

Village Savings and Loan Associations Schemes: Contributions to Peace

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ABSTRACT

This study is an appreciation of the contributions of the Village Savings and Loan Associations scheme to peace between its members and the community. It seeks to demonstrate, by means of specific examples of existing groups of the village savings and associations (*Mukando*) scheme in ward 8 of the Seke district, Mashonaland East province, Zimbabwe, that although the scheme helps to fight poverty and financial vulnerability among the poor people, it promotes peace as well. The study revealed that the key elements, namely social capital, friendships, social relationships, coexistence and tolerance, on which the scheme is anchored, are major factors that contribute to peace. It also emerged that the creation of the scheme increases the capacities of its members to access supportive networks, befriend each other and coexist in a tolerant way, thus, helping to foster factors that promote peace between members within the community. Therefore, reproducing the *Mukando* scheme could imply building more stable households and communities.

Keywords: Mukando scheme; peace; village savings and loan associations; Zimbabwe

Introduction

Communities can be innovative when it comes to devising supportive mechanisms to solve problems that affect their well-being even when the going gets tough. This is true of rural people in Zimbabwe who in recent times have adopted and popularised the Village Savings and Loan Associations (VSLA) scheme to fight poverty and to deal with their financial vulnerabilities (Miller, Sawyer and Rowe 2011; Nyakwawa 2015; Protracted Relief Programme in Zimbabwe 2012; Seed Project 2013). In this article, the researcher focuses on the merits of VSLA schemes, which flow from the fact that such schemes do not require outside capital or ongoing financial or administrative support,



but exclusively depend on membership contributions to sustain them (Flora, Ndabaga, and Oduor 2015).

VSLA schemes trace their roots to Accumulated Savings and Credit Associations (ASCA) schemes (Reserve Bank of Zimbabwe 2016), which are utilised by an estimated 11 million people across the globe (Flora, Ndabaga, and Oduor 2015), and particularly in Asia and Africa (Bouman 1995; Dohyun et al. 2016; Masiyiwa 2016; Vanmeenen 2006). ASCA schemes are uniquely termed Mukando or maround in Zimbabwe which means “a savings and lending initiative” (Gambanga 2015; Jabangwe-Morris 2015; Seed Project 2013). The noun Mukando in the Shona language suggests that the created fund accumulates, which reinforces the notion that the scheme offers members the opportunity to make savings as well as provides them with soft loans to fulfil their immediate needs. That such schemes involve group members who pool an agreed amount of money together and who loan money to members at an agreed interest ranging from 5 to 10 per cent is well-documented (Allen 2006; Bouman 1995; Gambanga 2015; Masiyiwa 2016; Mphambela 2016; Vanmeenen 2006; Zimbabwe Microfinance Fund 2016).

One of the major objectives of such a scheme is to “serve the very poor whose income is irregular and less reliable and who may not be full-time business people ... and help them manage their household cash-flow and provide useful lump sums for life-cycle events” (Allen and Staehle 2006, 1). Critical components in the attainment of the objectives of the Mukando scheme are group formation, fund development, ownership, governance, self-regulation, transparency and accountability (Allen 2006; Vanmeenen 2006; Vanmeenen and Bavois 2010).

A basic question, which this study attempts to answer, is how does the creation of a group scheme and its sustenance help to promote peace between members and within the community at large? The assumption that processes leading to the creation of such a group scheme and its sustenance have direct implications for peace theory is explored in this study. Whether or not the Mukando scheme creates conditions that contribute to peace is a central question that this study seeks to answer.

Studies on Mukando schemes have been predominantly developmental and have focused on poverty reduction (Allen 2006; Mago 2013; Miller, Sawyer, and Rowe 2011). Results from these studies can be summarised as follows: promotion of diligent savings behaviour (Jabangwe-Morris 2015; Seed Project 2013), improved livelihoods (Nyakwawa 2015; Reserve Bank of Zimbabwe 2016), and dealing with the financial vulnerability of poor and disadvantaged people (Jahns-Harms 2017; Vanmeenen 2006). While these findings confirm that members of such a scheme are able to ride out poverty and respond to emergencies in their daily lives, the nexus between Mukando schemes and peace was not the focus in these studies.

Other studies have focused on the comparative advantages of joining the scheme. A study carried out in Zimbabwe assessed the benefits of a group scheme involving orphans and vulnerable children (OVC). The results showed that the benefits to OVC group scheme participants included building up financial assets, the creation of solidarity groups, peer-

to-peer learning and the creation of support network systems (Zheke 2010). Further studies in Zimbabwe by Miller, Sawyer and Rowe (2011) also investigated the benefits of group schemes to adolescent girls. They found that the adolescent girls were able to develop relationships with their peers and that such schemes enabled exploring issues of concern affecting the girls, and provided psycho-social support, financial education and business development skills. Elsewhere, Vanmeenen and Bavois (2010) also found that such schemes result in members building up their resources through savings, enhancing their social networks and developing self-reliance skills. Factors that contribute to peace in the scheme are not reported in these studies.

However, there has been a shift towards studying the Mukando scheme not only as a mechanism for poverty reduction and improving livelihoods of poor and unbanked people, but also as a peacebuilding mechanism. Vanmeenen (2010) assessed the potential of the Mukando scheme to diffuse tension between conflicting groups. He found that the scheme brought people together for the common goal of protecting their savings and for the sustenance of the scheme. He notes that even if the group includes individuals in conflict, the scheme creates a platform for them to meet thereby creating an enabling environment for constructive engagement. A report by Vanmeenen and Bavois (2010) showed that the Mukando scheme was used as a conduit in Ghana to broker peace between conflicting members at community level. The formation of the scheme comprising conflicting members bred social cohesion.

In 2013, the Catholic Relief Services of South Sudan used such a scheme as a conduit to broker peace between conflicting groups (Catholic Relief Services 2013). One of the primary goals of the scheme was to create a platform to preach peace messages to members of the scheme. Vanmeenen (2006) claims that as part of their routine activities members of the scheme discussed various topics, some of which spilled over into issues beyond the monetary. From Vanmeenen's perspective the spillover topics included, but were not limited to, conflict resolution, reduction of domestic abuse, increased community policing, and other community issues that were current at the time the discussions were held.

Similarly, in Malawi, Waller (2014) observed that tensions between married women and single women who were alleged to be engaging in extramarital unions with married men were mediated through such a scheme. According to him, the scheme was instrumental in helping conflicting groups develop problem-solving skills. Not all these reports, it should be noted, focused on factors that contribute to peace. This study therefore seeks to fill this gap by reporting on factors that contribute to peace under the aegis of the Mukando scheme.

To interrogate these issues systematically, the article starts by reviewing theory that underpins this study. The second section describes the study area and data collection methods employed in this study. The third section presents and discusses the research findings. The fourth section examines the implications of the Mukando scheme on social work practice. The last section concludes the study.

Peace Theory

Peace plays a critical role in the lives of people and the survival of communities. Three critical roles of peace that are central to the survival of communities are highlighted (Maruta 2008, OECD/DAC 2005;). Firstly, where peace exists, individual and group insecurities resulting from hunger, poverty and conflict are done away with, making it possible for people to carry on with their own normal day-to-day duties without feeling threatened. Secondly, where there is peace, individuals can engage in income-generating activities to improve their livelihoods without having these activities disrupted. Thirdly, where peace exists people create initiatives and institutions that support and sustain harmonious interactions between individuals and groups. Together these three dimensions of peace suggest that peace is an indispensable fulcrum of human survival.

Anderson (2004, 105–106) has helpfully defined peace as twofold: “the violence dimension” (in which factors that contribute to violence in its different forms are reduced and eliminated) and “the harmony dimension” (in which individuals, groups and communities experience mutually harmonious relationships). He goes on to argue that peace can be measured using both subjective and objective indicators. Subjective indicators entail attitude measurements (perceptions and experience of mutually harmonious relationships) whereas objective indicators denote initiatives, institutions, programmes or occasions aimed at reducing or eliminating violence but also at creating conditions that promote harmonious relationships (Anderson 2004). This study is focused on objective indicators, hereinafter referred to as factors such as friendships, good working relationships and associational bonds, which support objective indicators for harmonious relationships at individual and group level. As Murithi (2006) asserts, peace is anchored on relationships characterised by coexistence, promotion of reconciliation, social harmony, mutual understanding, forgiveness, and tolerance. These factors are a pathway to peace. They are recapitulated in Table 1.

Table 1: Factors that contribute to peace in the Mukando scheme

Factor	Denotation	Potential contribution(s)	Source/reference
Relationship	Series of ties among people throughout their lifetime	Promotes unity, trust, confidence, reconciliation, peaceful coexistence, cooperation, social harmony, respect and mutuality, solidarity	Murithi (2006); Tillet (1999)
Friendship	Companions, acquaintances	Create teams, good working relationships, social harmony, mutual understanding, peaceful coexistence	Chimuka (2008); Griffin (2009)
Coexistence	Living side-by-side	Helps individuals and groups to cherish differences, good neighbourliness, cooperation, and to respect individuals and their differences (tolerance)	Chetkow-Yanoov (1999)
Informal associations	VSLA/ Mukando scheme, burial societies, football clubs	Provide opportunities for individuals to create and work in groups, build relationships, collaborate, create social networks, practice mutual policing, deal with problems as a collective, and to mediate interpersonal and group conflict	John (2011); Murithi (2006); Pinkett (2000); Pruitt and Carnevale (1997)
Gender equality	Involves mixed groups, or female dominated groups	Offers the disadvantaged groups increased decision-making powers, opportunities for women and men to collaborate, encourages inclusivity, gender parity and empowering women	Allen (2006); Allen and Staehle (2006)
Social capital	Bonds or associations existing between people	Interpersonal relations, mutual trust, social networks, shared norms of behaviour, shared ownerships of resources, reciprocity, cooperation, social cohesion	Baliamoune-Luts (2011); Berger-Schmitt (2000); King, Samii, and Snilstveit (2010); Masiyiwa (2016)

Factor	Denotation	Potential contribution(s)	Source/reference
Religion	Christianity and African traditional	Promotes love, compassion, faithfulness, fairness, kindness, tolerance, non-violence and has time-tested wisdom	Kimball (2002)

There is compelling evidence that the Mukando scheme largely depends on a range of factors as summarised in Table 1. Mago (2013) argues that membership of such a scheme comprises individuals who already have close contact but also have similar characteristics. Chigara and Mutesarira (2001, 6) note that “a closed community of friends, relatives or people with a common bond” creates the Mukando scheme. Masiyiwa (2016) contends that the Mukando scheme involves a group of men or women who know and trust one another. In short, these studies present overwhelming evidence that the Mukando scheme largely depends on existing trust and bonds, friendship, social relationships, coexistence and tolerance between members of the scheme to enable its creation and sustenance. Notably, members of a group scheme meet regularly, which offers them a unique opportunity to provide a supportive environment to create supportive networks, social harmony, trust, coexistence and social networks (Zimbabwe Microfinance Fund 2016).

Study Area

The current research was conducted in ward 8 of the Seke district in Zimbabwe. Seke is one of the nine districts in Mashonaland East province, Zimbabwe. There are 21 wards (8 communal and 13 commercial) in the Seke district as shown in Figure 1. Crop production is the primary means of livelihood in the Seke district. Remarkably, as at 2015, the average poverty prevalence in all 21 wards stood at 56 per cent (UNICEF 2015, 76). Ward 8 is a communal area which largely relies on subsistence crops and livestock farming. Crops include maize, groundnuts, sweet potatoes, small grains (such as millet), cow peas and beans, while livestock includes chickens, goats and cattle. The proximity of the Harare and Chitungwiza agricultural markets has propelled market gardening involving crops such as tomatoes, onions and other vegetables grown as cash crops providing livelihoods for households. To supplement their livelihoods, rural people in ward 8 have adopted the Mukando scheme.

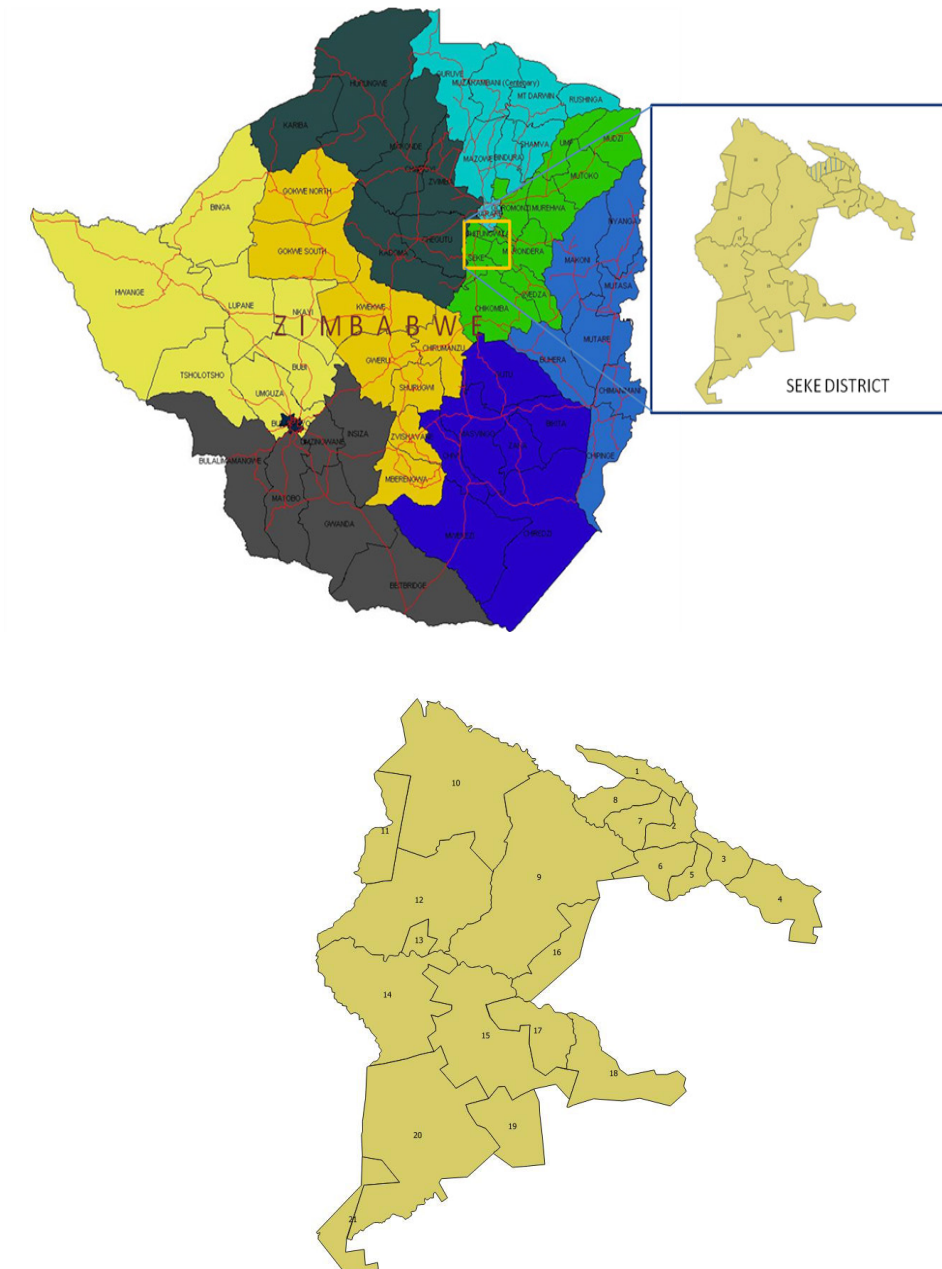


Figure 1: Seke district wards map

Source: Drawn by Ntozini Robert

Methods for Data Collection

The purpose of this study was to investigate factors that contribute to peace in the Mukando scheme. Three data collection tools, namely documentary review, informal conversations and non-participant observation were employed. One set of data was solicited from analysed peer-reviewed reports and field guides on VSLA schemes. In a documentary review, I examined components of Mukando schemes, namely group formation, fund development, ownership, governance, self-regulation, transparency and accountability. Specific works on components of Mukando schemes consulted were Vanmeenen (2006); Allen (2002; 2006) and Mukando field guides (Allen and Staehle 2006; International Rescue Committee 2012; Vanmeenen and Bavois, 2010).

Another set of data was solicited via informal conversations with members of the scheme in ward 8. As one of the residents in ward 8, I engaged informants that I had interacted with in different social and religious forums prior to sharing social space in research. Discussions with informants were focused on two primary questions; the first sought to understand the factors that group scheme would-be members considered when creating the scheme. Second, I sought to understand factors that informants believe to help sustain the scheme. To select the first seven informants for informal conversations, I used purposive sampling. To select the other eight informants, I used existing networks as members of the scheme linked me up with other like-minded informants. I stopped at 15 informants (11 female and 4 male adults) after realising that I was getting the same information.

To protect the dignity and confidentiality of all informants who participated in the study, I used a coding system in which each scheme member was represented by the code SM. To distinguish each member I assigned a numerical number (SM01, SM02, through to SM15). The coding system was devised in order to link direct quotes to specific informants, and to enable an audit trail of the data.

Third, I observed three groups in one scheme to understand better how Mukando scheme activities contribute to peace. The primary focus of field observation was to experience how Mukando scheme activities are administered. I observed the procedures for running the sessions at which members make monthly subscriptions, the participation of members and the decision-making processes.

For the three groups that I observed, I was referred by like-minded members. One was at Chanakira village, another in Chikambi village, and the third one at Marimbi village. All were within walking distance of each other in ward 8 in the Seke district. For the first group involving 10 women, observations lasted about one hour five minutes, the second with five women members lasted 45 minutes, the third group had 28 women as members and observations lasted about one hour 45 minutes. To observe the three groups, I sought permission from the Mukando scheme area coordinator in the Seke district.

The University of KwaZulu-Natal approved the interview protocols within the context of my doctoral studies. I did not use an observation checklist, but preferred to produce free-flowing notes on the phenomena as they unfolded. After securing consent from the area coordinator and the group scheme members, I was at liberty to use a voice recorder to record interviews and meetings, forming records on which I based my reports.

Data analysis was ongoing during transcription. The identification of themes for discussion was made possible when I devised a classification technique, as advised by Bless and Higson-Smith (1995) that data can be categorised into themes. I coded the data from the three groups that I have observed under the theme: activities that promote peace. Data from informal conversations were coded under three thematic areas: group scheme formation, creation of the cash fund, and management of the scheme, which I derived from the informal interview guide.

Observation of Peace Interactions at Mukando Scheme Meetings

In order to gain insight into specific elements of the Mukando scheme at community level, I participated in three consecutive monthly meetings involving three groups in one scheme. Through these meetings, I observed differing views about peace and, more importantly, specific attitudes and behaviours in relation to peace and violence. These observations provided a basis for understanding why Mukando scheme meetings have the capacity to contribute to peace.

During the meetings, tolerance, respect, and a feeling of oneness were major characteristic features. For example, on a typical day of a meeting some members arrived 10 minutes before the meeting, others 10 minutes late. Upon arrival, the steering committee members greeted one another, some shook hands in a manner that suggested familiarity with one another. The manner in which they greeted one another indicated how long they have not seen each other, which may suggest less contact outside the group scheme forum.

When all the committee members were seated, one could not distinguish between the chairperson, deputy and committee members because they were seated in a circular arrangement. For mixed-group schemes, women and men were seated on the same range of chairs in a mixed pattern. There were no reserved chairs, so each person selected a chair so long as the person maintained a circular seating arrangement. In some instances, a few women preferred to sit on the floor.

A typical Mukando scheme meeting is usually conducted in the following format. At exactly 11:00, a call to order was made by the chairperson (man or a woman). All group members were seated by then, and the chairperson asked a man or a woman to open with a word of prayer. The meeting was conducted in Shona, the local language (but

sometimes mixed with English). Afterwards, the secretary conducted a roll call. On this particular day, two apologies were reported to the secretary for minuting. After roll call, the chairperson took over and made some welcoming remarks and reference was made specifically to the Bible reading in Matthew 5:11 “Blessed are peacemakers for they shall be called children of God”. Participation by group scheme members at this juncture was limited to one person who took the bible reading from his mobile phone, which was in Shona. The chairperson took about five minutes linking the Mukando scheme and peace to other related biblical passages such as “live at peace with everyone” (Romans 12:18). At the height of her remarks the chairperson emphasised that “violence is sin as well as a disgrace”. A few members were nodding their heads in agreement and another said “Amen” to the address. The chairperson stressed that people will always experience differences, but it is how we deal with those differences that matters.

At another scheme meeting that I attended, the chairperson encouraged group scheme members to demonstrate faithfulness, love and compassion in the way they live. After the chairperson’s address, the different stages of the meeting continued to be initiated by the chairperson who handed over time to the treasurers (two money counters). Participation of group scheme members at this stage was limited to listening to the roll call for individual payment of money loaned. Of the 30 members, only 10 had borrowed and they paid their dues with interest and the total amounted to US\$750.

The next stage was the payment of membership subscriptions. Each member in a group of 30 was paying US\$10. The contributions amounted to US\$300. Although the Mukando scheme involves savings and loans to group members, my study was not so much about how much money was involved, but how decisions are made and the interactions between group members that help to promote peace between group members and the community at large.

The next stage was the discussion on matters of daily living. Of note were testimonies given by some members of the scheme on the benefits of joining the scheme. Three women who were not yet members of the scheme had come to learn by observing. I assumed that testimony time was meant to motivate them to join the group. This time was open for everyone to share testimonies on the benefits of the scheme to individuals. Participation at this stage was random, but focused on matters relating to punctuality, absenteeism, defaulting, faithfulness, subscription fees, and assisting each other in times of need. At the height of these discussions, two prominent issues stood out. The first involved punctuality of members of the scheme in keeping to time. On this matter, reference was made specifically to the by-laws that spell out that latecomers should pay a penalty of 50 US cents. Eventually, there was consensus that the chairperson, secretary and two committee members were obliged to arrive 10 minutes before everyone else in preparation for the meeting. Other members were urged to arrive at least five minutes before starting time in order to evade penalties.

The second issue involved the increase of subscriptions from US\$10 to US\$15 per month. At meetings of the other two different groups that I observed, increasing subscriptions

was never an issue. After about 15 minutes of inconclusive discussions on whether to increase or to have two separate groups running (for those who can afford only US\$10 and for those who pay US\$15), the chairperson asked group members to adjourn the discussion to the next meeting after people had thought the matter through properly.

In her final remarks, the chairperson did not refer to a bible reading. The highlights of her remarks were that Mukando schemes require men and women who exercise self-control and respect each other, and people who are exemplary in conduct and speech. By implication, these sentiments were meant to convey the notions that sustainability of the scheme largely depends on individuals with an aptitude for peace. The meeting closed with a word of prayer.

Reflecting on the above events led me to two conclusions. The first is that the events captured here cannot be categorised as isolated incidents that do not reflect the dynamics that take place at community level. In Shona rural communities, the village head, headman, ward councillor or chief usually call for village meetings. The group scheme meetings shared features in common with traditional information meetings in that groups are sustained by consensus. In addition, opening and closing group scheme meetings with words of prayer show that culture and religion are strong to the core in all members of the scheme in ward 8. My only conclusion here is in agreement with Reeler (2007, 15) when he said, like development, peace is “complex and highly influenced by intangible forces such as tradition [and] culture”. Whoever said people do not leave their culture and tradition behind is quite correct. I witnessed this first-hand at the three groups I observed in ward 8.

Lastly, yet importantly, the conclusion is that although women and men at Mukando scheme meetings did not mention peace, after I had listened to stories by some members of the scheme as we conversed, when they mentioned that the primary aim of the scheme was to promote cohesion, trust and relationships, these factors to me are critical in contributing to peace. Also, the fact that Mukando schemes help group members to access income to buy food, to pay for school fees and farming inputs, these factors have the potential to translate into peace in the home and community at large.

Overall, it is clear that peace is dependent on human behaviours and attitudes, which can change for better or for worse. From a social work perspective, it is important to predict human behaviour in that once human behaviour becomes predictable it can be possible to come up with an appropriate intervention that helps sustain peace in communities. The Mukando scheme is one such intervention that helps to steer human behaviour in a peaceful direction as the results seem to suggest.

Components of Mukando Schemes that Contribute to Peace

Group Scheme Formation

All informants were very clear that groups of Mukando schemes in this study were formed by members of the host village without the help of any outside agency. However, although members of the scheme received training in financial management and entrepreneurship from CARE International and VIRL Microfinance, group schemes in ward 8 were not regulated by these organisations but by the members themselves.

Informants believed strongly that creation of a group scheme is important in that it represents a stage in which members of the community take decisive steps to create a supportive network of like-minded people. That like-minded individuals form the scheme was captured by one informant (SM01, female) who said, “members of the community who share similar concerns and aspirations come together for purposes of establishing Mukando scheme comprising men, women and youths”. To corroborate another (SM05, male) said, “Mukando scheme involves members of the same village, having similar social status, who already know each other in and out and take the initiative to mobilise each other to create a group scheme through the self-selection process”. In the literature, the process of creating self-initiated structures is called a self-selection process (Cox and McCubbins 2004; Singer n.d.). As informants stressed, the group could comprise women only or mixed groups comprising both men and women, and can range from 10 to 30 members.

Vanmeenen and Bavois (2010) point out that membership of a group scheme is based on personal attributes such as trustworthiness, honesty, responsibility, maturity, being disciplined, patient, fair, assertive, and considerate, and showing commitment to group interests, among other qualities. Another informant (SM02, female) stressed: “In calling for individuals with positive qualities to join hands in a group structure, the host community demonstrates that it is preoccupied with creating a stable group to advance common interests”. It is clear that social capital, which entails mutual trust, social networks, shared norms of behaving, shared ownership of resources and norms of reciprocity among and between individuals and groups (Baliamoune-Luts 2011; Boyd et al. 2008; Dinda 2008; Pan et al. 2005), plays a critical role in the formation of Mukando scheme groups.

Literature on Mukando schemes confirms that such schemes depend for their existence largely on trust, existing social networks and relations (Chigara and Mutesarira 2001; Mago 2013; Masiyiwa 2016). What is important about group formation as one informant (SM10, female) advised is: “The creation of a group scheme is vital as individuals seek to respond to problems affecting their well-being as a collective”. The creation of a group scheme is a demonstration of capacities of communities to establish self-initiatives and to promote peace when individuals with common interests work in groups.

These results are supportive of the literature, which asserts that if villages capitalise on available resources they are able to take care of their own problems thereby creating conditions that promote harmonious social relationships, friendships, coexistence and tolerance, all of which are critical values for peace. Jahns-Harms (2017, 19) reported stronger evidence that individuals who participate as members in savings groups such as Mukando schemes experience “greater friendships, trust, and solidarity, more involvement in community life and [have] higher self-esteem”. Most of the informants agreed with the sentiment that being a member of the scheme helps individuals to access supportive networks, thus helping to create mutually harmonious relations between individuals and groups.

Creation of the Cash Fund

All informants stressed that members interested in joining Mukando scheme groups are required to pay a subscription fee as determined by the group members from time to time. For example, one informant (SM04, male) pointed out that in his group scheme “each member is required to pay an amount of US\$5 towards the group fund at the end of every month”. This cash fund is open to all members of the scheme to borrow and pay back at an agreed rate of interest. One member of the group scheme (SM15, female) advised that “individual members of the scheme have an equal opportunity to borrow from the fund and repay in the agreed time frame”.

The creation of a cash fund prepares the path for the transformation of the financial landscape for individual members of the self-selected group as this fund demonstrates a willingness by individual members to pool together cash in a fund from which they can borrow and repay at an agreed interest rate (Allen 2006). As Singer (n.d., 1) notes, from this cash fund, the self-selected group “provide[s] people with a safe place to save their money, access small loans, and obtain emergency insurance”. Simply put, the creation of a cash fund marks a turning point as the unbanked poor individuals seek to consolidate self-reliance. This stage demonstrates a willingness and commitment by poor people to take responsibility for their own financial vulnerability problems through the creation of a group initiative. Regarding profits and contributions sharing, one informant’s (SM06, female) comment highlighted that, “in our group we have agreed to share the money accumulated twice a year, in June and December. The December disbursement event will be accompanied by celebrations and exchanging of gifts by the members”.

Through this cash fund, individual members are able to meet their basic needs such as food, water, health services and education, but also forge togetherness, friendship, mutual assistance and development among themselves, and they are able to meet their daily needs thus helping to mitigate conflict in the homes and communities (Vanmeenen 2006).

The Management of the Scheme

The administration of the scheme is through the creation of a steering committee to improve efficiency in the management of the group scheme (Allen 2006). All informants indicated that their Mukando scheme has two primary structures. The first is the general assembly discussed above under the group formation theme. One informant (SM11, male) said, “our group has 30 members in the general assembly and 6 executive members elected after every 3 years”. Another (SM01, female) said, “in our group scheme of 15 members there are 6 office bearers who constitute the steering committee”. Regarding the decision-making process, one informant (SM09, male) highlighted that, “the general assembly is run by consensus of group members of the scheme and is independent of community structures such as village heads, thus giving the scheme institutional independence”.

Allen (2006) points out that the steering committee comprises five or six office bearers, namely a chairperson, secretary, treasurer and two money counters. Vanmeenen and Bavois (2010) emphasise that individuals are self-selected into the steering committee and are expected to be respectable persons, considerate, respectful of others, patient and good listeners, and to be individuals who are not afraid to speak or express their opinions. These attributes help to promote trust and confidence in the scheme thereby promoting good working relationships between members of the scheme. On the responsibility of the two structures one informant (SM02, female) said:

The general assembly gives the steering committee the responsibility to monitor the administration of the cash fund, loan repayments, presiding over conflicts and other related matters that concern the group’s welfare. A steering committee is expected to act as a democratic liaison platform for all members of the general assembly.

To corroborate, another informant (SM08, female) remarked that, “if one member of the group is not happy with the management of the scheme, the issue is reported through the steering committee and is handled to ensure social harmony is maintained for the common good of all”. From these comments, it is clear that relationships in the scheme are tied to the manner in which the Mukando scheme is governed. As such, the general assembly in collaboration with the steering committee takes the responsibility to create cordial relationships through consensus decision-making between members of the scheme, thus giving peace a chance under the aegis of the Mukando scheme.

Implications of Mukando Schemes for Social Work

The findings of this study indicate that Mukando schemes have both social and economic dimensions. On the social front, members are connected, there is an exchange of valuable information (such as on parenting, household chores and conflicts) during the sessions, and livelihood development is fostered. Economically, individuals, even

the poor members of the community participating in the scheme, have access to money. Informants in this study indicated that individuals engage in Mukando schemes in order to feed their families and this assistance helps to deal with social problems such as hunger, food insecurity and poverty.

From a social work perspective, Mukando schemes are an intervention that seeks to meet the needs of communities, and ensures participation of local people in decision-making, positive change and social justice. Peace and social justice are two sides of the same coin. By extension, peace challenges are social justice challenges too (Morgaine 2014). As results of this study seem to indicate, the Mukando scheme provides encouraging insights in moving towards meeting individual needs, and equal participation in decision-making and positive change for the financially marginalised and unbanked masses in the Seke district. In itself, the Mukando scheme enables poor people to take responsibility for their own problems and to fulfil pressing needs as well as to achieve their aspirations.

Social work is also interested in social interactions between men and women in their everyday lives. Regarding the Mukando scheme, two important aspects relate directly to social work. The first is that any woman or man can chair the committee. For that reason, women can occupy strategic positions, such as that of chairperson, deputy or secretary, which are usually a preserve for men in traditional structures. Allen (2006) notes that in the case of a mixed-group steering committee (comprising both men and women) the principle is that at least three positions should be occupied by women. This trend has to do with gender sensitivities that underlie Mukando schemes. Of particular note is that there are no restrictions on women in the decision-making processes in the scheme, as is not the case in traditional structures such as customary courts.

Secondly, the Mukando scheme includes various stakeholders, such as the elderly, women, youths or specific religious groupings. Adan and Pkalya (2006) note that the self-selection process increases the chances of expanding the constituencies of the scheme because it is inclusive of all social groups including the vulnerable and marginalised. The merits of inclusivity and gender sensitivity of the scheme give the Mukando scheme a very strong niche in social work initiatives. These qualities are building blocks for social harmony, cohesion and coexistence between group members, and thus for peace.

Limitations of the Study

The major limitation of this study is that it is based on data from a small number of members of the Mukando scheme in ward 8 of the Seke district, Mashonaland East province, Zimbabwe. Although studying small numbers is in line with qualitative research, the results do not represent the entire Seke district. This study is not a stand-

alone but intends to add a voice to the limited number of studies on the contributions of Mukando schemes to peace.

Conclusions and Recommendations

This study examined how Mukando schemes foster factors that promote peace. It seeks to add to current literature on Mukando schemes by highlighting factors that promote peace and thereby help to sustain such schemes. Previous studies on Mukando schemes focused on the reduction of poverty and the capacity to improve livelihoods of such schemes. In this study, evidence indicates that such schemes are underpinned by factors that help to promote peace and to create conditions that work for mutually harmonious relations as well as creating conditions that help to reduce incidents of violence at intragroup level. Results are in line with the literature, which emphasises that Mukando schemes depend largely on social capital, friendships, social relationships, coexistence and tolerance for their existence. In fact, the capacity of individuals with close face-to-face interactions to mobilise each other with a view to creating Mukando schemes demonstrates the interplay of a plethora of factors that contribute to peace.

Social work practitioners should ally themselves with such self-initiated schemes and help to propagate such initiatives in other disadvantaged and financially vulnerable groups across Zimbabwe and beyond. The strength of Mukando schemes is that it is community based, can be run without external funding and can be replicated across communities. The initiative can be administered successfully even by the poorest of the poor, but can still make a significant difference in improving livelihoods and creating peaceful communities.

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