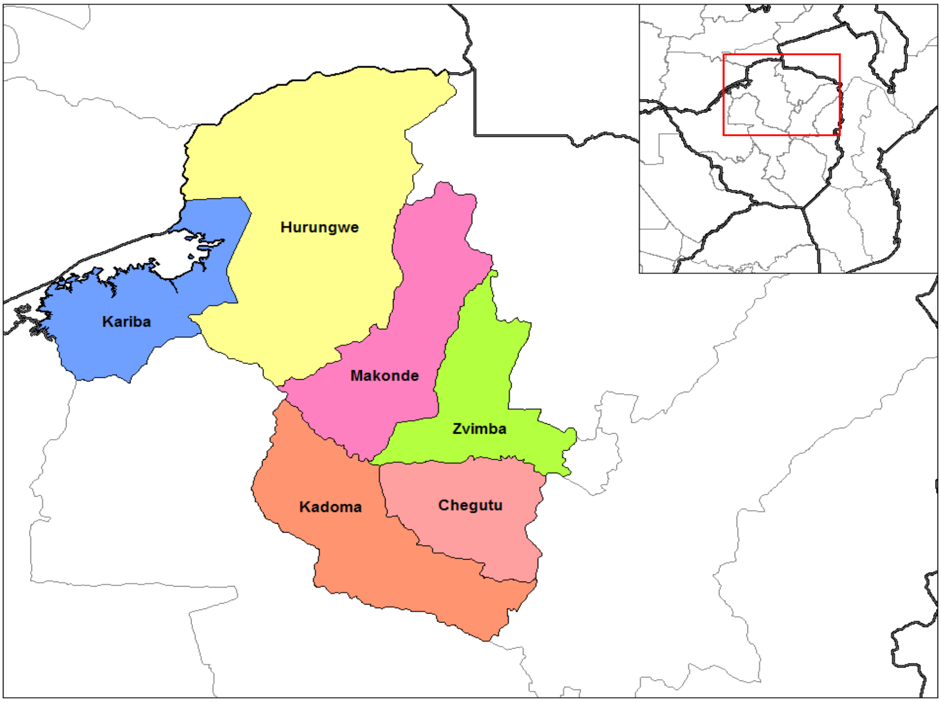

Figure 1: Map 1 showing the Chegutu district (Google Maps)

There are three approaches normally used in social sciences, which are qualitative research, quantitative research and mixed methods research. This study utilised a qualitative research method to unpack the impact of ISALS on orphans and vulnerable children in the Chegutu district, Zimbabwe. Unlike quantitative research that relies on figures and statistics to describe reality, qualitative research relies on words and text to describe reality (Jackson, Darlene, and Camara 2007). The use of qualitative research methodology allowed the researchers to gather rich descriptions and narratives on the impact of ISALS on orphans and vulnerable children. The approach also allowed the use of multiple data collections methods (triangulation)—an approach that improved the credibility of the study.

Sampling is the process of including some and excluding other elements in the study (Etikan and Kabiru 2007). In this study, the researchers used convenience sampling in selecting the wards, the groups and households' representatives. Though the Tsungirirai Organisation (TO) is implementing the ISALS concept in more than 20 wards of Chegutu, the wards that were easily accessible to the researchers were included in the study. These are wards 8, 9 and 10 of Chegutu. Within these wards, in-depth interview respondents and FGDs respondents were also conveniently selected. The respondents that were accessible and willing to participate in the study were included in the study.

Unique data collection methods for qualitative research are in-depth interviews, focus group discussions (FGDs) and documentary analysis. The study utilised all the above methods of data collection. A total of 15 in-depth interviews were conducted with households' heads participating in ISALS. The interviews lasted for one hour and the researchers had the opportunity to probe areas that required clarity. To complement data obtained from the in-depth interviews, the researchers also conducted FGDs with households' representatives participating in ISALS. Individuals that participated in in-depth interviews are different from those that participated in FGDs. This was done to improve the credibility and validity of the study. We also obtained valuable insights from the Tsungirirai Organisation's documents (project minutes, reports, project updates).

Initially, the collected data in Shona (the local language) were transcribed into English. This was done by the researchers to ensure that everything was captured. The researchers then analysed the data transcripts following the five stages of reading, coding, displaying, reducing and interpreting (Miles and Huberman 1994). The themes that emerged from the data are presented and discussed below.

In order to ensure rigour and trustworthiness, we employed several strategies. After the interpretation of the results, we took the findings to the respondents to check whether we had interpreted the submissions of the respondents accurately. This is referred to in the literature as "members checking" (Anney 2014). The researchers used several data collection methods that are in-depth interviews, FGDs and document analysis. The use of multiple data collection methods was done to corroborate findings and not to rely on findings from one data collection method. During the interview process, we probed to get clarity on grey analysis. The interview questions were repeated but worded differently in order to corroborate findings from the respondents. Because the respondents participated out of their own volition, the researchers believe the responses that were provided by the respondents were truthful.

Ethical considerations in research are important to protect the respondents. Considering that research is potentially harmful, we adhered to several ethical requirements. For instance, the researchers sought verbal consent before interviewing respondents and analysing the non-governmental organisations' (NGOs) documents. Respondents consented to participate in the study and no one was forced to participate. In fact, the respondents were told that they were free to withdraw from the study at any time without giving any prior notice. Throughout the research process the researchers showed respect to the respondents. Respondents were never accused of tendering conflicting responses or being late for interviews. This research article guarantees the anonymity of the respondents, since no actual names are used to identify respondents. The participants are just referred to as respondents.

Presentation and Discussion of Findings

ISALS and Access to Educational

Households that are participating in ISALS under the rubric of the TO project reported improved ability in terms of capacity to pay for their children's school fees and other educational requirements. The parents reported that because of the household income-generating projects emanating from the ISALS loans, they were now able to pay for school fees at the beginning of the term just like any other parent. A participant in the FGD had this to say:

> … there are a lot of benefits of participating in ISALS groups. For me I have been able to pay for school fees of my children. This is a marked improvement in my life because since 2014, when I lost my husband, my children were being chased away from school because of a lack of school fees payment.

Another interviewed respondent mentioned the ability to purchase uniforms and books for her children:

> ISALS are important in my life because I have witnessed changes in my life. I can say I am grateful to the TO project that gave people like me the opportunity to participate in ISALS. My children used to go to school with torn uniforms, without books and food. All that is now in the past because my children are now just like any kid going to school smartly dressed.

From the above narratives, we gather that ISALS enable orphans and vulnerable children to be just like any other children in terms of paid-up school fees and other school requirements that include books and uniforms.

The findings of the study bear a resemblance to the findings made by Parker et al. (2017) of group members reporting to using their savings and loans to pay for their children's school fees. Harelimana's (2018) study in Rwanda quantified the contribution of saving groups' income to education. In Harelimana's (2018) study, 60% of the income from saving groups was used for children's education. While this study discovered improved educational expenditure on orphans and vulnerable children, another study by Brannen and Sheehan-Connor (2016) showed that ISALS do not lead to improved educational expenditure. This is surprising, given the preponderance of existing literature on the positive impact of ISALS on education (see Kabonga, forthcoming; Machokoto 2014; Zimunya 2015). The ability of households to pay for orphans and vulnerable children's educational requirements is important, given the "lack of capacity within government to facilitate orphans and vulnerable children service delivery like health care and educational needs and inconsistent quality of service for OVCs" (Ngwenya 2015:7).

ISALS and Improved Food Security

Living conditions for the general population in Zimbabwe have been declining since the turn of the century, owing to various socio-economic challenges (Bond 2019; Murisa

2010). The weather conditions have been unforgiving, resulting in constant droughts. These droughts have made it difficult for household heads to provide enough food for their children. Thus, households with orphans and vulnerable children are at the mercy of hunger and starvation. Interviewed respondents praised ISALS as they have been able to cope with food shortages.

> … last year in 2019, this area of Chegutu witnessed low rainfall leading to drought. Had it not been [for] the income-generating project that I started from ISALS loans we could be dead by now. I do not know where I could have got food to feed my grandchildren. I am taking care of my sons' three children. My son died; he was HIV positive (interviewed male respondent).

The participants of FGDs agreed that because of ISALS they have managed to increase the number of meals per day from two to three. The findings of the study are consistent with the findings of Brannen and Sheehan-Connor (2016) in Tanzania, who also discovered an increased number of meals by participants of saving groups. The ability of households to feed themselves is important in an era of declining state support to social services and the resuscitation of neoliberal tendencies under Mthuli Ncube's Transitional Stabilisation Plan (TSP) (see Bond 2019). Moreover, households cannot rely on NGOs, as their targeting process suffers from many inclusion and exclusion errors (Kabonga 2016). Other studies are still needed to determine whether savings groups contribute to the improvement of the quality of meals. This study only discovered that the numbers of meals for orphans and vulnerable children had increased.

ISALS and Access to Health

It is instructive to note that the ISALS activities of the TO beneficiaries include parents living with HIV and AIDS, parents of orphans, parents who have disabled children, disabled parents and many other vulnerable categories. Parents living with HIV and AIDS and caregivers taking care of children living with HIV and AIDS, reported improved access to healthcare due to ISALS. They reported that they no longer have challenges with transport. Thus, they are now able to pay for transport cost to access health facilities. An interviewed respondent said:

> I am taking care of my 2 grandsons who are HIV positive. In the past there were challenges to go to the hospital to collect ARVs because of transport costs. It is now easier to access the hospital because of the funds I am getting from ISALS.

Participants in FGDs mentioned that:

> … children are susceptible to several illnesses. Now and then they are down. It may be flue. When such things happen at times there is no money to take them to the nearest clinic. I must say for the past 8 months that I have been participating in ISALS, my money problems have declined. I can afford now to take my children to [a] clinic whenever they are ill.

ISALS make it possible for the household to have income that can be used when one member of the household is ill. Other studies have also shown one of the benefits of savings groups is increased expenditure on health (Brannen and Sheehan-Connor 2016). A study by Harelimana (2018) in Rwanda showed that 47% of money accrued from saving groups is dedicated to health. However, none of these studies has shown improved expenditure on transport for life-saving drugs like ARVs.

Other Benefits

Households with orphans and vulnerable children are compounded by many difficulties. Evidence shows that many orphans in Zimbabwe have no birth certificates (see Ngwenya 2015). Discussions held suggest that some of the income from ISALS is being used by households in pursuit of birth registrations for orphans and vulnerable children. Transport cost is mentioned as the biggest impediment to birth registration of orphans and vulnerable children. It is not surprising that some of the money from ISALS is being used to cover birth registration and related costs. ISALS in Chegutu have a welfarist approach encapsulated by what is called the social fund. All groups under the TO have a social fund, which is used to assist group members in times of difficulties. One group chairperson explains how her group has been utilising the social fund:

> … so far, the social fund has helped a number of people. Just last week one of our members lost a relative, we used the fund to buy some food to ease the burden. Again, one of our new members had some fees [in] arears at school, we managed to clear the arrears. The social fund is a noble idea.

It is this community solidarity that is unique to ISALS that attracts members, unlike other alternative financial institutions. Elsewhere, Parker et al. (2017) submit that savings groups promote collective action such as street cleaning and cooperative farming. Collective action has been witnessed in Chegutu when groups assist at funerals, not only of their members, but any community member. Such collective action increases the social capital of group members.

Challenges of ISALS and Implications of Orphans and Vulnerable Children's Wellbeing

Despite the capacity of ISALS to improve access to education, health, food and social welfare, the operation of ISALS in Chegutu is with difficulties militating against positive impacts on orphans and vulnerable children. The financial crisis (see Bond 2019) in Zimbabwe and the attendant cash crisis (Makochekanwa 2018) have made it difficult for rural inhabitants to continue with savings. This is because the saving clubs in Chegutu are cash based. Even in the face of these difficulties the groups have shown resilience and some of them are moving to mobile money-saving platforms. Other problems related to group dynamics are aspects such as late repayments of loans. These problems are not unique to groups in Chegutu; in Haiti "group members reported that members who were unable to contribute or re-pay loans created difficulties for the entire group" (Parker et al. 2017, 84). Elsewhere, Mutebi (2017) also reported the challenge of late repayment of loans in Eastern Uganda.

Conclusion and Recommendations

This study contributes to knowledge on the impact of ISALS on orphans and vulnerable children, particularly in the context of a lack of academic inquiry. In an environment characterised by socio-economic difficulties, a household's participation in ISALS brings positive outcomes regarding health, education, food and birth registration indicators. Households reported improved capacity to pay for orphans and vulnerable children's education, health and food because of their participation in ISALS. They also noted several benefits that emanated from the social fund inherent in the ISALS methodology. Though ISALS bring much needed outcomes to orphans and vulnerable children, ISALS groups are facing challenges such as a cash crisis. To countermand the challenge, the groups have migrated to mobile-based saving platforms.

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