

Savings Groups, Community Resilience Building and Social Protection in Hatcliffe, Harare

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Abstract

The prevailing economic environment in Zimbabwe has given rise to intricate vagaries of an economic nature that have worsened the plight of poor households. It creates a need for appropriate social protection mechanisms of a development nature that improve the resilience of households at risk. This study sought to identify ways in which Community Savings Groups (CSGs) improve community resilience. Informed by the resilience theory propounded by VanBreda (2001), this study employed a mixed methods approach with a qualitative emphasis. Data were collected through focus group discussions and a brief survey on 39 participants who are members of two CSGs operating in the Hatcliffe community of Zimbabwe. In-depth interviews were carried out with selected key informants. An analysis of secondary records was conducted to augment the primary data. The research findings showed that CSGs provide accessible credit facilities that participants resort to in times of crisis. Furthermore, CSGs improve the capacity of participants to acquire assets which are liquidated in times of need. However, institutional and structural frameworks that protect and guide the operation of community savings groups are lacking in Zimbabwe. The study concluded that community savings groups constitute a viable social safety net for vulnerable rural households. The absence of coordinating and guiding institutional and structural frameworks detract from the potential of CSGs to effectively function as social safety nets. It is recommended that government and development agencies urgently provide institutional and structural mechanisms that coordinate and protect the operations of CSGs. A review of the legal frameworks guiding the operations of informal social security schemes such as CSGs is required.

Keywords: community, savings groups, social security, safety net, resilience, livelihoods

INTRODUCTION

The economic vagaries present in Zimbabwe perpetuate debilitating conditions that progressively entrap and embed vulnerable communities and

households in vicious cycles of poverty. State instituted social protection mechanisms continue to be inadequate although they are largely remedial and curative. Given the high incidences of unemployment in Zimbabwe, private contributory social insurance opportunities are beyond the reach of the average citizen (Mtetwa, 2018). Nguluwe (2016) has identified Zimbabwe as one of the Southern African Development Community (SADC) states whose social protection coverage is not commensurate with the need for safeguarding citizens from economic adversities. There has therefore arisen the need to proffer alternative approaches to social protection that have a resilient building effect. The successful use of Community Savings Groups (CSGs) by development agencies to improve the livelihood outcomes of project beneficiaries has been widely documented (Brannen, 2010; Nadelman, 2005; Catholic Relief Services, 2010). This thrust has remained rather programmatic, requiring a shift to embrace a community resilience-building trajectory. Further, literature on the resilience building potential of CSGs in Zimbabwe remains rather limited. This study sought to contribute towards addressing that gap.

The bulk of the working population in Zimbabwe, housed within the informal sector, has become increasingly affected by the vagaries of economic instability. Continued price hikes have made business difficult, especially for poor households who have limited capacity to offset the additional cost of doing business. The contraction of local industries has created an excessive demand for imports, increasing the need for foreign currency. The unavailability and inaccessibility of foreign currency through formal financial institutions has created a vacuum which has been occupied by an illegal, flourishing informal parallel foreign currency market. These 'money vendors' offer foreign currency at high premiums such that they have been blamed by many as largely responsible for the increased cost of doing business in Zimbabwe. Given such an environment, those participating in the informal sector find their meagre profits continuously eroded, further diminishing their capacity to adapt to the changing environment. Such circumstances create a vicious cycle of poverty that entraps vulnerable households, further casting them into poverty.

There has therefore, arisen a greater need for improving the economic resilience of poor households, a need that calls for appropriate social protection initiatives. Such social protection initiatives should aim to strengthen the capacity of poor communities and households to regain functionality following adversities. The International Labour Organisation

(ILO) has identified the state as having the primary responsibility for providing social protection to its citizens (ILO, 2010). Mtetwa (2018) has highlighted the inadequacy of state funded social protection mechanisms in Zimbabwe. Coupled with the austerity policy trajectory embraced by the current administration, this renders formal state sponsored social protection an unviable option. Given such imperatives, community-based alternatives become the preferred option.

Mutual aid groups and related community mutual support initiatives have been hailed as pertinent resilience building strategies. Gitterman & Shulman (2005), state that the concept of mutual aid shifts the responsibility and ownership of change from external agents to community members themselves. Community Savings Groups (CSGs) have emerged as a central facet of development agencies' efforts designed to improve the economic outcomes of programme beneficiaries. Conceptualised beyond the traditional programmatic role of improving program beneficiaries' access to credit, these financially oriented mutual aid groups are vehicles for transformation. Their emphasis on harnessing social capital for sustainable transformation provides an impetus for exploiting them for community resilience building.

THEORETICAL FRAMEWORK

The study adopted the resilience theory as discussed by Van Breda (2001). The discussion conceptualises resilience as a multifaceted discipline that addresses the strengths that people and communities demonstrate, enabling them to rise above adversity. The domains of resilience theory broadly transcend individual, family, community, and policy resilience. Adger and O'Riordan (2000) argue that resilience should be regarded as a continuum seen in degrees or extents in relation to vulnerability, rather than a single state. Sen (1990) regards resilience as determined by the livelihood security of an individual or group. In addition, resilience can be viewed as a tool for analysing adaptive change towards sustainability, with greater resilience promoting greater sustainability. The resilience theory has particular relevance to this study given its focus on triumphs in the face of adversity, rather than vulnerability. It therefore represents a paradigmatic shift from deficit models to strengths-based models. Such a thrust reflects a focus on solutions that provides the needed conceptual framework for addressing the seemingly unsurmountable challenges associated with providing social security for those in the informal sector. Its relevance is quite pronounced when targeting underperforming economies such as those characterising the Zimbabwean

context. Given such vulnerability prone contexts, a deficit-focused approach will not result in much progress, but may rather give rise to despondency. The alternative approach provided for by the resilience theory is in keeping with the strength-based, grassroots approaches to development. This arguably best depicts the thrust of this study in recognising the opportunities presented by community savings groups to address the informal social security provisioning gap in Zimbabwe.

LITERATURE REVIEW

The right to security in the event of contingencies has been established in Article 22 of the Universal Declaration of Human Rights (UN, 1948). Social protection has been conceptualised as constituting public and private, or mixed, measures designed to protect individuals from life-cycle crises that inhibit them from realising their needs (Southern Africa Development Community, 2007). Social protection thus encompasses social security, social services and developmental welfare. Gandure (2009) posits that key features of social protection are predictability, consistency and transparency. These core attributes enable beneficiaries to make future plans and take calculated risks for future investments that can improve their vulnerability status (*ibid.*). Trust is therefore a key quality of social protection measures.

One of the key studies on social protection in Zimbabwe is a baseline study on social protection carried out by Gandure (2009). The study used a sector approach that classified social protection measures under education, health, food and nutrition, labour/formal sector, livelihoods and informal sector. The study identified the key stakeholders in the provision of social protection across these sectors as government, private and non-governmental organisations. These stakeholders provide a wide range of mechanisms designed for different categories of beneficiaries. Government channels were identified as deteriorating into varying states of decline and collapse whilst provision by NGO initiatives was observed to have patchy coverage and generally lacking in integration into formal systems. The wider coverage was found to be through the informal sector, which is however not well documented and understood.

The ILO (2012) has identified the state as having the primary responsibility for the provision of protection against contingencies that threaten the income security of its citizens. As such the primary responsibility for the provision of social protection in Zimbabwe rests with the state. The continued socioeconomic perturbations characterising Zimbabwe have rendered state

funded social protection mechanism to be largely ineffective. Gandure (2009) argues that most governmental initiatives generally lack predictability, consistency and transparency. Given that predictability, consistency and transparency are key features required of any social protection mechanism, the majority of initiatives in Zimbabwe have become inadequate.

VanBreda (2001) has highlighted the existence of various definitions of resilience. Broadly, these definitions identify resilience as entailing the capacity to maintain competent functionality in the face of adversity, as well as capacity for adaptation and recovery. Thus, the ratio between adverse circumstances and the presence of protective factors provide an appreciation of the degree of individual, family or community resilience. Protective factors include social, institutional and familial safety nets (VanBreda, 2001). These factors are understood to each have a bearing in addressing the hazardous, adverse and life-threatening circumstances faced by vulnerable groups. Antonopoulos (2013) has outlined how vulnerable groups such as women require some range of protection, given the peculiar dynamics (gender dynamics in the case of women) that differentially affect them.

The complex nature of the environments within which individuals live is recognised within the resilience theoretical paradigm. Berkes *et al.* (2003) have highlighted that the interaction between the systems of people and nature gives way to multiple scales of variables, cross-scale connections, and nonlinear interactions, which generate complex dynamics. As such, partial approaches to building resilience are ineffective as they focus on a singular aspect of reality which is interconnected. Resilience theory has therefore emphasised integrated approaches to development that addresses all the critical dimensions of development.

Resilience theory, especially when applied to community development work, has undergone considerable development over the years. Traditionally, resilience theory considered the community as a risk factor. It proposed that, the stressors that families and individuals have to withstand and which precipitate crises are considered to be originating from the community. Poverty, crime, political instability, discrimination and lack of community resources have all been identified as community stressors that impact negatively on individuals and families. Such a deficit emphasising approach to resilience theory has since evolved, placing a greater focus on the inherent strengths such a community may have. Such strengths are recognised to emerge from the support systems located outside the individual and

immediate family boundaries. They therefore include the extended family, religious communities and the local community.

Several strategies which ultimately enhance the coping capacities of vulnerable individuals and communities have been employed by communities as a way of improving resilience. The phenomenon of coping in the face of adversity provides the springboard for building resilience. VanBreda (2001) has discussed coping as the actions taken by people to avoid being harmed by the strains of life. The basis of most community-based resilience building initiatives is the concept of mutual help. As argued by Gitterman & Shulman (2005), human reciprocal relationships have the inherent potential to provide group members with a sense of greater personal, interpersonal, and environmental control over their lives. This ultimately leads to a greater ability to negotiate high-risk situations.

Social support systems have been identified as providing critical channels for building community resilience. Gitterman & Shulman (2005) argue that in the absence of community and family support, vulnerable people are often at risk of physical, psychological, and social deterioration. VanBreda's (2001) discussion identifies four forms of support that can be conceptualised under social support systems. These include instrumental support in the form of advice and guidance that promote self-sufficiency, and social support that comprises of esteem and emotional support. Further, material support is a component of the social support system that involves the provision of goods and services that enhance the ability of individuals to meet their needs. Four major sources of social support have been identified across resilience literature. These include neighbourhoods, family and kinship networks, intergenerational support and mutual self-help groups. Of particular interest to these studies are mutual self-help groups, defined as associations of individuals or family units who share the same problems, predicament or situation. Such groups then band together and form a network for the purpose of mutual aid (VanBreda, 2001). Mutual self-help groups have been documented to meaningfully enhance the quality of life of members (Gitterman & Shulman, 2005).

The use of mutual aid to address overwhelming and oppressive circumstances is well documented. Resilience through mutual aid has been observed for various categories of vulnerable populations. Nadelman (2005) has examined the use of mutual aid groups to build resilience amongst adolescents, Getzel (2005) in supporting people living with HIV/AIDS and Knight (2005) in capacitating victims of sexual abuse. These studies have captured how

vulnerable groups have rallied together on networks, using the strength in numbers, to overcome, adapt and cope with life stressors. A recurrent theme across the literature is the healing effect of mutual aid groups; where social capital such as solidarity is used to build resilience.

The focus of social support systems is reduction of stress by improving harmony between the individual and their environment. Primarily, this is achieved through two principal ways. The first involves strengthening an individual so as to achieve better esteem and emotional wellbeing. The assumption is that a person who is emotionally stable and healthy has a better capacity to adapt to and accommodate the environment. Secondly, the provision of network support functions to improve the decision-making influence, self-confidence and autonomy, which develop the capacity of an individual to control and modify his or her environment. As social support systems enhance the individuals' ability to modify and accommodate the environment, better adjustment and psychosocial functioning is achieved.

Community-based approaches to social protection, amongst them savings groups, have long been established as having the widest coverage due to, inter-alia, their accessibility (Gandure, 2009; Mtetwa, 2018; Gitterman & Shulman, 2005; Nguluwe, 2016). Community savings groups (CSGs), in their various forms, have been identified across social protection literature, as a key facet of informal social protection mechanisms (Mtetwa, 2018; Gandure, 2009; Kaseke, 2018, Brannen, 2010). Founded on the basis of mutual aid, CSGs present remarkable opportunities for building community resilience. They constitute a resilient strategy to community development that focuses on the strengths that communities possess. They therefore constitute an alternative for to state instituted social protection.

The capacity of CSGs to improve the livelihood outcomes of vulnerable households have been captured in various studies. Poor and vulnerable households have competing demands on their limited financial resources. The financial benefits from CSGs have been observed to improve income security, leading to better livelihood outcomes. Brannen (2010) has discussed how CSGs have been used in Tanzania to deal with the consumptive needs and strengthen the productive capacities of poor households. Aga Khan Development Network (AKDN) (2010) highlighted how small-holder farmers have built greater resilience through access to basic financial services provided by CSGs. Child Protection in Crisis (2011) has demonstrated how CSGs have been employed in various communities to strengthen the resilience of children, particularly those in child headed households.

RESEARCH METHODOLOGY

The research design for this study constituted a mixed methods approach. Despite having fundamentally different philosophical assumptions, qualitative and quantitative approaches are not inherently incompatible. Rather, as contented by Rubin and Babbie (2011), they address different aspects of reality. This ability to perceive phenomenon through a wider lens ensures that research captures a clearer and more comprehensive picture of reality. Therefore, the use of the mixed methods approach in this study thus sought to provide a more complete representation of the subjects under investigation. Primary data were collected through focus group discussions and a brief survey with 39 participants who are members of two CSGs operating in the Hatcliffe community of Zimbabwe. In-depth interviews were carried out with 4 selected key informants. These covered the main institutional networks involved in the implementation of CSGs programmes. These included a project officer responsible for training and supporting CSGs, a government official from the ministry responsible for local government, an official from the ministry responsible for community development as well as a field facilitator trained to provide community-based support to CSGs. An extensive perusal of secondary records was then conducted to augment the primary data. Electronic data collection and processing was carried out thorough recording and latter transcribing and translating the data. The data analysis process initially involved organising it into thematic folders. Emerging themes where then analysed in line with the study objectives, allowing for a comprehensive thematic content analysis. Quantitative data were fed into the Statistical Package for the Social Sciences (SPSS) for processing and analysis. The results were then placed into tabular form and graphs using Microsoft Excel package. The main thrust of employing a brief survey was to control for group think bias, which may have influenced the submissions during focus group discussions. More individualised responses captured in the brief survey were therefore used to counter such an effect.

RESULTS

The data collected through the brief survey showed that the participation of women was larger than that of men within CSGs. Of the 39 respondents who took part in the brief survey, only 7 were men, and 32 women. This has been a consistent demographic trend across other studies on CSGs, with few exceptions. Fletschner and Kenney (2015) as well as Brannen (2010) have similarly found out that the composition of women tend to dominate men in CSGs. This is partly explained by the inaccessibility of other formal

financial and credit services to women, which leaves informal initiatives such as CSGs as one of the limited options. As women have easier access to CSGs, this presents a particular opportunity for building community resilience. Antonopoulos (2013) states that women tend to use their incomes for the betterment of the household and community than men. As such, the dominant participation of women in CSGs is more likely to benefit the household and community, thereby building their resilience.

The study sought to identify the various forms of social support available to members of CSGs. Data gathered through focus group discussions and the brief survey revealed that various forms of social support were available to members of CSGs. The study categorised these forms of social support according to the three facets of social support systems discussed by Van Breda (2001). These are namely instrumental support, social support and material support. As submitted during the focus group discussions and brief survey, instrumental support given to CSG members was in the form of advice and information on markets, prices, foreign currency exchange rates and any relevant trending issues. Access to such pertinent information and advice enabled participants to make competent business-related decisions. In the face of increased perturbations, access to relevant information is a key factor that improves the capabilities of individuals to respond to deleterious circumstances.

Under the category of social support, related benefits were observed to accrue to the participants. These constitute of emotional and esteem support that increases the self-confidence of members. The socioeconomic challenges faced by participants, as reported during the focus group discussion, have a negative impact on their self-esteem and emotional wellbeing. These derived from both the external and household environments. Submissions from 5 female participants during the focus group discussions revealed that pressures from household responsibilities, failure of businesses and abuse by husbands were amongst the challenges reported by participants. The other participants in the focus group discussions corroborated these submissions, adding that faced with such predicaments, the CSG was a constant source of encouragement and support. Fletschner & Kenney (2015) have highlighted a similar role played by informal social protection initiatives especially in responding to the challenges that differentially affect women.

The provision of material support was identified by all the 39 participants during the brief survey, as another facet of social support system present in CSGs. This material support was primarily through access to saving

opportunities and access to loans. Members of CSGs are able purchase a desired number of shares, take out loans and return them with a stipulated interest. The accumulated savings and interest are shared out after a saving cycle, which for the two CSGs runs for 6 months. Each member receives an amount in proportion to the number of shares bought during the cycle. This opportunity for saving enabled the accumulation of assets when members accrued lump sums at share-out periods. These assets, as argued by the World Bank (2009) are a critical resilience building strategy as they can be liquidated and used to address future risks. The accumulation of assets further enables vulnerable households to undertake more risky business activities that have greater rewards, thereby opening opportunities for development. In addition, during the focus group discussions, 8 different participants highlighted that as CSGs provided them with access to loans, they could embark on new business ventures, expand current enterprises, as well as recover if their businesses make losses.

The study's main focus was on finding out the range of employment opportunities available to participants. Further, particular focus was on establishing the role that CSGs played in enhancing access to and maintenance of such employment opportunities. During the focus group discussions, the participants submitted that it was a binding regulation of the CSGs that each member undertakes some income generating activities (IGAs). This would facilitate the use of group loans for productive purposes and minimise their use for consumptive needs. The types of IGAs undertaken by participants included sewing (5), vegetable gardening (15), tuckshops (3), vending (7) and cross border trading (9). During the focus group discussions, it was established that the participants took out loans between ZWL50 to ZWL450 to fund their IGAs. In turn, the participants submitted that they made profits of between ZWL110 and ZWL970 based on these loans. The binding regulations and rules of CSGs therefore gave impetus to the initiation of productive activities, thereby leading to employment creation.

Assessing the capacity of CSGs to improve the entrepreneurial capabilities of members was a key objective of the study. This lent particular focus to assessing the impact of participating in CSGs on the ability of members to navigate the adverse economic environments characterising Zimbabwe. Asked in what way participating in CSGs help them to address the economic shocks they faced, participants highlighted that several benefits were drawn from the CSG in this regard. The major benefits noted included access to capital for resuscitating failed businesses and access to information about the current market trends and dynamics.

The economic environment in Zimbabwe was found to negatively impact CSGs. This presented through increased costs of doing business and cost of living. In relation to informal initiatives such as CSGs, a danger is created when the buying power of the accumulated savings would be eroded given the rising costs of production and living. Through the focus group discussions, it was established through the submissions of 9 participants that they employed various mechanisms to cushion the value of their savings and mitigate the depreciation of their savings. These included buying groceries as a group, exploiting economies of scale, and stocking them for distribution at their share-out periods. This would ensure that the rise of groceries in the future would have minimal effects on the participants. Another strategy involved converting accumulated savings into stronger, more stable currencies such as the United States Dollar and the South African Rand giving their savings stability and retention of buying power.

The study probed the sustainability of CSGs, which the study fathomed would implicate their effectiveness as channels for cultivating community resilience building. The study thus assessed the range of institutional support available to CSGs. Interviews with key informants revealed that the CSGs trained and administered by development agencies were graduated from agency support after an average of three years. The groups were then expected to rely on local community structures such as local authorities for guidance and support. In an in-depth interview, the key informants, one who was a development practitioner responsible for managing and supporting CSGs, reported that there lacked active coordination with local authorities that made this handover effective. Participants felt that they remained vulnerable if left with no active institutional support.

The study, within the context of CSGs' sustainability, interrogated the availability of protective and guidance support through policy and legal frameworks. Through the in-depth interviews with key informants, there was found to be a dearth of institutional apparatus in the way of policy and legal provisions for guiding and protecting the operations of CSGs and related informal mechanisms. This has been voiced in various others studies (Mtetwa, 2018; Nguluwe, 2016). Pertinent legislation such as the National Social Security Act (17.04) provides rather vague reference to the operation of informal income strengthening mechanisms such as CSGs. Such a lack of policy and legal direction makes it an unsurmountable task for participants to claim and establish *loci standi* relating to the range of benefits and rights due to them. Such a *loci standi* is a prerequisite for CSGs and related initiatives

to be accorded the necessary recognition and space within formal institutional grounds.

DISCUSSION

The demographic characteristics of CSGs continue to point to the reality that they remain one of the key social protection and micro-finance mechanisms that women can easily access. This has significant implications for enhancing household and community resilience. The OECD (2011) has highlighted how, in comparison to men, women are more likely to invest a higher proportion of their incomes into their households. As CSGs improve the financial security of women, who are recognised as critical to household and community livelihoods, households improve and community resilience is guaranteed. Given that the macroeconomic environment and general socioeconomic conditions are on an unprecedented decline in Zimbabwe, the livelihood outcomes of households and communities remain highly threatened. As such, enhancing the financial resilience of women through CSGs constitutes a direct and effective way to rein in the worsening plight of households and communities.

Women's greater participation in CSGs represents an opportunity to redress the vulnerabilities created by the growing trends in female-headed households. Moser (1993) has discussed the various dynamics that exist within female-headed households, challenges that show to a greater susceptibility to vulnerability within such households. Further, Moser (1993) captures the increasing trends of women and children's detachment from men's income. Milazzo and Van de Walle (2015) have argued that female-headed households in Africa, though facing numerous vulnerabilities, have seen faster poverty reduction. These patterns point to the fact that the changing trends in marriage behaviour and family formations are giving rise to vulnerability within concerned households and communities. Nonetheless, when women are adequately empowered, such vulnerabilities tend to be reversed. Therefore, it is argued that CSGs, by improving the financial resilience of women, provide an opportunity to curtail the deleterious dynamics created by economic decline.

The instrumental support provided to members of CSGs in the form of advice and pertinent information on markets, prices, and foreign currency exchange rates is seen to be crucial in the current economic environments of Zimbabwe. Given the volatility and vicissitudes obtaining in the economic markets, access to current information becomes a vital resource. The

monetary market in Zimbabwe, dominated by a parallel and illegal foreign currency market, has proven to be quite fragile, giving away to sudden and abrupt changes. As attested to by the participants, such a contrary environment makes it very difficult to do business and retain competitive profit margins. Given that the majority of the working populace occupies the informal sector, a greater susceptibility to such shocks becomes apparent. Access to pertinent market information allows members of CSGs to make timely adjustments in the event of any changes occurring. Such adjustments can be in the form of pricing and related modalities. CSGs, by providing members with access to pertinent market information, improve their decision-making capacities, culminating in competitive advantages.

CONCLUSION AND RECOMMENDATIONS

The intention of this study was to assess how Community Savings Groups can contribute to community resilience building efforts. In this regard CSGs were conceptualised as alternative social protection mechanism that can address the income security gap created by the inaccessibility and unavailability of adequate formal social protection, specifically social insurance. A further aim of the study was to identify opportunities to expand the purview of CSGs within development work to go beyond programmatic lines. Women have been found to participate in CSGs more than men. This makes CSGs particularly better placed to improve community resilience as the gains that women accumulate in development efforts are more likely to be ploughed back into their households and communities. Thus, CSGs are viable platforms from which community resilience efforts can be launched. In addition, as women constitute a vulnerable sub-group of communities, these findings show that CSGs can be harnessed to capacitate even the most vulnerable members of societies.

The three facets of social support systems discussed by VanBreda (2001) were found in CSGs. These include social support, instrumental support and material support. A key finding was that participants acknowledged that CSGs provided them with financial benefits in the form of loans and saving opportunities (instrumental support). These benefits enabled them to embark on new business ventures, expand current enterprises and resuscitate ailing businesses. The opportunities for saving money enabled participants to accumulate assets. These could then be used to withstand future shocks, as well as provide security to undertake riskier endeavours that have greater returns. CSGs are therefore, viable channels for building the capacity of

vulnerable groups to accommodate and control external threats to their stability.

The study findings highlighted that CSGs enabled participants to create employment opportunities for themselves. This provides some range of stability to the incomes of their households, thereby building their resilience in the face of future shocks. Of particular interest was the observation that participants employed various mechanisms to cushion the value of their savings in the wake of increased cost of production and living. This ingenuity within CSGs makes them ideal for promoting adaptability and change management. These are arguably valuable aspects of any resilience building mechanisms.

It has been established within the resilience paradigm that resilience and sustainability are interconnected and integrated concepts. Berkes *et al.* (2003) state that the greater the resilience the greater the sustainability. Conversely, sustainable enterprises reflect greater resilience. The sustainability of CSGs was found to be undermined by a lack of continued institutional support. Further, a dearth of institutional support was evident. A lack of adequate legal and policy frameworks guiding and protecting the operation of CSGs and related informal initiatives makes them vulnerable. Opportunities for formal engagements thus remain limited. In light of the conclusions made in the study, the following recommendations are proffered:

- The participation of women and other vulnerable groups in community savings groups should be actively encouraged.
- Government should make urgent efforts to strengthen the legal and policy frameworks that apply to informal livelihood improvement initiatives such as community savings groups.
- Development agencies should actively improve integration of community savings group programmes into local and national government structures.
- The design of community savings groups' programs should include a continuous capacity-building component facilitated through an integrative referral system.

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