

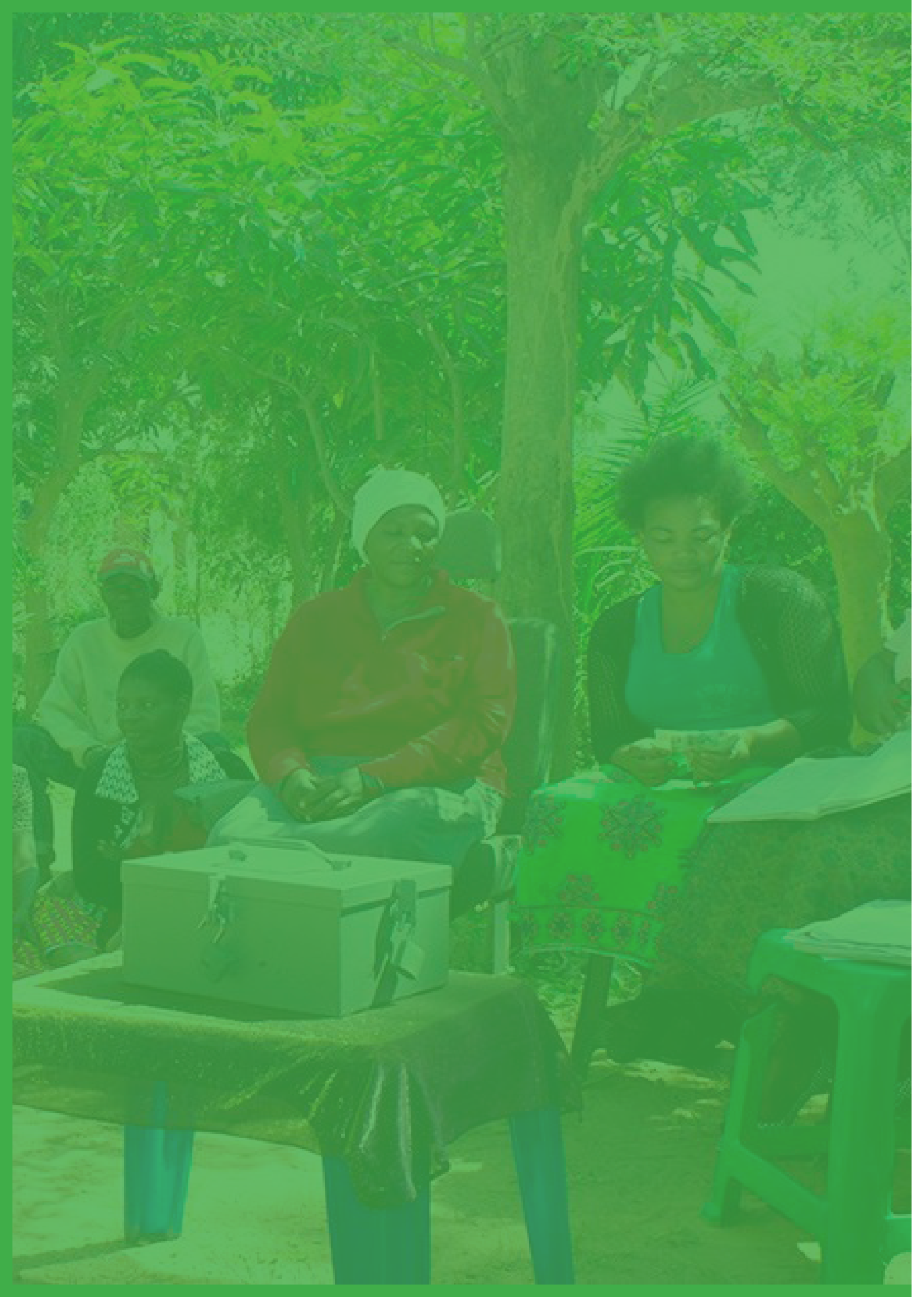
Why do Men and Youth Shun Savings Groups in Rural Zambia?

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A Field Survey Report

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EXECUTIVE SUMMARY

The purpose of this field survey was to establish the reasons why men and youth shun Savings Groups (SGs) in Zambia's rural areas. This is important as SGs have become an important alternative source of financial services and inclusion for the unserved populations in rural Africa. Evidence also suggest that unlike traditional financial services, SGs are have flexible savings policies and loan terms, and tend to eliminate minimum savings requirements and penalties. In this regard, they better accommodate the more irregular income of vulnerable populations, as well as their increased vulnerability to economic and non-economic shocks.

The field survey was conducted in 15 districts, representing 8 predominantly rural provinces of Zambia. It included a total of 1,680 participants selected carefully and shared between members and non-members of existing SGs using a ratio of 1:2 respectively. The survey also interacted with promoters of SGs, community leaders, leaders of SGs and other key informants within the rural communities to obtain their views, observations and perceptions on the operation of SGs in their respective localities.

The survey reveals interesting issues that form a good basis for strengthening SGs as alternative financial service providers for rural Zambia and a key aspect in poverty alleviation among the vulnerable. Some of the key findings can be summarised as follows:

- Like in other African countries, SGs in rural Zambia are dominated by women. The survey found that 73% of members in the SGs were women and the rest (26%) were men. When using the Zambian definition of youth (15-35) youth accounted for 28% of all members. This number reduced to 5% when the UN definition of youth (15-24) is used, confirming that regardless of the definition, youth are less represented in SGs in rural Zambia.
- The survey established that the factors behind these trends are mixed. The first is that initially, SGs Promoters used to target women and other vulnerable groups in society. Although this has changed now, there is still a lot of inertia from men to join SGs for a number of reasons: 1) some men fear being looked down upon by their peers for joining a women dominated group; 2) some men are genuinely too busy and may not manage to meet some of the demands of SGs such as frequent meetings; 3) most men and youth seem to lack appropriate information about SGs and have therefore developed fears that are mainly unfounded such as being sent to jail for defaulting on a loan among others.
- From another perspective, some people who are not members of SGs do not join as they still access the services of SGs through their relatives or spouses. To some extent non-members who may be relatives or spouses have an influence on decisions by savings group members regarding how much to save and borrow. Among those who confirmed doing this, 71% were spouses of SGs members.
- Some of the categories of people in rural communities who are not likely to join SGs are those who have wage employment with stable incomes as they are assumed to be financially included.

In view of these and other findings of the field survey, the report initially makes general recommendations as follows:

i. Increase community sensitizations on the purpose and importance of Savings Groups to attract men and youth and other individuals who would want to join:

Although SGs are filling an important gap in financial inclusion in rural Zambia, this survey has shown that there is limited knowledge about their role. Therefore, promoters should do more to sensitize communities on the importance and purpose of SGs. Once a SG is set up, more training and sensitization needs to be carried out at community level beyond just members of SGs. People need to know what to expect from a SG before they decide to join. Those who stay away should not do so based on unclear information which seems to be the case for most of the men but should be given all facts. The rules of SGs must also be adequately explained so they do not become the reason for people refusing to join SGs. This can be done even before people sign up for membership so that those who are sceptical can have all the information they need. This is the only way the potential of SGs as informal financial service

providers can thrive and contribute towards poverty alleviation in rural areas.

ii. Make SGs more inclusive to accommodate diverse people in the community without discrimination based on social and cultural norms and beliefs:

SGs can be made to be more inclusive especially regarding the inclusion of men and youth. At the moment a number of misconceptions and wrong beliefs are held about men which make them less desired members of SGs. These include that men are not trustworthy and that they wouldn't pay back loans once they borrow. However, this can be addressed and has been addressed through encouraging members to make recommendations of those they know to join.

iii. Allow SGs to evolve and expand and form an apex body in order to grow the capital base.

SGs have been a success in rural areas and have had a positive impact on the livelihoods of the poor so far. As they grow stronger and reach more people, there is room for them to amalgamate into a bigger movement that can bring all resources together and grow the capital base. Thereafter, there is also potential for the SGs to naturally transition into Financial Cooperatives which are formal and can serve more people as well as undertake bigger projects. Recently the Zambian Government has been working on reviving financial cooperatives as an alternative to increase financial inclusion. Therefore, SGs that show potential to grow bigger can be considered for graduation to financial cooperatives to be able to offer their members more sophisticated services, by giving them a legal identity to enable them to invest and operate as enterprises which are business-oriented.

Specific Recommendations

- iv.** Encourage youths to join SGs through provision of adequate information on SGs. The study has established that youths have been staying away from SGs sometimes for reasons based on ignorance of how SGs operate and their purpose.
- v.** Encourage men to join SGs by providing them with more information on SGs as well as teaching them the importance of access to finance for income generating activities to improve their wellbeing. The study established that a number of men are staying away from SGs for merely lacking understanding of the conditions and operations of HH.
- vi.** Encourage people in wage employment to also join SGs so they stop viewing groups as merely sources of money but also financial inclusion.

1. Situational Analysis of Financial Inclusion in Zambia

The promotion of financial inclusion¹ has become an important policy objective for policymakers around the world. This is because financial inclusion has been shown to have several positive effects on poverty alleviation, private sector development, and financial sector stability. Empirical studies have demonstrated that by reducing vulnerability to economic shocks, financial inclusion can be a key driver of poverty alleviation. This situational analysis is based on the findings of the 2015 FinScope Report² which is the latest report that provides a comprehensive analysis of the state of financial inclusion in Zambia.

The purpose of increased financial inclusion is to improve the lives of citizens. Globally, it is acknowledged that access to secure savings products and other financial services will empower the poor to build financial security and manage financial and economic shocks. This will in turn enable them to invest in education, health, housing and income generating opportunities which is expected to have a poverty reducing effect. With more than half of Zambians classified as poor, increasing financial inclusion becomes a critical ingredient for lifting millions out of poverty. Addressing financial exclusion is therefore key in poverty reduction and remains one of the key elements of Zambia's Seventh National Development Plan (7NDP) and the National Financial Sector Development Policy (Ministry of Finance, 2017; Ministry of National Development Planning, 2017). These provide frameworks to improve financial inclusion in Zambia which includes the National Financial Inclusion Strategy (NFIS) (2017-2022) (Ministry of Finance, 2017) and the Rural Finance Policy and Strategy (2012) (Ministry of Finance, 2012). The vision of the NFIS is to attain universal access and usage of a broad range of quality and affordable financial services. al access to and usage of a broad range of quality and affordable financial products and services; the Rural Finance Policy and Strategy of 2012 whose vision is to have vibrant well-resourced rural communities that enjoy prospects of sustained socio-economic development provides a framework that will lead to the development of a stable, resilient, competitive, innovative, and inclusive financial sector that contributes to broad-based wealth creation and sustainable economic development.

Access to financial services remain a concern in Zambia. Nonetheless, compared to before Zambia has made important strides in ensuring that more and more people have access to financial services for the purposes stated earlier. The FinScope 2015 findings show that 62.7% of adults were financially included in 2015 compared to 37.3% in 2009. This represents a total of 4 million people accessing financial services compared to 2.4 million in 2009.

The significant rise in financial inclusion was driven by increased uptake of both formal and informal services. Formal inclusion increased from 23.1% of adults in 2009 to 38.2% of adults in 2015. These changes were a result of increased uptake of the services of all providers in the formal sector and growth in the non-bank-sector driven by uptake of mobile money services. Informal inclusion also increased from 22.2% of adults in 2009 to 37.9% in 2015 which resulted from increased uptake of both informal savings and credit services.

Although Zambia has made important improvements in financial inclusion as outlined, there remains important disparities in access especially between rural and urban areas. According to the 2015 FinScope Report, financial inclusion stood at 50.2% in rural areas compared to 70.3% in urban areas. This applies to both formal and informal financial inclusion. For instance, there were 26.6% of adults who were formally included in 2015 compared to 52.2% in urban areas. Similarly, 35.9 % were informally included in rural areas compared to 40.3% in urban areas. The disparity in financial inclusion between rural and urban areas imply that the benefits of financial inclusion in reducing poverty earlier outlined are being missed in rural areas. This means that unless financial inclusion is improved, it may take longer for rural poverty to be reduced as intended in the National Financial Sector Development Policies and

¹ Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.

² The FinScope survey provides information about the usage of, demand for, and behaviour towards financial services amongst adults in Zambia. It has proved to be a major source of information for policy makers, financial service providers, researchers and others connected to the financial sector, in shaping pro-poor financial policies and development. FinScope Zambia 2015 Survey is the third in the series, the first and second being in 2005 and 2009.

strategies. The Rural Finance Policy and Strategy of 2012 mentioned earlier has an exclusive focus on rural areas to ensure expansion of financial inclusion. The NFIS also acknowledges the rural-urban gaps in financial inclusion and seeks to promote activities to fill these gaps. The Financial Sector Development Policy has a dedicated objective to develop rural finance. A combination of the above strategies and policies provide confidence that Zambia will make good progress in rural financial inclusion especially if implemented.

Financial inclusion in Zambia also tends to have a gender bias with men having more access compared to women. In 2015, there were approximately 42.5% of women who were excluded compared to 38.8% of men. Furthermore, only 17.2% of females used formal financial services compared to 25.8% of men. Contrarily, there are more women than men who use informal financial services compared to the males. In 2015, 24.1% of women used informal financial services compared to 18% of men. In general, lack of access to financial services by most women entail that women cannot easily access finance when in need which has important implications on poverty. This situation also partly explain why Zambian women are more likely to be poor than their male counterparts.

The types of financial services in Zambia are diverse and have only increased in number over time. Most important is the rise of Digital Financial Services (DFS) such as mobile money and mobile banking as mobile technology increases in Zambia. Although the 2015 FinScope survey did not measure the growth in mobile money services since 2005, the growth of cell phone subscriptions and the introduction of mobile money services by all the three major Mobile Network Operators (MNOs) in Zambia has seen unprecedented growth in mobile money transactions. In 2015, about 29.2% and 70.8% of the adult population in rural and urban areas had mobile money services (FSDZambia , 2015). Since 2015 there has been an expansion of network coverage which has increased the number of phone subscriptions. Although the exact number of the population with mobile money accounts is not known, the Zambia Information, Communication and Telecommunication Authority (ZICTA) estimate that mobile money account for 23.6% of payment methods adopted for e-commerce transactions (ZICTA, 2018). With this, mobile money services are among the most reliable form of financial services especially in rural areas.

The limited access to financial services in Zambia especially in the rural areas as outlined above depend on a number of factors. The 2009 FinScope survey indicate that approximately 54.2% of adults who did not use mobile money services was on account of lack of knowledge about the existence of mobile money services. This means that more information and sensitizations about the existence of various financial services remains key in the adoption and increased usage of Digital Financial Services. On the other hand, 60.9% of those who did not use formal financial services indicated that they did not have sufficient money to save in a bank account. This points to low incomes among the population as well as high poverty levels requiring that tailored services are developed to carter to their needs. This gap, is what has given rise to SGs which until now remain predominantly rural and serves the unbanked populations.

2. Savings Groups as a form of Financial Inclusion

Savings Groups contribute to financial inclusion by serving excluded market segments in countries and regions characterized by low formal financial sector participation (The SEEP Network, 2018). The SEEP Network further observe that unlike traditional financial services, SGs have flexible savings policies and loan terms, and tend to eliminate minimum savings requirements and penalties. In this regard, they better accommodate the more irregular income of vulnerable populations, as well as their increased vulnerability to economic and non-economic shocks. It suffices to say therefore that given the limited state of financial inclusion in Zambia outlined previously, SGs will play an important role in filling existing gaps.

Savings groups are said to have been pioneered in Africa in the 1990s and are currently promoted by hundreds of international and local NGOs across 75 countries – and provides access to basic financial services in underserved communities. It is estimated that there are at least 700,000 active SGs worldwide, comprised of 14 million members. On average, each SG manages total assets of about \$1,200, representing an important safety-net that supports low-income households to meet consumption, investment and emergency needs (The SEEP Network, 2018). SGs also represent a powerful social and economic platform for the delivery of a broad range of interventions in the areas of economic empowerment, health, education, nutrition and food security, and gender equality.

Since the SGs model arrived in Africa adaptations have been introduced over time in response to evolving circumstances. Nonetheless, the model remains highly standardized with groups having (usually) 15-25 people who meet on a regular basis to save money in a common fund – often stored in a locked box – from which loans are issued to group members. At the end of each operating cycle – which usually lasts 9-12 months – the savings, accumulated interest, and fees are shared out among group members. After share-out, group members may decide to initiate a new operating cycle, or dissolve the group (Gash and Odell 2013). Many groups also implement a Social Fund, from which grants (or interest-free loans) are provided to members as needed to cover emergency expenses.

In Zambia SGs have grown rapidly. By 2018 there were a total of 331,704 people in 74 districts of Zambia belonging to SGs (SaveNet, 2018). Given the coverage of formal financial services whose coverage is lower in rural areas; SGs have continued to occupy a critical space in financial inclusion in Zambia. Interestingly, SGs have been widely utilized and adopted more by women than men across different Sub-Saharan African countries. In Zambia, women constitute 72% of the members in SGs while only 28% are male (SaveNet, 2018). Furthermore, youth representation in SGs remains very low and raises important concerns given that SGs provide an alternative to formal financial services that most youths do not access.

A common phenomenon and concern of Savings groups wherever they have been promoted is that participation for men and youth remains limited compared to women. This deprives these groups of an opportunity to be financially included and is a reason why this research was undertaken. According to international literature, men's principal barrier is self-exclusion, as well as exclusion by savings groups initiatives that solely target women. On the other hand, the main barrier to the effective participation of young people in Savings groups is low and irregular income (The SEEP Network, 2018). The high levels of youth unemployment in most African countries have also worsened the situation as without their own income youths would struggle to adhere to standard savings and lending policies. Youths are also associated with a lot of mobility in their efforts to find work, making commitment to their savings group difficult. For those in rural areas the concern is even greater as they are more likely to migrate to look for work compared to their urban counterparts. Time and conflicting priorities are further barriers to youth participation in savings groups. Young men and women have multiple priorities, including household responsibilities, child care, school, leisure and entertainment.

3. Objectives of the Survey

The overall objective of this field survey was to understand why men and youths shun Savings Groups. More specifically, the research sought to address the following:

1. Review economic strengthening programme objectives, goals, promotions and target beneficiaries across the Savings-Led Microfinance Network (SaveNet) members and assess whether there is a systematic exclusion of men or youth in the programming of SGs promoters: SGs are established by various promoters who are members or affiliate with the Savings-Led Microfinance Network (SaveNet). The study therefore sought to provide an analysis of how the promotion is done by various players and whether their approaches or design leads to a systematic exclusion of men and youth from participating in savings groups.
2. Review the different models used by SGs promoters: since the 1990s when SGs began to spread in Africa they have adapted different models. The field survey intended to review the models that are being used in Zambia and assess the likelihood of the approaches being the reason why men and youth shun SGs.
3. Investigate any social, cultural barriers or societal norms that influence men and youth's participation in SGs: society has cultural practices and norms that may influence men's participation in SGs and the field survey sought to highlight and discuss these.
4. Understand how economic factors influence men and youth's participation in SGs: the economic status of men and youth highly influence their decisions to participate in SGs. The field survey sought to establish this factor and assess the situation in rural Zambia.
5. Understand how gender stereotypes and roles influence men's participation in SGs: explore gender stereotypes that may hinder men and youth to help explain the laxity in men participating in SGs.
6. To understand how rural communities, define the youths and the roles the youth play in the family, community and society: men and youth play different roles in society. The survey sought to understand how societies in Zambian rural areas define youths and men and their roles in society.
7. Recommend ways in which SGs promoters can increase men and youth representation in SGs in Zambia: at the end the study sought to provide recommendations on how SGs promoters can increase the participation of men and youth in SGs.

4. Methodology

4.1 Research design

The study used a mixed methods design of both qualitative and quantitative approaches in order to understand why men and youth shun SGs. Qualitative approaches employed various techniques such as Focus Group Discussions (FGD) and in-depth interviews. The quantitative approach involved the administration of a closed ended questionnaire. The combination of qualitative and quantitative methods did not only provide in-depth understanding and corroboration of information but was also for triangulation. The multiple viewpoints from various data sources provided a perfect blend of information to improve the validity of the findings. In order to have a clear understanding of perceptions relating to the subject matter, the survey included both members and non-members of SGs as primary participants. Other participants were SGs promoters, leaders of SGs and leaders in villages where SGs are found.

4.2 Sampling

Probabilistic sampling was used in order to eliminate sampling biases. However, since SGs membership differ in size³ from one district to another, a special approach of probabilistic sampling commonly known as Probabilistic Proportional to Size (PPS) was used. PPS is used to select subjects belonging to clusters of different sizes using two stages. In the first stage, clusters (i.e. districts) with the larger number of members have a higher probability of being selected compared to those with smaller numbers. In the second stage, individuals in clusters with smaller numbers of members have a higher chance of being selected compared to those in clusters with larger numbers. A combination of the two stages ensures that each participant is given an equal chance of being selected.

Since the study's objective is to explain the underrepresentation of men and youth in SGs in rural areas, we purposively excluded Lusaka and Copper belt provinces as the two are highly urbanised. We also excluded all provincial headquarters most of which tend to be relatively more urbanised compared to the rest of the districts in each province. In case of Southern province where provincial capitals were changed recently, both the new (Choma) and the old (Livingstone) towns were excluded from the sample. This left us with 50 districts on the SaveNet list of districts with SGs in the country from which to draw the respondents to be interviewed for the final sample. The purpose of removing more urbanised provinces and towns was to reduce sampling biases that may emanate from having respondents who have urban characteristics where formal financial services are available to answer questions that are meant for rural respondents.

4.3 Sample Size

To pick a sample size that is large enough to provide robust results, we used the Cochran's formula with a desired confidence interval of 98% and 5% margin of error. The Cochran's formula is given as follows:

$$N^{\circ} = \frac{Z^2 pq}{e^2}$$

Where,

N° , is the required sample size

Z , is the Z score which is 2.326 at 98% level of confidence

P , is the proportion of the population which meets the attributes of the target population estimated at 50% in the study areas

q , is 1-p which is equal to 0.5.

e , is the margin of error set at 5%

$$N^{\circ} = \frac{2.326^2 0.5 \times 0.5}{0.05^2} = 540$$

³ The size of SG membership activities in an area mainly depend on the presence of a promoter and how active they are in facilitating the establishment of SGs. In some areas, promot

Replacing the actual values in the formula yields the follow:

The required sample size for members of SGs therefore is 540. To cater for cases of non-response which was anticipated to be very low due to the abundance of SGs in target areas, we added 20 extra people, making the sample size of members to be 560. Since the study is also interested in hearing perspectives of men and youths who do not belong to SGs, we applied a ratio of 1:2, yielding a total of 1,120 non-members to be interviewed. Distributing the subjects equally we interviewed 105 respondents in 14 districts and 210 in Mwinilunga which was the only district with SG in North Western province. The sample size is summarised in table 1.

Table 1: Sample Size

Province	District	Members	Non-Members	Total
Eastern	Chadiza	35	70	105
	Petauke	35	70	105
Central	Chibombo	35	70	105
	Chisamba	35	70	105
Muchinga	Mpika	35	70	105
	Isoka	35	70	105
Western	Kaoma	35	70	105
	Luampa	35	70	105
Northern	Mungwi	35	70	105
	Mbala	35	70	105
Southern	Monze	35	70	105
	Mazabuka	35	70	105
Luapula	Nchelenge	35	70	105
	Mwense	35	70	105
North Western	Mwinilunga	70	140	210
Grand Total		560	1,120	1,680

To complement the quantitative information, a qualitative assessment was included of 17 SGs promoters from different organisations were interviewed in all the districts (see list of names in appendix). Additionally, (trainers, facilitators), 6 FGDs, and 4 KIIs with community and SGs leaders and with a blend of organisations implementing different models of the SGs programmes.

4.4 Data Management and Analysis

Data from the quantitative interviews was collected using electronic devices Personal Digital Assistant (PDAs) as opposed to paper questionnaires. Electronic devices are relatively more efficient and allow for easy transfer of data to analysis software as well as quality control during the process. Upon completion and checking of the data collection on each day, the supervisor transmitted the data from the PDAs to a central location. From there consistency and logic checks were performed and a quick feedback report was produced to advice data collectors on next steps if necessary. Data was also coded and filed in such a way that it remained anonymous and cannot be attributed to any person. Qualitative information was kept in terms of field notes which was later transcribed using domain analysis. STATA™ 12 was used as the data analysis software. Descriptive statistics were performed to understand the characteristics of members and non-members while a logistic regression model was run to bring out the factors associated with membership of a SG.

ions would cease along the way and it is difficult for community members to carry on with the work and grow SGs beyond the initial stages. A second reason is the size of the district, because naturally, those districts with big populations will have more activities happening and hence more SGs if there is a promoter.

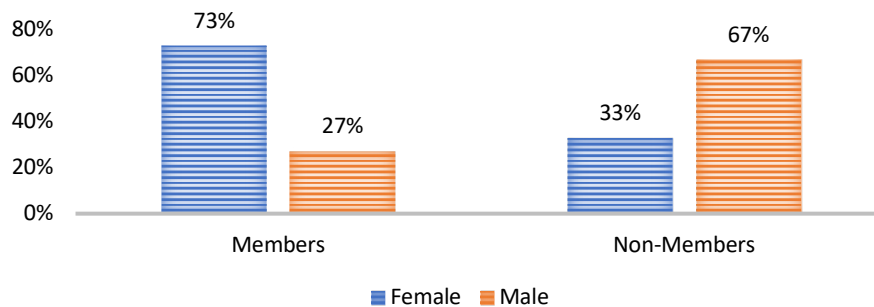
5. Key Findings and Discussion

5.1 Descriptive Statistics

5.1.1 Composition of respondents by sex and membership status

Figure 1 shows the share of the respondents by their gender and membership status. Among the members, females accounted for 73% of the total SGs membership. The rest, 27% were males. This picture confirms the situation in many African countries whereby women tend to dominate membership in SGs while men remain in the peripherals (Allen, 2018), on the other hand, there were more males (67%) among the non-members compared to females (33%). The reason for this distribution is that the study was interested in understanding the cause for the low levels of men and youth participation in SGs. Thus, more males are expected as this share also includes men that are in the age groups to be considered as youths.

Figure 1: Share of Respondents by Sex and Membership Status in Rural Zambia



In order to analyse the composition of youth in SGs, it is firstly important to state that the definition of youth in Zambia differs significantly from the international definition provided by the United Nations. According to the UN⁴, a youth is anyone falling in the age range of 15-24. However, in Zambia, a youth is one falling in the age range, 15-35 (Ministry of Youth and Sport, 2015). In this regard, the report provided two analyses, each based on these different definitions. The importance of this is to provide a clear perspective of the local and international context.

Figure 2: Share of Youth and Non-Youth for Members of Savings groups in Rural Zambia

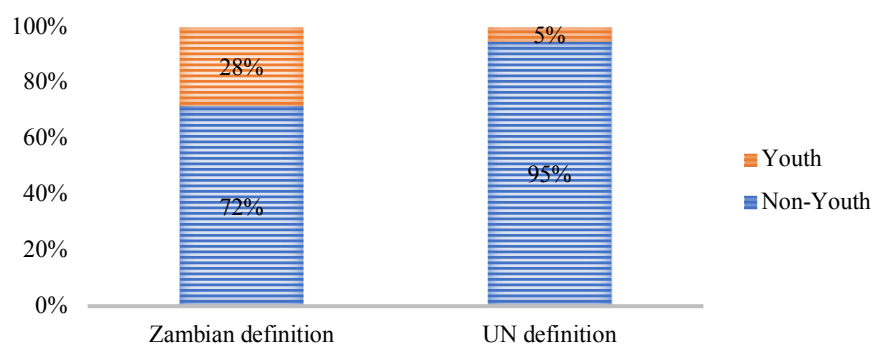


Figure 2 shows the proportion of youths and non-youths among members in SGs using the Zambian and United Nations definitions of a youth. From the perspective of the Zambian definition youths accounted for 28% of SGs membership compared to 5% when the United

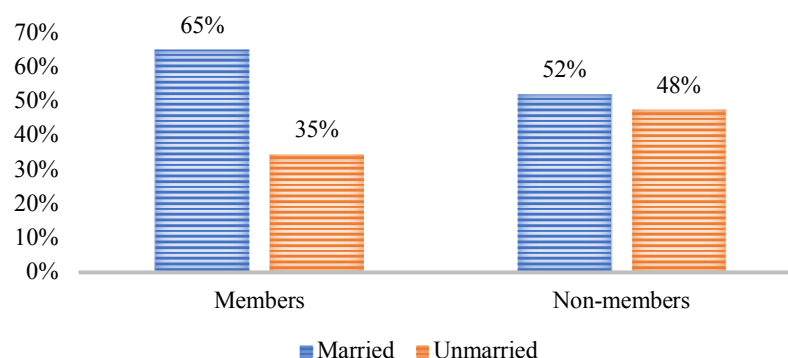
⁴ <https://www.un.org/en/sections/issues-depth/youth-0/index.html>

Nations definition is used. It can be concluded therefore that in either case (local or international), there are fewer youth members in SGs compared to non-youths.

5.1.2 Respondents' marital status by membership status

Figure 3 shows the marital statuses of members and non-members. About 65% of members are married while the rest are not. Among non-members, 52% are married compared to 48% who are not married. This indicates that most people in SGs are married and majority of them happens to be women as already established. Among non-members more unmarried respondents compared to members could be because the target included youths who are more likely to be unmarried.

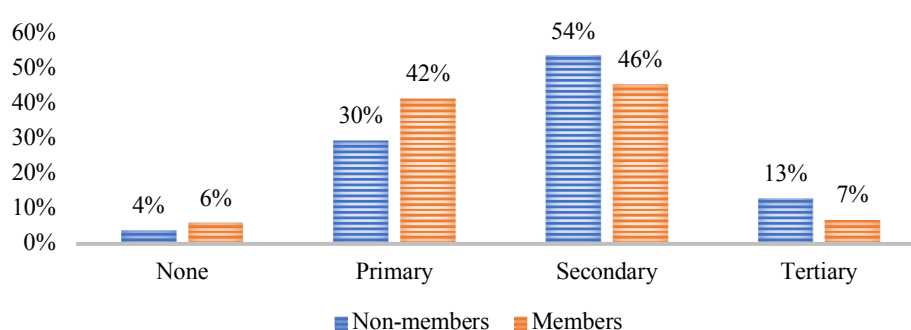
Figure 3: Respondents' marital status by membership status



5.1.3 Respondents' education attainment by membership status

Figure 4 shows education attainment by membership status. For both members and non-members, the majority had attained secondary education which reflects the situation in Zambia as portrayed by nationally representative surveys from the Central Statistical Office. Among members 54% had attained secondary education while 30% had primary education. About 13% had tertiary education while the rest 4% had not attained any level of education.

Figure 4: Education attainment by membership status



In Zambia attainment of secondary education is an indication of basic education which means that an individual is expected to read and write as well as perform basic mathematics. Thus, it is important to see that a number of members belonging to SGs have this level of education. This means they can be expected to understand basics such as calculating interest rates among other things.

5.1.4 Respondent's main economic activity by membership status

Table 2 shows the main economic activities that the respondents were involved in. More than half of members of SGs (51%) are involved in farming compared to 27% of non-members. Among members, the second largest economic activity is running a business or being self-employed

which stood at 38% compared to 31% among the non-members. Approximately 22% of the non-members were in wage employment compared to 6% of members of SGs. One reason that makes those in wage employment fail to join SGs which was indicated in qualitative interviews is the requirement of SGs especially for the models that require members to meet very often as will be explained in a later section. The demands to meet frequently make it difficult for those in formal wage employment to keep up due to their work commitments. From qualitative interviews it was also established that most of the members who were in wage employment actually happen to be teachers in local schools who are usually among the formally employed in most rural areas. Being in wage employment in Zambia has important connotations as people with wage employment tend to have more stable earnings from their labour compared to those who are in self-employment. The rest of the respondents were involved in other economic activities: 5% for members and 10% for non-members.

The distribution of economic activities presented in Table 2 reflects those in larger surveys such as the Zambia Labour Force Survey where farming or agriculture is the predominant economic activity followed by wholesale and retail trade and repair of motor vehicles and motorcycles.

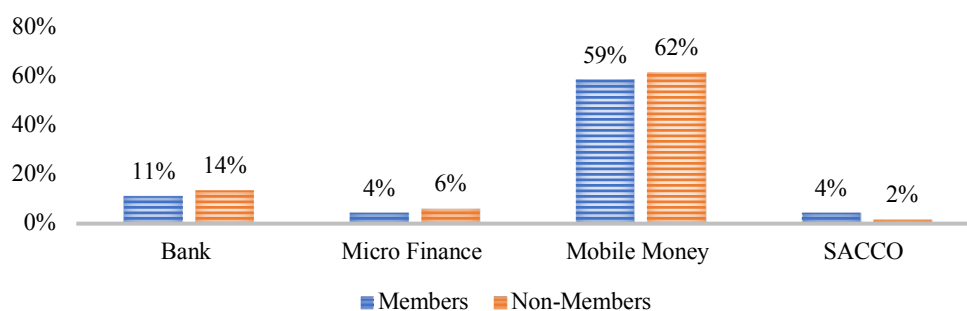
Table 2: Type of Economic Activity by Membership Status

Economic Activity	Members	Non-Members
Farming	51%	27%
Running a business /Self-employed but non-farm	38%	31%
In wage employment	6%	22%
Other	5%	10%
Grand Total	100%	100%

5.1.5 Use of financial services by membership status

The survey assessed the extent of use of financial services by respondents apart from SGs (Figure 5). To establish this, each respondent was asked if they used any or all of the four options of financial services provided namely, commercial banks, microfinance, mobile money and Savings and Credit Cooperatives (SACCO).

Figure 5: Use of Financial Services by Membership Status



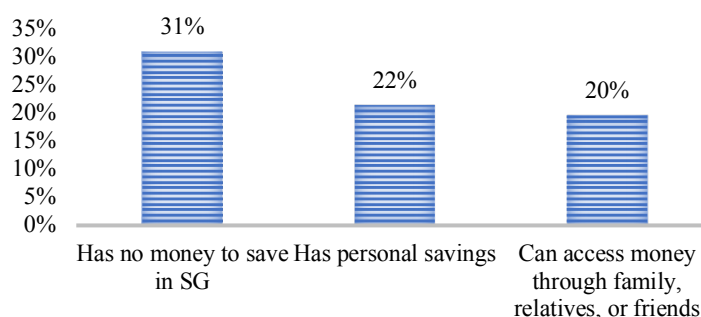
The financial service used mostly by both members and non-members of SGs is mobile money services. This is mainly because for most areas visited, formal financial services were only found in the Central Business District (CBD) of the district. This is a reflection of the situation in most rural areas in Zambia whereby formal services are limited to a certain geographical area. Those living in far flung areas from the CBD either have to stay away from the services or cover very long distances to access services. In some districts, there was a complete absence of formal financial services living SGs as the only options. For example, Nchelenge district did not have a bank or any other formal financial service provider at the time of the field survey and residents have to travel to nearby districts to use financial services. When asked, 59% of members of SGs groups

said they use mobile money services. When asked about whether they use commercial banks only 11% of members said so. Only 4% of members said they use microfinance and SACCOs.

5.1.6 Reasons for not Joining Savings Groups

The survey also sought to establish the reasons for not joining SGs among non-members (Figure 6). Although several reasons were pre-empted, only three reasons came out strongly as the main reasons for not joining.

Figure 6: Reasons for not joining Savings Groups



The reasons given by non-members were the same as those given by the youth. For example, 31% of non-members said the main reason they did not join SGs is because they have no money to save. Although this response was given by a good number of non-members, an analysis of the operation procedures of SGs show that the amount of savings required are actually quite low and can be as little as K2 in some cases. Thus, the response could imply that non-members perceive that they require to make huge savings to belong to an SG. About 22% said they have personal savings and did not need to join an SG. This response could imply that SGs are being perceived only as providing opportunities to save. However, some of the models found in different districts also teach members how to grow the money and not merely save it. This perspective may also be based on limited knowledge of the operations of SGs. While 20% said they did not need to join a SG because they could still borrow money from family members, relatives and friends.

5.2 Perceived benefits of belonging to a Savings Group

The field survey asked respondents to share their perceived benefits of belonging to a SG. Respondents reported that one of the benefits is that members are able to save money which used to be very difficult before. In many places where there are no financial institutions SGs, fill the gap and meet the needs of members the same way a financial institution would do. Some members had the following to say:

“Saving groups help us with multiplying money Saving groups help with solving problems of group members. They also help group members solve financial problems e.g. health related issues, education, household daily needs”

Participants reported that through SGs people who otherwise could not build are now able to construct houses and buy roofing sheets instead of living in grass thatched houses. Those running small businesses now have access to capital while others have disposable income for purchasing farming inputs unlike before which enhances production and has improved food security for many households.

“SGs are helpful, they enhance production. We are now able to conduct farming activities such as cultivation of maize and cassavas fields. This has greatly helped our households to achieve food security”

To some members the savings act as emergency funds that become very useful in addressing unforeseen financial needs.

“The savings is acting as emergency fund; it is a big relief in times adversity”

Some members of SGs reported that it is relatively easier for them to pay school fees for their children compared to before.

“We are now able to pay school fees for our children through SGs compared to before”

SGs have also generally become an empowerment tool for women which has improved their standing in families and improved their standing in relation to spouses for those in marriage and independence for widows and single women.

“When the concept was just introduced, we thought that it was scum, but it has proven to be very handy particularly for us single parents and widows”

“We are now able to do substantial businesses such as baking scones and selling popcorns”

“Even abuse from husbands has reduced to a great extent. As women we feel more in charge as a result of the extra income, we get from the SGs”

Apart from the economic benefits, SGs have also fostered community collaborations and cohesion, thus building social capital which was not as strong before. This has also resulted in the share and spread of developmental ideas among members. Members are also able to participate in community projects collectively like tree planting and other projects. Through SGs health concerns are also quickly noted by members and appropriate action taken much quicker than before SGs joining.

5.3 Social and Cultural Barriers Influencing Participation of Men and Youth in Savings Groups

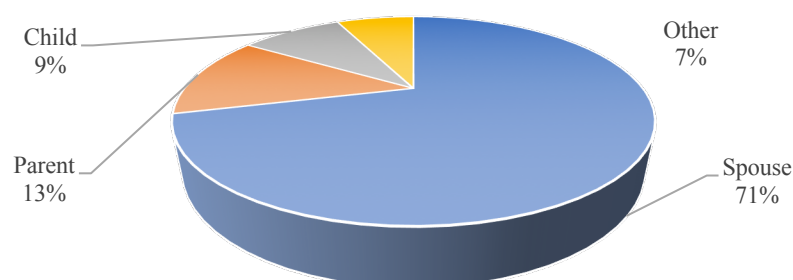
The survey also assessed the social and cultural factors that influence the participation of men and youth in SGs as claimed in international literature. Some of these assertions include that:

1. Members of rural communities who do not belong to SGs still access SGs services through their family members eliminating the need for them to join;
2. Rural communities look down on men and youth that belong to SGs which discourages them from joining and;
3. Due to financial empowerment through SGs, women have now taken over as bread winners in rural households.

5.3.1 Influence of family members on joining Savings Groups

About 42% of SGs members joined at the influence of a family member who were not a member themselves. Of these 42%, approximately 71% were influenced by their spouse (Figure.7).

Figure 7: Proportion of Family members who influenced a decision to join a savings group.



Given that majority members of SGs surveyed were female, it can be concluded that men influence their wives to join SGs. Furthermore, the survey reveal that men do not only influence their spouses to join but also get involved in decision making and providing funds for savings. Approximately 63% of SGs members reported that their family members were involved in deciding when and how much to save or borrow from the group. Interestingly, about 54% reported that family members actually provided them with money to save in savings groups.

Analyses from the qualitative responses show that this trend is promoted mainly by men who feel they cannot join SGs that are dominated by women. So, they stay away fearing to be laughed at by their peers but still go ahead and urge their spouses to do so on their behalf. Another reason is that due to the frequency of meetings in some SGs, men would not have the time to, for example, to attend meetings that take place every week, in case of SILC groups. Thus, they would prefer to channel their savings or borrowings through their wives who may have more time. This also applies to those who are in wage employment.

To this effect one member of a focus group discussion had this to say:

"Men and youth do not feel it's inclusive. The problem is from the beginning, promoters only focused on women. A lot of men would save through women or spouses".

"Men usually think that groups are for women. Additionally, time to attend meetings is also a challenge where men are concerned, so this may hinder participation and impact on perception".

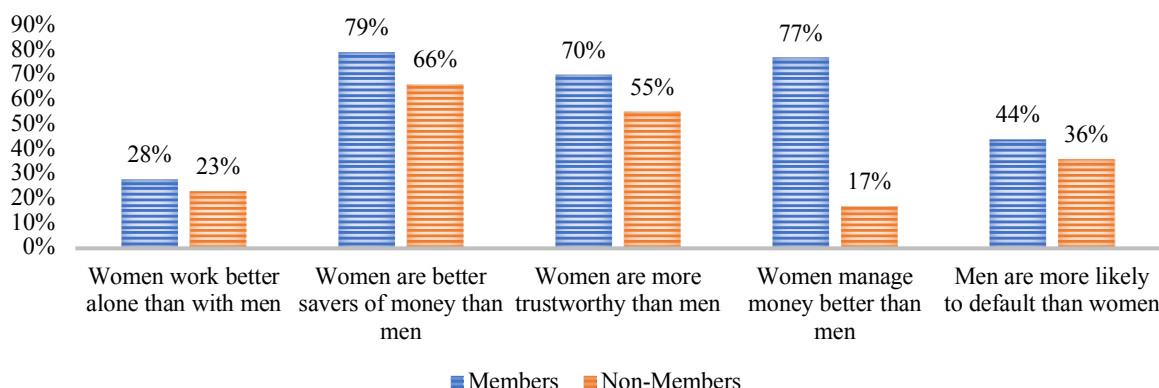
5.3.2 Community Perceptions on Men, Women and Youth regarding Savings Groups

The survey tested the second assertion on the societal norms that create barriers for men and youth to join SGs. Both members and non-members were presented with same set of statements to which they were supposed to state if they agree or disagree. The first five statements were as follows:

- i. Women work better alone than with men
- ii. Women are better savers of money than men
- iii. Women are more trustworthy than men
- iv. Women manage money better than men
- v. Men are more likely to default than women

Figure 8 shows the proportion of members and non-members who agreed with the above statements. Interestingly, there were two views that with which a significant proportion of both groups agreed with. Firstly, 79% of members were of the view that women are better savers than men compared to 66% of non-members who held a similar view. Secondly, 70% of members were of the view that women are more likely to default compared to 55% of non-members who held a similar view.

Figure 8: Societal Perceptions - A



These views are interesting as they are likely to lead to the exclusion of men and favouring of women in participating in SGs. These views show that a larger proportion of society view women as better savers and more trustworthy. These views could lead to the exclusion of men as they may be viewed as less trust worthy or less able to save. The other view that men are more likely to default could also lead to the exclusion of men for fear of SGs losing money. Nonetheless, the fact that the people who agreed with this view are less than 50% means majority of the respondents did not agree and therefore means this is not the view of the larger society.

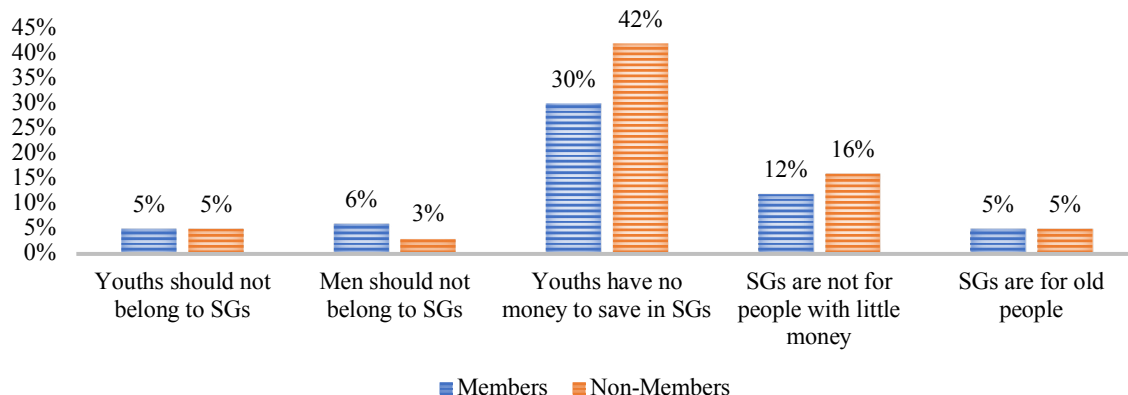
Furthermore, Figure 8 shows that going by the given shares of responses, it was generally agreed by majority of both groups that women were better at saving money and are more trustworthy than men. This means that members are more likely to welcome women in SGs than men. Similarly, at household level, men would still be comfortable giving their wives money to save in SGs knowing that it will be saved and accounted for. However, non-members did not agree with the claim that women are better managers of finances as only 17% answered in the affirmative compared to 77% of members. Since the non-members comprised more men it can be deduced that men do not agree with this claim.

Figure 9 shows the second set of statements to which respondents were told to agree or disagree as follows:

- i. Youths should not belong to savings groups
- ii. Men should not belong to savings groups
- iii. Youths have no money to save in savings groups
- iv. Savings groups are not for people with little money
- v. Savings groups are for old people

As shown in Figure 9, the perception that youths should not belong to savings groups were only accepted by 5% for both members and non-members. This means the rest 95% rejected this view. Similarly, only 6% and 3% of members and non-members agreed with the assertion that men should not belong to SGs. The rest of the respondents actually rejected this view which means it does not represent the views of larger society. This implies that men and youth are generally accepted as groups in society who should belong to SGs.

Figure 9: Societal Perceptions - B



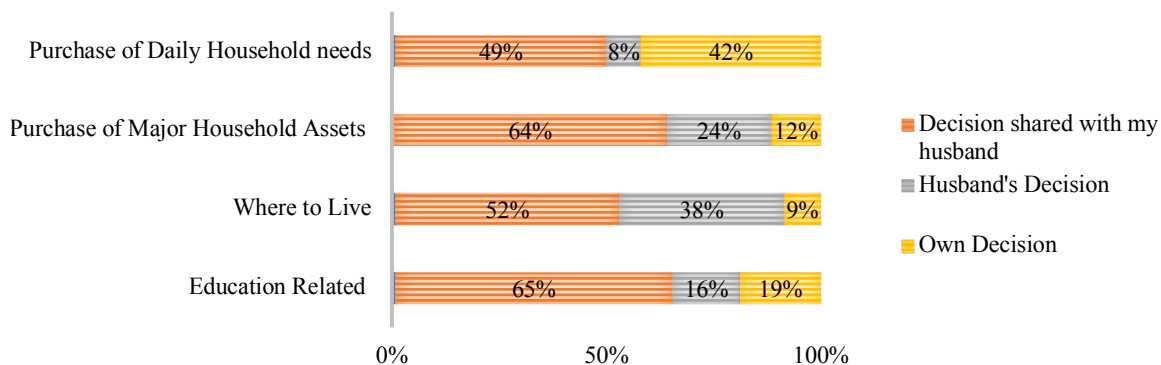
Larger proportions of both members and non-members agreed to the assertion that youths do not have money to save in SGs. This view may result in the youth being excluded due to limited resources and lead to youth being left out or youth staying away from participating in SGs. Nonetheless, the number of the people with these views are less than half which means that the majority do not think that way. Similarly, only very few respondents for both members and non-members agree with the assertions that SGs are for the old and for people with little money. By this, it can be concluded that society thinks SGs are open to all regardless of age and financial status.

These findings support the second and third assertions that there still exist barriers resulting from social and cultural norms. While there is a general acceptance from both members and non-member that men and youth should belong to SGs, there are still some negative perceptions that could discourage men and youth from participating in SGs.

5.3.3 The Role of Women in the Household

Women have dominated membership of SGs not just in Zambia but across the region. The high levels of participation in SGs among women has led to improved livelihoods for women and their families and has led to assertions that women have now taken over the bread winner role in households in rural communities. Though included in the objectives of this study, determining the extent to which women have taken over as bread winners could not be done within the scope of this study. This is because in the absence of a baseline, it was difficult to establish whether what was observed in the study was a new phenomenon. However, by investigating the levels of involvement in decision making by married women and their contributions to spending on key household needs, it can be observed that generally, women are playing a much bigger role in households than before.

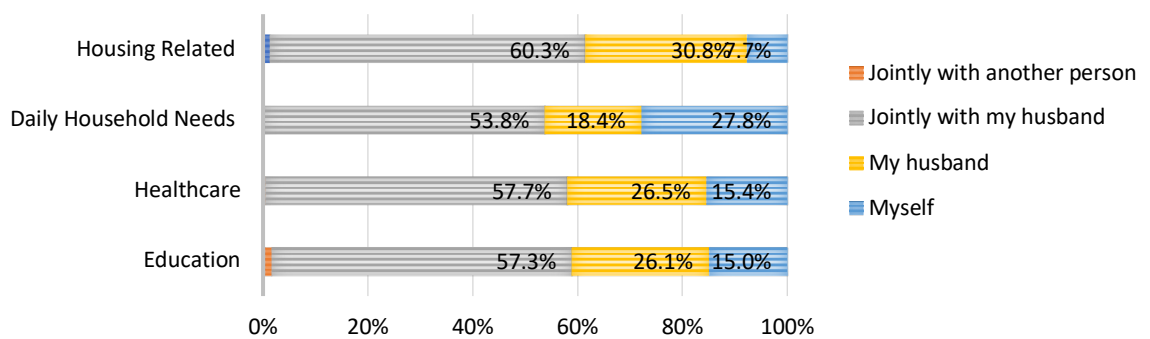
Figure 10: Household level Decision Making



Married women accounted for 41% of members of SGs surveyed. About 91% of these married women were either self-employed or involved in farming activities while only 6% were in wage employment. The survey results shown in Figure 10, reveal that a significant proportion of women jointly make decisions with their husbands. Figure 10 shows that 49% of married women jointly decide on daily household purchases while 42% make this decision on their own, 64% jointly make decisions on major household purchases, while 12% makes their own decision. Furthermore, 52% jointly decide where to live while 9% make this decision on their own and 65% jointly make education related decisions with their husbands while 19% make this decision on their own.

The survey found that married women who belong to SG are not only involved in decision making but are also involved in the provision of finances for household related expenditure. As shown in Figure 11, 63% reported jointly providing for housing related (housing construction or rentals) finances for household expenditures, while 8% provided these finances on their own. For daily household needs, 54% reported providing for finances jointly while 28% provided these finances on their own. About 58% reported jointly providing finances for healthcare while 15% reported providing these finances on their own. For education, 57% reported providing for finances jointly with their husbands while 15% reported providing finances on their own.

Figure 11: Provision of Finances for Household Expenditure



Household decision making and provision of finances for expenditure are both key components in the determination of a bread winner (IZA, 2004). While the study does not determine the role of bread winner, the survey findings indicate that married women who belong to SGs play a key role in both the decision making and provision of finances. Despite the absence of baseline to determine if what was observed was a new phenomenon, several studies (Muzvidziwa, 2013), (Akanle, 2018) (Allen, 2018) indicate that the role of women in decision making and provision of finances has traditionally been limited.

5.4 Economic Factors Influencing Participation of Men and Youth in Savings Groups

The study investigated the key economic factors that influence the participation of men and youth in SGs. The two main assertions that were used to investigate the economic factors that influence the participation men and youth in SGs were as follows: 1) men have more access to meaningful economic opportunities compared to women and thus have less need for SGs, 2) youth have less access to meaningful economic opportunities compared to adults and thus have less income to save and 3) Men and youth are more likely to access economic opportunities that require mobility and are less likely to engage in SG activities.

5.4.1 Economic opportunities for men and women

Survey findings shown in Figure 12 reveal that the proportion of men in wage employment at 22% is double that of women at 11%. There are slightly few men compared to women engaged in both farming and self-employment as shown in Figure 12, as both of these economic activities are characterised by poor working conditions and low wages. Thus, these findings are an indication that men have better access to economic opportunities and this is also reflected at national level (CSO, 2016). This situation provides women with a stronger incentive to join a SG compared to men that are relatively well off.

Figure 12: Main Economic Activity of All Respondents by Sex



5.4.2 Economic opportunities for the youth

Zambian youth population accounts for a third of the total Zambian population and about half of the labour force (CSO, 2018). However, unemployment among the youths is very high with a combined rate of unemployment of 49.9% (CSO, 2018). The survey findings shown in Figure 13, reveal that young people outside SGs have higher access to wage employment, at 21% compared to members of SGs at 10%. The survey findings further show that more members are involved in farming at 46% compared to non-members at 32%. The survey results for main economic activity of the youth mirror those of all members (all age groups), indicating that non-members have slightly better access to economic opportunities shown by the higher proportion of those involved in wage employment and lower proportion of involvement in agriculture and self-employment. Despite the limited economic opportunities for the youth, the survey findings indicate that the youth staying away from SGs have slightly better access to economic opportunities than their counterparts. For those who are members they participate in all activities including saving and borrowing. Based on this it can be concluded that SGs are just as useful financial services to those wage and non-wage employment.

Figure 13: Main Economic Activity for Youth (Below the Age of 35)



5.4.3 Nature of economic activities

Qualitative interviews revealed that some men and youth are involved in economic opportunities that require them to be mobile. These activities include cross border trading for those living in border towns, long periods spent in fishing camps for those involved in fishing activities and inter-district travel to purchase good for resale for those involved in retail activities among other activities. The nature of the aforementioned economic activities limits the time available for some men and youth to participate in SG activities.

"A lot of men in Eastern Province travel to Malawi and stay there for weeks trying to sell goods Zambia and looking goods that they can bring back here to sell. As a result, they do not have the time to participate in SG activities and sometimes ask their wives to join SGs instead".

5.5 The Role of Men and Youth in the Family, Community and Society

5.5.1 Perceptions on the Role of Men

The perception of men in the 15 districts visited is that of leaders who should provide for their families and protect them and the community at large. Men are also seen as more energetic physically to perform more difficult tasks which tend to be more financially rewarding. Because of this, men are usually expected to earn more money than their women counterparts. Nonetheless, society also feels that although men may be able to earn more compared to women, they do not use the money wisely and end up using it for alcohol consumption and giving gifts to girlfriends. This perception of men in society plays an important role in determining whether they participate in SGs or not. Since most of them are seen as strong and able to earn more than women, they may not see the need to join SGs which are largely seen as a means to empower vulnerable and poor women. The fact that society perceives men as able to earn enough money but not able to account for it perhaps means they may not be trusted with loans if they joined SGs.

5.5.2 Perceptions on the Role of Youth

There is no standard definition of a youth from the perspective of people in rural areas in Zambia. In many instances the definition is linked to certain perceptions and categorization by society. For example, child bearing and marriage disqualifies someone from being considered as a youth. For some a youth is one below the age of 18, unmarried and in the school going age range. The majority of the respondents suggested that youths should be in school most of the time or out looking for money making activities, sometimes beyond the local areas. Youths are also perceived as future leaders and an important workforce that should also take over what their parents leave behind. Youths are also seen as energetic group in society that can assume and provide supporting roles to both men and women in their respective genders. Youths are also perceived as having a poor culture of paying back loans, as they are not accountable. Like men and women these perceptions of youth also impact on their participation in SGs. Some sections of society fear that youths are too mobile who may not be able to stick to the programs of SGs which require regular meetings among other reasons.

Regardless of the perceptions that communities hold on men, youth and women, they also insisted that they should all join SGs so that they can share diverse views with each other. Many community members thought that bringing men and women together in SGs is important and will create special synergies as they will combine their strengths while complementing each other's weaknesses to strengthen SGs. However, this is very difficult to achieve in some parts of the country where community members indicated that men and women should mix and exist in the same group. If this is to change it will require extensive education and sensitizations.

5.6 Factors associated with membership of a Saving Group

The survey also established the factors associated with membership to a SG using a logistic regression. Logistic regression is used to describe data and to explain the relationship between one dependent binary variable (in this case: membership of a SG) and one or more nominal, ordinal, interval or ratio-level independent variables. The independent variables for this particular model are age, sex, marital status, status in employment, having access to mobile money services and being able to access money from family and friends.

Table 3: Logistic regression on factors associated with membership of a Saving Group

Variable	Odds Ratios	S.E	z	P>z	[95% CII]
Age	1.082	0.007	12.48	0.000	1.068-1.095
Status in employment (base: wage employment)	0.316	0.066	-5.52	0.000	0.210-0.475
Sex (base: male)	0.112	0.017	-14.23	0.000	0.083-0.152
Marital status (base: married)	2.008	0.275	5.08	0.000	1.534-2.627
Use of mobile money (base: Yes)	1.424	0.193	2.61	0.009	1.092-1.857
Access to family money (base: Yes)	0.731	0.092	-2.5	0.012	0.572-0.934
Constant	0.047	0.012	-11.5	0	0.028-0.078

The logistic model yields odds ratios, standard errors and provides a p-value which is used to conclude if the relationship being estimated is statistically significant. In terms of interpretation the odds ratios are interpreted as follows: an odds ratio of above 1 means that there is a greater likelihood of having the outcome of interest (e.g. being a member) while an odds ratio of below 1 means that there is a lesser likelihood of having the outcome (not being a member). Odds ratios can also be expressed in terms of percentage likelihood if the odds ratios fall below 1 and between 1 and 2. For instance, an odds ratio of 1.24 means that the likelihood of the outcome occurring given an intervention is 24% higher than without the intervention. Similarly, an odds ratio of 0.8 means that the likelihood of the outcome occurring given an intervention is 20% lower than without an intervention. When the odds ratio is above 2, then it is simply expressed in terms of the number of higher likelihood. For example, if the odds ratio is 2.5, then there is 2.5 times higher likelihood of having the outcome given the intervention compared to no intervention.

The results showed that as community members grow older, they are 8% more likely to participate in SGs compared to if they are younger. This explains why SGs in rural areas continue to lack the presence of youth. The explanation of this is that most communities see youth as young people who still have to go to school and only play a supporting role in society. Secondly, those who are in wage employment are 68% less likely to join SGs. This is obviously because most people in wage employment may be required to have bank accounts for processing their pay especially if employment is in the formal sector. A second explanation is that this group of people can be expected to have more stable income and may thus not need access to money in SGs than if they were not in wage employment.

The survey also showed that males are 89% less likely to join SGs. Again this explains why the male gender is underrepresented compared to women. As shown in the earlier sections, some gender stereotypes and societal and cultural beliefs do not provide an environment for men to join. For example, men are seen as less trustworthy compared to women. This creates grounds for discrimination and can discourage men from joining SGs as they know they would not be trusted. Nonetheless there are still several SGs with men in them. In order to have an understanding of how these men that are minority members in women dominated groups gained trust from women, the study interviewed some men in focus group discussions. Similarly, women in groups with men as minority where interviewed separately on how they gained trust for the men. In both cases, the answer was the same, which is that the men came through recommendations

from somebody who already knew them. This way, women were not worried about the risk of enlisting members without a background check. The women added that they actually needed men in SGs for some of their qualities in order to be dealing with some issues that they could not manage. Some women had the following to say:

“Men make better leaders because their voices are authoritative”

“Men make better leaders because they are more assertive”

The survey also found that married people were 2 times more likely to join SGs. The most logical explanation is that married people, especially women have experienced the benefits of being in a SG especially when it comes to helping them contribute to family expenditures jointly with their husbands. Additionally, married people regardless of gender or age can be expected to be less mobile for reasons of wanting to settle with the family. This also explains why married people are more likely to be members of SGs. Furthermore, a person who has a mobile money account is 42% more likely to join a savings compared to one who doesn't have. The logic behind this is that those with mobile money services usually tend to have some money and perform mobile transactions from time to time. Therefore, they are likely to also join an additional financial service since mobile money may not provide all the services as needed.

Lastly, those who said they can access money from their relatives and friends in times of financial needs were 27% less likely to be a member of an SG. In rural areas SGs work as the only source of finances including in times of emergencies. For this reason, people tend to join not only for purposes of savings but also in order that they can have access to money when they need it. Therefore, those who have other sources of money may not see the need to join. This could explain why people who said they can obtain financial help from their families were less likely to be members.

5.7 Savings Groups Models and Promoters in Zambia

The establishment and growth of SGs in Africa depends to a large extent on the nature of promotional activities that exist. Since SGs started in Zambia they have been promoted by various institutions who implement different models. This section provides an analysis of the promotional structures and activities that are currently existing in the districts that were visited which as far as the study approach is concerned reflects the situation in the rural parts of Zambia.

5.7.1 Current Promoters and Models of Savings Groups in Rural Zambia

The promotion of SGs in Zambian rural areas is often done by institutions that already work to improve the livelihoods of rural people. In the 15 districts that were visited there were eight different promoters namely, Caritas, Zambia Land Alliance, World Vision Zambia, The Church through the Catholic Relief Services, Plan International, Churches Health Association of Zambia (CHAZ) and the Ministry of Community Development and Social Services. These names and the type of models they promote are listed in the appendix. To put this into proper contexts SGs have actually become a rural empowerment tool which started by targeting vulnerable women in society.

5.7.2 Models of Savings Groups

i. The Village Savings and Loans Association (VSLA) Model

The VSLA was developed and founded by CARE in 1991 in Niger. Since then CARE has promoted the VSLA model in over 20 countries, across Africa, Asia and Latin America. VSLAs are self-formed and managed, with field staff playing an important role in helping to form, train and coach the groups. VSLAs are usually made up of a group of 15-25 people (most often women) that are self-selected based on trust who save together and take small, low interest loans from those savings. Members in a VSLA save through the purchase of shares of between 1-5 shares every meeting. The share value is decided by the members themselves, and documented in their constitution,

when the group is formed. The loan fund is comprised of share money and loan profits (from interest) and all the members have the right to borrow up to 3 times the value of their shares.

VSLA's usually have a five-member management committee comprised of a Chairperson, Treasurer/Box Keeper, Secretary/Record Keeper and two Money Counters. These positions are elected at the beginning of every cycle by the group, but members have the power to replace him/her for under performance. The association also develops a constitution that contains a social fund and share purchase and loan policies. The social fund is a very important component of the VSLA as it enables the group to help cover unexpected financial emergencies (CARE, 2020).

In the 15 districts that were visited the VSLA model was mainly implemented by World Vision Zambia and by Zambia Land Alliance. As a promoter, World Vision Zambia only plays the role of a facilitator and monitoring in addition to providing training and capacity building. In its original form, the VSLA model provided for opportunities to ensure that the SGs are more sustainable and are provided with additional support to grow their income and not merely savings. Other forms of support expected in the VSLA includes entrepreneurship training, enterprise training, value addition, market linkages and linkages with Micro-financial Institutions (MFI). According to World Vision, a digital platform is being currently being created in conjunction with Atlas Mara bank to link the SGs to financial institutions. Linkages with MFI's enable SGs to borrow money that can be invested in their various business ventures.

Promoters using the VLSA model reported that the model provides flexibility to integrate services which include capacity building, entrepreneurship, market linkage and market access. As a result, it requires more time from members in terms of attendance of meetings and trainings. According to World Vision Zambia, this discourages the participation of men and youth who tend to be very mobile and thus end up participating in SGs through their wives. In the areas that implement the VSLA it was common to find that a number of men members send their family members to attend meetings on their behalf. The promoters further observed that during the initial stages, participation of men tends to be high but as the attendance requirements increase, men's participation reduces. Men are also discouraged by the low shares at the end of the cycles which they feel is not worth the time invested in participating in a SG.

The study further conducted qualitative interviews in districts that were implementing the VSLA model among promoters at the headquarters and those in the field to assess how promotion activities are being done and if they are inclusive to men and women. Additionally, respondents in focus group discussions were also asked about their perspectives in terms of the role promoters play in attracting men and women. Some of the responses of women and men

"Caritas has a deliberate policy that is aimed at promoting the participation of men and youths"

"Generally, men shun saving groups because they still hold the belief that saving groups are for women"

"Membership is open to all genders and age as well as leadership. However, women are sensitive when it comes to allowing men to take certain positions"

"There is no deliberate policy to attract men and youths but membership is open to all"

The following were some of the views of promoters in areas that implement the VSLA model:

"Yes, membership is open to all genders and age, although there are some societal norms that limit lower ages to membership. Which is why we have two SGs just for the youths"

"No, we do not have a deliberate policy for men. But as an organisation we encourage a gender balance"

"No, but whoever is willing to join, our task as an organisation is just to promote and sensitize the people."

"The organisation has a deliberate policy to promote saving groups to the youths"

From the above verbatim, it is clear that the perceptions from community members, especially non-members of SGs are slightly different. Non-members especially men and youth seem to think that promoters do not take deliberate steps to help them join SGs. On the other hand, among promoters, some say they have deliberate programmes for youth, while others say, they target everyone and don't discriminate which means men and youth are all welcome to join. The conclusion from this is that it seems men are not proactive enough when it comes to join SGs. Indeed, if they were interested, they would easily join as they receive the same information as everybody else.

ii. The Savings and Internal Lending Community (SILC) Model

The SILC savings-led microfinance approach methodology was developed by the Catholic Relief Services (CRS). The goal is to help members better manage their existing resources by teaching them basic financial management skills. As of 2018, CRS had over 131,000 active SILC groups in 48 countries. To ensure sustainability and financial sustenance, SILC groups are owned and regulated by their members as is the case with the VSLA. The SILC model promotes cooperation and inclusion by bringing together marginalized groups, such as rural farmers, women, people affected by HIV, and vulnerable youth, who are often excluded from formal financial services. Similar to the VSLA, members of the SG can access small, flexible loans which are not easily obtained from formal and semi-formal financial institutions.

One major difference between the SILC and the VSLA is that the SILC model has a market-based strategy that enables local entrepreneurs, or Private Service Providers (PSP) to expand SG services at a fee (CRS, 2020). Payments are made to PSP directly by the group for the services that they render to the group. In the initial stages, CRS trains and provides PSPs with financial assistance after which qualifying PSPs are certified and weaned to become self-sustaining. This results in an easily replicable and self-sustainable savings-led program (CRS, 2020). Respondents implementing the SILC model note that they continue to monitor PSP to ensure that the standards of the model are maintained. One promoter, Kasama Christian Community Care reported consistently monitoring PSPs to ensure quality and even reported de-certifying PSPs that abrogated the standards of the model.

Respondents in areas that are implementing the SILC model were asked to share their perspectives in terms of the role the promoters of the SILC model play in encouraging or discouraging men and youths to join SGs. The following are some of the responses from members and non-members of SGs.

Below are the submissions of the members regarding promoters.

"When we discover that some PSPs want to weaken established systems; we don't hesitate to blacklist them and inform the community that this person cannot be trusted"

"Promoters do not segregate in their dissemination of information. The promotion of services and products is done through traditional leadership and village communication systems. Information at village level spreads through local established systems; this means that all concerned parties, women, youths and men are reached by promoters"

"Many people responded to the initial call, especially the youths, but they later pulled out due to strict rules and lack of money"

"Men and youth do not feel it's inclusive. The problem is from the beginning, promoters only focused on women. A lot of men would save through women or spouses"

"Promoters have not included everyone hence men felt saving groups are for women"

The study also interviewed promoters at headquarters as well as representatives of promoters in the field in the SILC implementing districts. The following are some of their responses:

"There exist no societal norms that stop men from participating; it is a question of men looking down on women driven projects"

"CRS may not have a deliberate policy to induce the participation of youth and men; however, they are free to join if they pass the litmus test of accountability and dependability"

"Joining of SGs is open to all genders as well as leadership. There are no policies to induce men and youth participation in SGs. However, men usually think that groups are for women. Time to attend meetings is also a challenge where men are concerned, so this may hinder participation and impact on perception."

The responses from the interviews of both promoters and community members show that although promoters may not have deliberate programs or policies to recruit men and youth in SGs, their approach is universal and non-discriminatory which is open to all community members regardless of gender and age group. The challenge however seems to be the old notion that SGs are primarily for women. Additionally, societal perceptions of men seem to make them feel they do not deserve to join SGs. In this regard constant appeals to the men and the community at large on the importance of man being part of SGs would make a big difference by increasing number of men in SGs.

The 15 districts that were visited during this field survey had two main SGs models namely, the SILC and VSLA. SILC was implemented in six districts namely Mwense, Mpika, Isoka, Mbala, Mungwi and Petauke. VSLA was being implemented in the rest of the districts namely Monze, Mwinilunga, Kaoma, Chisamba, Chibombo, Nchelenge, Mazabuka and Luampa. Chadiza was the only district implementing a model known as OSAWE (Owning Saving for Assets and Wealth Creation) which is a variation of the VSLA while some SGs in Nchelenge and Petauke also implement some aspect of VSLA.

In terms of proportions, Figure 14 shows that about 33% of SGs members were in SILC model while 67% were in the VSLA model.

Figure 14: Proportion of Members in SILC and VSLA Models

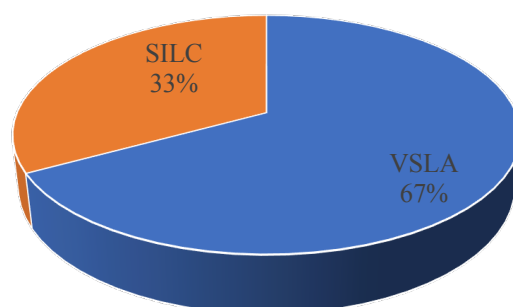
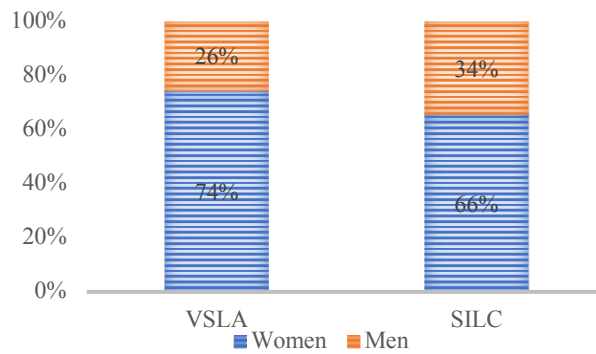


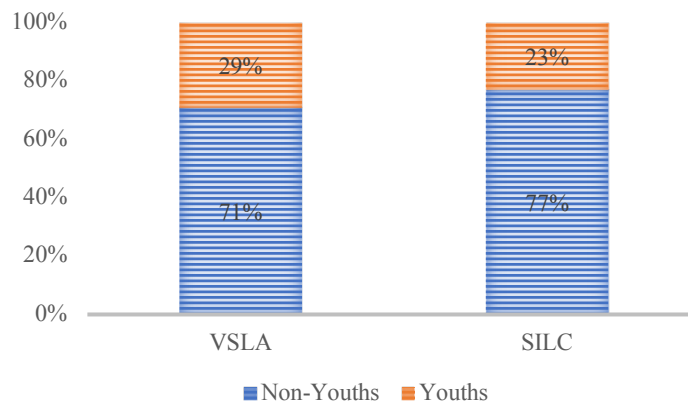
Figure 15 shows the proportion of men and women in each of the two models. Approximately 26% of members in the VSLA are men compared to 74% of women. In the SILC, 66% are women compared to 34% who are men. The proportions reflect the general picture presented earlier that there are more women than men in SGs. This therefore also applies for

Figure 15: Proportion of Men and Women in SILC and VSLA Models



Similarly, Figure 16 shows the proportions of Youth and Non-Youth members in the SILC and VSLA models using the Zambian definition of youth. In both cases, youths accounted for the lower proportion compared to the Non-Youth. This supports earlier findings that SGs do not attract as many youths as adults. However, comparing across the two models, the VSLA had a larger share of youth members at 29% compared to the SILC at 23%.

Figure 16: Proportion of Youth and Non-Youth Members in SILC and VSLA Models



5.8 Existing Practices Savings Groups in Rural Zambia

This section provides a summary of some of the common practices of SGs in the study areas and for the two models that have been discussed above. These practices include the size and composition of SGs, the determinations of savings, amount borrowed, interest rates and repayment periods. The section also touches on leadership structures and how groups deal with defaulters.

5.8.1 Size and Composition of Savings Groups Membership

The commonest aspect of all SGs in all the study areas is that membership is usually drawn from among the local people who know each other at the individual level. This means that group members have an idea of each other member’s capacity to save, repay and trustworthiness. For an existing SGs recruitment of new members is based on recommendations by those who are already members who also become the guarantors. In order to make SGs more manageable the membership is limited to 25. Study participants stated that groups that are bigger than 25 become very difficult to manage especially regarding how to conduct meetings which take longer than if the number was smaller. Larger groups also raise trust concerns as members may not know everyone well enough. Since SGs adopt a sitting arrangement during meetings whereby all members should see the Money Box situated in the centre, a large group eliminates this possibility which raises concerns of transparency. All SGs are mandated to have a constitution

which guides operations. The constitution also stipulates punishments for offenders and has guidance on how to address a number of emerging concerns.

5.8.2 Amount of Savings, Loans and Interest rates

SGs members are taught that saving money is the primary purpose of the groups. The saved money is then lent out to those in need and are ready to repay with interest. The levels of interest are determined in the group constitution. In the 15 districts that were visited the level of interest rates did not exceed 10% for most groups. Loans are accessed based on one's savings, with the multiplier set at 3 or 2 for most SGs. This means that each member is able to borrow 3 or 2 times their accumulated savings which is expected to be repaid within about 3 months for most SGs. The Members also agree on a minimum (base) amount that everyone must save at each meeting which ranges from K2 to K5 in the districts visited. However, each person is allowed to save as much as 10 times the base amount if they have the capacity. Interests earned on the principal amounts is shared based on the proportions of the savings. In many SGs members are also expected to contribute a separate amount towards what is referred to as the Social Fund. The Social Fund is not lent out but is used to provide financial relief to members of the SG who are facing emergency situations such as funerals. Other sources of income for the SGs come from penalties for various offenses such as late coming and missing meetings.

5.8.3 Savings Groups Leadership Structures

SGs are also expected to choose leaders and this happens through a democratic process whereby elections are held for each new circle. The role of leaders is to ensure that members abide by the rules. Participation in leaderships is open to all members. The main leadership positions for most SGs are six namely, the chairperson- responsible for overall operations such calling meetings; Secretary, responsible for reading and writing; the treasurer, responsible for keeping the money box; and money counters who count money at each meeting. To ensure that transactions do not take place outside SGs meetings, cash and the record-book are locked together in the cash-box usually fitted with three padlocks. The keys are then kept by 3 ordinary members who are not part of the leadership and do not live in the same house as the treasurer where the cash box is kept.

5.8.4 Dealing with Defaulters and Reducing Risks

To reduce default rates members usually agree on action to be taken for any member who defaults. In some cases, defaulting members can be taken to court for prosecution with possible penalties such as forfeiting of property. Defaulters in any particular circle are allowed to continue being a member so that they can clear their outstanding arrears. During this period, they are not allowed to save any money until such a time when they finish paying. If a person fails to pay back the SGs loan, they forfeit a property which can be sold by the saving group to recover the money. In some cases, this property is in the form of a house. To reduce on the risk of losing money, SGs are usually advised to save at commercial banks although some groups still keep money at home especially where banks are far from the communities. The common banks with which SGs have been able to save so far in the 15 districts are NATSAVE, Atlas Mara and Cavmont bank. SGs who hold accounts with NATSAVE do not accrue any interest charges and are only expected to maintain a book balance amounting to ZMW100. However, their money earns interest at the rate of 8% per annum.

6. Conclusion

The overall objective of the field survey on which this report is based was to understand some of the reasons why men and youths in rural parts of Zambia shun SGs. Among other specific objectives, the survey also intended to understand some of the cultural and societal beliefs that hinder men and youth join SGs; some of the gender stereotypes that could hinder the participation of men and youth in SGs and the nature of promotional activities and how these impact on the participation of men and youth. The following are the key highlights of the findings of the study from the report:

i. Savings Groups in rural Zambia are dominated by women.

The study has reaffirmed that Zambian SGs are still dominated by women with men and youth underrepresented. The report has also highlighted the key factors and perceptions that partly explain this trend. A major finding is that initial efforts to establish SGs focused more on women and the more vulnerable groups in society as a way of empowering them. This approach has since changed as SGs evolve and become the key vehicles for financial inclusion to reach the unserved population in rural areas regardless of gender and age. Nonetheless, there is still a lot of inertia from men and youth to join SGs even when information about the benefits of SGs and how they operate is freely provided by various promoters.

ii. Members of rural communities that are least likely to join SGs are those in wage employment, males and those who access money through families when in need:

The study found that the people in rural areas who are less likely to join SGs are males, those in wage employment and those that can access money through their relatives. Those in wage employment can be considered as being able to earn stable income especially if the employment is formal. Since SGs are still thought of as for the vulnerable, they may stay away. Males don't join for a number of reasons including that they do so through their spouses and feel ashamed to be looked upon as vulnerable. Others don't join if they feel they can still access financial help from relatives.

iii. Non-members do not see the need to join savings groups as they still access the services through relatives or spouses who are members as well as influencing their decisions to save and borrow:

The report established that a significant number of non-members are still able to access SGs services such as saving and borrowing through their partners. This finding raises important issues and provides an incentive for non-members not to join SGs. In the same regard the report observed that a good number of men are actually responsible for giving their spouses money to save in the groups. Qualitative interviews established and concluded that this is because some men feel ashamed to join groups that are dominated by women for fear of being laughed at by their peers. Others cannot participate because some SGs models such as SILC are very demanding whereby members are required to meet on a weekly basis. For men and youth have to go for work or move around to earn a living, direct participation becomes unpractical unless they have to pay penalties all the time.

iv. SGs do not only provide access to financial services but have also become sources of empowerment for women and the vulnerable in rural communities,

The field survey established that SGs do not only increase financial inclusion but have also a source of empowerment for rural populations especially women and other vulnerable groups. Community members narrated how access to finance has enabled them to meet basic services costs such as education which used to be difficult in the past. Others narrated how SGs have helped them by providing them with cash through credit which they use to do small businesses that are sources of support for households. Additionally, by improving rural women's financial standing, SGs have granted most women decision making power as they are able to make

financial contribution towards some of the costs in the households. However, the survey could not establish whether these women were breadwinners in their homes especially that there was no baseline to compare with.

v. Rural communities view women as more trustworthy and better savers of money than men:

The field survey established that society naturally see women as more trustworthy when it comes to handling money as well as better savers of money than their male counterparts. This view forms part of the reasons why women dominate SGs while men stay away. Although this claim has not been empirically proven by this study, it is a source of discrimination against men which affects whether they are welcomed to SG or not.

vi. Trust remains the single most important factor making SGs succeed in rural areas:

The survey has established that mutual trust among community members is the bedrock of the success of SGs in rural areas. Whereas formal financial institutions demand for a range of requirements before they can lend out money to anyone, SGs only rely on the goodness of the borrower to grant them credit and believe that they would return. Because of this, those who should join must have been thoroughly assessed in terms of their trustworthiness and this often happens through recommendations from a member who knows the person. Without this aspect it would be difficult to run SGs.

7. Recommendations

In view of the findings of the field survey, the report makes three broad recommendations: two to ensure that the promotion and Savings Groups and the models adopted are revisited to ensure there is more sensitization of communities. The recommendations are divided into general and specific ones.

7.1 General Recommendations

The study makes three general recommendations before going into the specific ones. The first one centers on increasing community sensitization on SGs which seems to be negatively influencing men and youth and therefore making them stay away from SGs. This leads to a second recommendation of ensuring that SGs become more inclusive and accommodate a diverse range of people in the community as long as they are known. The third recommendation focuses on ensuring that SGs are not limited to small village groups of few people but allowed to evolve, grow and amalgamate into more sophisticated structures such as financial cooperatives:

iii. Increase community sensitizations on the purpose and importance of Savings Groups to attract men and youth and other individuals who would want to join:

Although SGs are filling an important gap in financial inclusion in rural Zambia, this survey has shown that there is limited knowledge about their role. Therefore, promoters should do more to sensitize communities on the importance and purpose of SGs. Once a SG is set up, more training and sensitization needs to be carried out at community level beyond just members of SGs. People need to know what to expect from a SG before they decide to join. Those who stay away should not do so based on unclear information which seems to be the case for most of the men but should be given all facts. The rules of SGs must also be adequately explained so they do not become the reason for people refusing to join SGs. This can be done even before people sign up for membership so that those who are sceptical can have all the information they need. This is the only way the potential of SGs as informal financial services providers can thrive and contribute towards poverty alleviation in rural areas.

iv. Make SGs more inclusive to accommodate diverse people in the community without discrimination based on social and cultural norms and beliefs:

SGs can be made to be more inclusive especially regarding the inclusion of men and youth. At the moment a number of misconceptions and wrong beliefs are held about men which make them less desired members of SGs. These include perceptions that men are not trustworthy and that they wouldn't pay back money once they borrow. However, this can be addressed and has been addressed through encouraging members to make recommendations of those they know to join.

v. Allow SGs to evolve and expand and form an apex body in order to grow the capital base.

SGs have been a success in rural areas and have had a positive impact on the livelihoods of the poor so far. As they grow stronger and reach more people, there is room for them to amalgamate into a bigger movement that can bring all resources together and grow the capital base. Thereafter, there is also potential for the SGs to naturally transition into Financial Cooperatives which are more formal and can serve more people as well as undertake bigger projects. Recently the Zambian Government has been working on reviving financial cooperatives as another alternative to increase financial inclusion. Therefore, SGs that show potential to grow bigger can be considered for graduation to financial cooperative to be able to offer their members more sophisticated services, by giving them a legal identity to enable them to invest and grow in terms of business.

7.2 Specific Recommendations

vi. Encourage youths to join SGs through provision of adequate information on SGs: the study has established that youths have been staying away from SGs sometimes for reasons based on ignorance of how SGs operate and their purpose.

There should be more efforts especially among the promoters to share as much information about SGs as possible with the youth so they can make informed decisions. Some promoters have actually set up SGs targeted for youth alone. This is very progressive and should be emulated by other promoters in cases where youth do not feel comfortable joining existing SGs.

vii. Encourage men to join SGs by providing them with more information on SGs as well as teaching them the importance of credit for personal development:

the study established that men are shunning SGs mainly based on misinformation about SGs whereby they are afraid of breaking rules and defaulting before they even join. To mitigate this more information should be provided by promoters. Women in SGs should also be told to dispel some of the societal beliefs about men which are not always true and depend on personalities. The survey established that although promoters may not have deliberate programmes for men, all of them operate an open-door policy whereby information is shared with everyone without discrimination. Nonetheless men have come up with various excuses for staying away. These all need to be dispelled and encourage men to join SGs.

viii. Encourage people in wage employment to also join Saving Groups: survey found that people in wage employment are less likely to join SGs. However, promoters should encourage them to join. This is because a SG is a financial institution and should play the role of financial intermediation by bringing the haves and have-nots in the same pool. Thus, having people who have wage employment can strengthen the financial status of SGs and improve sustainability. Promoters can encourage SG members to introduce flexible meeting times like after 17.00 hours or weekends to accommodate wage employees. In addition, the later should be informed about the benefits of earning an interest even if they do not actively borrow.

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Appendix 1: Technical Team

1. Felix Mwenge: Research Fellow, Human Development: Zambia Institute for Policy Analysis and Research (ZIPAR)
2. Miselo Bwalya – Associate Researcher, Human Development: Zambia Institute for Policy Analysis and Research (ZIPAR)

Appendix 2 – Qualitative Interviews Conducted

Organisation	Type of Interview	Type of Respondent	Name
World Vision Zambia	KII	Promoter	Mr Ndeki
Caritas Kaoma Zambia	KII	Promoter	Mr Nyambe
World Vision Zambia	KII	Promoter	Mrs Situmbeko
Zambia Land Alliance	KII	Promoter	Mrs Miyoba
World Vision Zambia	KII	Promoter	Mr Kalondwe
World Vision Zambia	KII	Promoter	Mr Simwiinga
Zambia Land Alliance	KII	Promoter	Mr Samalumo
Chisamba District	FGD	Men and Youth – Members	
Mazabuka	KII	Leader of SG	Mrs Kasonde
Nchelenge	FGD	Women Only	Shangileni Saving Group
Mwense	FGD	Men and Youths –Non-Members	NIL
Nchelenge Caritas Czech Republic	KII	Promoter	Mr. Lubinda Mabunga
Zambia Land Alliance	KII	Promoter	Mr. Kalenga Akamonwa.
Catholic Relief Services (CRS),	KII	Promoter	Mr. Lostone Chola.
Catholic Diocese of Mansa	KII	Promoter	Sister Delphine Kalisha
Kasama Christian Community Care,	KII	Promoter	Mr. Martin Shamambo
Caritas – Isoka	KII	Promoter	Mr. Andre Kenny Mwansa.
Caritas – Mpika	KII	Promoter	Mr. Peter Lupenga
CHAZ – Petauke	KII	Promoter	Sr. Esperance Massawe. Mr. Wilson Mwanza
Petauke	KII	Community Leader	Mrs. Mary Sakala
Petauke	KII	Community Leader	Mr. Aaron N. Mususa
Chadiza	KII	Leader of SG (Kasongola)	Mrs. Tracey T Mumba.
Chadiza	KII	Leader of SG (Roadside SG)	Pricaria Manda
Chadiza	KII	Leader of SG (Hilltop OSAWE)	Mr.Akim Mbewe
CRS HQ Lusaka	KII	Promoter	Ignatius Mukamba
World Vision HQ Lusaka	KII	Promoter	Mabvuto Zulu

Appendix 3 - Promoters of Saving Groups and their Models

Promoter	District	Model
Zambia Land Alliance	Nchelenge	VSLA
Caritas	Nchelenge	SILC
Catholic Relief Services	Mwense	SILC
Catholic Diocese of Mansa	Mansa	SILC
Kasama Christian Community Care,	Kasama	SILC
Caritas	Mpika	SILC
Caritas	Isoka	SILC
Minge Mission Hospital/ CHAZ	Petauke	SILC
Community Development	Petauke	VSLA
Plan International	Chadiza	OSAWA (VSLA)
World Vision Zambia	Mwinilunga	VSLA
CARITAS	Kaoma	SILC
World Vision Zambia	Luampa	SILC
Zambia Land Alliance	Monze	VSLA
World Vision Zambia	Mazabuka	VSLA
World Vision Zambia	Chibombo	VSLA
Zambia Land Alliance	Chisamba	VSLA

Appendix 4 - Data Collection Instruments

FOCUS GROUP DISCUSSION GUIDE FOR MEN AND YOUTH (MEMBERS)

Introductory

1. What are your views on Savings Groups, are they helpful in anyway?
2. What are the reasons that made you join savings groups?
3. How does the rest of community view you for joining a saving group?

Inclusivity

4. Are the promotions of savings groups inclusive to enable men and you to join?
5. Is there anything that can be done to encourage more men and youth join savings group?

The Role of Breadwinner the Community

6. Who earn more in your community between men and women? What is your reason for this answer?
7. Who is charge of decision making at household level in your community between men and women? What is your reason for this answer?
8. Who usually makes decisions about making purchases for daily household needs?
9. Who between men and women in your community is responsible for providing financially for their families? What is your reason for this answer?

Societal and Cultural Norms

10. What is the role of men, women, youth in the family/communities/society?
11. What expectations do family/communities have from the youth/men/women?
12. Who is considered a youth in this community?
13. How are youths who belong to savings groups viewed in the community?
14. How are men who belong to savings groups viewed in your community?
15. Do you have any knowledge of any societal norms that limit the participation of men and young people in saving groups?

FOCUS GROUP DISCUSSION GUIDE FOR MEN AND YOUTH (NON-MEMBERS)

Introductory

1. What are your views on Savings Groups are they helpful in anyway?
2. What are your reasons for not having joined savings groups?

Inclusivity

3. Are the promotions of savings groups inclusive to enable men and you to join?
4. Is there anything that can be done to make you join a savings group?

The Role of Breadwinner the Community

5. Who earn more in your community between men and women? What is your reason for this answer?
6. Who is charge of decision making at household level in your community between men and women? What is your reason for this answer?
7. Who usually makes decisions about making purchases for daily household needs?
8. Who between men and women in your community is responsible for providing financially for the their families? What is your reason for this answer?

Societal and Cultural Norms

9. What is the role of men, women, youth in the family/communities/society?
10. What expectations do family/communities have from the youth/men/women?
11. Who is considered a youth in this community?
12. How are youths who belong to savings groups viewed in the community?
13. How are men who belong to savings groups viewed in your community?
14. Do you have any knowledge of any societal norms that limit the participation of men and young people in saving groups?

KEY INFORMANT INTERVIEW GUIDE: SAVING GROUP PROMOTERS

Introductory

1. Tell me about your organisation/institution/group.
2. What is your main area of focus/activities?

Promotion Strategies

3. How are the promotions of the saving groups programmes done?
4. What is the composition of your promoters?
5. What is the target population of the promoters?
6. How are beneficiaries selected?

Management/Operations of Saving Groups

7. What are the products and services offered by the groups?
8. What kind of training and support is provided to the groups?
9. What systems are recommended to the groups?
10. What are the rules governing access to savings, loans, interest rates, sharing of risks and profits?
11. What is the recommended group size of the savings groups?
12. Are the groups linked to external capital?
13. How are the groups governed (elected or nominated governance)?

Inclusivity

14. Is membership open to all genders and age?
15. Is leadership in savings groups open to all genders and age?
16. Do you have a deliberate policy to promote savings groups to youth?
17. Do you have a deliberate policy to promote savings groups to men?
18. What are your views on levels of participation of men and youth in savings groups?
19. Do you have any knowledge of any societal norms that limit the participation of men and young people in saving groups?

Societal and Cultural Norms

20. What is the role of men, women, youth in the family/communities/society?
21. What expectations do family/communities have from the youth/men/women?
22. Who is considered a youth in this community?
23. How are youths who belong to savings groups viewed in the community?
24. How are men who belong to savings groups viewed in your community?
25. Do you view savings groups as groups mainly for men, women or both and why?
26. Between men and women, who usually work together?
27. Would/Do you prefer to belong to a savings groups that is male, female only or mixed group?
28. Which in your opinion, make better group leaders? Male or female?
29. Between men and women, who would you trust more with your money?
30. Who are better at managing finances between men, women, both or none?
31. Given a loan from the savings groups, who in your view is more likely to default (not pay back) between men and women? Why do you think men/women are more likely to default?

SECTION B: MEMBERSHIP OF A SAVING GROUP	CODE NUMBER
<p>01- ARE YOU A MEMBER OF A SAVINGS GROUP?</p> <p>01- YES 02- NO</p>	<p><input type="checkbox"/></p> <p>IF NO, SKIP TO SECTION D</p>
<p>02- HOW DID YOU FIRST HEAR ABOUT THESE SAVINGS GROUPS?</p> <p>01- FRIENDS AND FAMILY 02- MEMBERS OF SAVINGS GROUPS 03- PROMOTERS (SAVENET, NGOS, ETC) 04- OTHER SPECIFY _____</p>	<p><input type="checkbox"/></p>
<p>03- WHO RECRUITED YOU TO JOIN THE SAVINGS GROUP?</p> <p>01- FRIENDS AND FAMILY 02- MEMBERS OF SAVINGS GROUPS 03- PROMOTERS 04- OTHER SPECIFY _____</p>	<p><input type="checkbox"/></p>
<p>04- WHAT IS THE REPRESENTATION OF WOMEN IN YOUR SAVINGS GROUP?</p> <p>01- NONE 02- ABOUT 25% 03- ABOUT 50% 04- ABOUT 75% 05- ABOUT 100%</p>	<p><input type="checkbox"/></p>
<p>05- WHAT IS THE REPRESENTATION OF MEN IN YOUR SAVINGS GROUP?</p> <p>01- NONE 02- ABOUT 25% 03- ABOUT 50% 04- ABOUT 75% 05- ABOUT 100%</p>	<p><input type="checkbox"/></p>
<p>06- WHAT IS THE REPRESENTATION OF YOUTH IN YOUR SAVINGS GROUP?</p> <p>01- NONE 02- ABOUT 25% 03- ABOUT 50% 04- ABOUT 75% 05- ABOUT 100%</p>	<p><input type="checkbox"/></p>
<p>07- WHAT IS THE PROPORTION OF LEADERSHIP ROLES HELD BY WOMEN IN YOUR SAVINGS GROUP?</p> <p>01- NONE 02- ABOUT 25% 03- ABOUT 50% 04- ABOUT 75% 05- ABOUT 100%</p>	<p><input type="checkbox"/></p>

<p>08- WHAT IS THE PROPORTION OF LEADERSHIP ROLES HELD BY MEN IN YOUR SAVINGS GROUP?</p> <p>01- NONE 02- ABOUT 25% 03- ABOUT 50% 04- ABOUT 75% 05- ABOUT 100%</p>	
<p>09- WHAT IS THE PROPORTION OF LEADERSHIP ROLES HELD BY YOUTH IN YOUR SAVINGS GROUP?</p> <p>01- NONE 02- ABOUT 25% 03- ABOUT 50% 04- ABOUT 75% 05- ABOUT 100%</p>	<input type="text"/>
<p>10- WAS THE DECISION TO JOIN A SAVING GROUP MADE BY A MEMBER OF YOUR HOUSEHOLD OTHER THAN YOU?</p> <p>01- YES 02- NO</p>	<input type="text"/> IF NO, SKIP TO Q18
<p>11- WHICH MEMBER OF YOUR HOUSEHOLD MADE THE DECISION FOR YOU TO JOIN A SAVINGS GROUP?</p> <p>01- SPOUSE 02- SON/DAUGHTER 03- SIBLING 04- PARENT 05- IN-LAW 06- OTHER RELATIVE 07- NON-RELATIVE</p>	<input type="text"/>
<p>12- WHAT IS THE REPRESENTATION OF YOUTH IN YOUR SAVINGS GROUP?</p> <p>01- NONE 02- ABOUT 25% 03- ABOUT 50% 04- ABOUT 75% 05- ABOUT 100%</p>	<input type="text"/>
<p>13- WHAT IS THE PROPORTION OF LEADERSHIP ROLES HELD BY WOMEN IN YOUR SAVINGS GROUP?</p> <p>06- NONE 07- ABOUT 25% 08- ABOUT 50% 09- ABOUT 75% 10- ABOUT 100%</p>	<input type="text"/>
<p>14- WHAT IS THE PROPORTION OF LEADERSHIP ROLES HELD BY MEN IN YOUR SAVINGS GROUP?</p> <p>11- NONE 12- ABOUT 25% 13- ABOUT 50% 14- ABOUT 75% 15- ABOUT 100%</p>	<input type="text"/>

<p>15- WHAT IS THE PROPORTION OF LEADERSHIP ROLES HELD BY YOUTH IN YOUR SAVINGS GROUP?</p> <p>16- NONE 17- ABOUT 25% 18- ABOUT 50% 19- ABOUT 75% 20- ABOUT 100%</p>	<input type="text"/>
<p>16- WAS THE DECISION TO JOIN A SAVING GROUP MADE BY A MEMBER OF YOUR HOUSEHOLD OTHER THAN YOU?</p> <p>21- YES 22- NO</p>	<input type="text"/> IF NO, SKIP TO Q18
<p>17- WHICH MEMBER OF YOUR HOUSEHOLD MADE THE DECISION FOR YOU TO JOIN A SAVINGS GROUP?</p> <p>23- SPOUSE 24- SON/DAUGHTER 25- SIBLING 26- PARENT 27- IN-LAW 28- OTHER RELATIVE 29- NON-RELATIVE</p>	<input type="text"/>
<p>18- HOW OFTEN DO MEMBERS OF YOUR HOUSEHOLD HELP YOU MAKE DECISIONS ON HOW MUCH MONEY YOU SHOULD BORROW OR SAVE FROM THE SAVINGS GROUP?</p> <p>30- NEVER 31- RARELY 32- SOMETIMES 33- OFTEN 34- ALWAYS</p>	<input type="text"/> IF 01 OR 02 SKIP TO Q20
<p>19- WHAT IS YOUR RELATIONSHIP TO THE MEMBER WHO HELPS YOU MAKE DECISIONS TO BORROW AND SAVE IN A SAVING GROUP?</p> <p>35- SPOUSE 36- SON/DAUGHTER 37- SIBLING 38- PARENT 39- IN-LAW 40- OTHER RELATIVE 41- NON-RELATIVE</p>	<input type="text"/>
<p>20- HOW OFTEN DO MEMBERS OF YOUR HOUSEHOLD PROVIDE MONEY FOR YOU TO SAVE WITH THE SAVINGS GROUP?</p> <p>42- NEVER 43- RARELY 44- SOMETIMES 45- OFTEN 46- ALWAYS</p>	<input type="text"/> IF 01 OR 02 SKIP TO Q20
<p>21- WHAT IS YOUR RELATIONSHIP TO THE MEMBER WHO PROVIDES YOU WITH MONEY TO SAVE?</p> <p>47- SPOUSE 48- SON/DAUGHTER 49- SIBLING 50- PARENT 51- IN-LAW 52- OTHER RELATIVE 53- NON-RELATIVE</p>	<input type="text"/>

<p>22- HOW DO YOU MAINLY USE THE MONEY THAT YOU OBTAIN FROM THE SAVINGS GROUP?</p> <p>01- FOR OWN ACTIVITIES 02- FOR HOUSE DAILY NEEDS (EDUCATION, FOOD ETC) 03- FOR JOINT FAMILY BUSINESS 04- FOR OWN BUSINESS ACTIVITIES 05- TO SUPPORT FAMILY AND RELATIVES 06- OTHER SPECIFY _____</p>	<input style="width: 50px; height: 25px; border: 1px solid black;" type="text"/>
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RESPOND TO THE FOLLOWING STATEMENTS WITH EITHER STRONGLY DISAGREE, DISAGREE, NEITHER AGREE NOR DISAGREE, AGREE, STRONGLY AGREE	CODE NUMBER
<p>01- THE LACK OF FINANCIAL SERVICES IN YOUR AREA MOTIVATED YOU TO JOIN A SAVINGS GROUP</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input style="width: 50px; height: 25px; border: 1px solid black;" type="text"/>
<p>02- YOU JOINED A SAVING GROUP BECAUSE THE SERVICES AND INTEREST RATES AT FINANCIAL INSTITUTIONS ARE NOT ATTRACTIVE TO YOU</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input style="width: 50px; height: 25px; border: 1px solid black;" type="text"/>
<p>03- YOU JOINED A SAVING GROUP BECAUSE MONEY OR COLLATERAL TO SAVE AND OBTAIN LOANS FROM FINANCIAL INSTITUTIONS ARE TOO HIGH</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input style="width: 50px; height: 25px; border: 1px solid black;" type="text"/>
<p>04- YOU JOINED A SAVING GROUP BECAUSE SAVINGS GROUPS OFFERS BETTER SERVICES THAN FINANCIAL INSTITUTIONS</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input style="width: 50px; height: 25px; border: 1px solid black;" type="text"/>
<p>05- YOU JOINED A SAVING GROUP BECAUSE EVERYONE ELSE JOINED AND YOU FELT LEFT OUT</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input style="width: 50px; height: 25px; border: 1px solid black;" type="text"/>

SECTION C: NON-MEMBERS TO SAVING GROUPS *** ONLY TO BE ANSWERED BY NON-MEMBERS OF SAVINGS GROUPS***	CODE NUMBER
<p>06- HAVE YOU EVER HEARD OF SAVINGS GROUPS?</p> <p>01- YES 02- NO</p>	<input data-bbox="1321 243 1414 307" type="checkbox"/> IF NO, SKIP TO Q30
<p>07- HOW DID YOU FIRST HEAR ABOUT SAVINGS GROUPS?</p> <p>01- FRIENDS AND FAMILY 02- MEMBERS OF SAVINGS GROUPS 03- PROMOTERS (SAVENET, NGOS, ETC) 04- OTHER SPECIFY _____</p>	<input data-bbox="1333 461 1425 525" type="checkbox"/>
<p>08- HAS ANYONE EVER ATTEMPTED TO RECRUIT YOU TO JOIN A SAVINGS GROUP?</p> <p>01- YES 02- NO</p>	<input data-bbox="1333 672 1425 737" type="checkbox"/> IF NO, SKIP TO Q32
<p>09- WHO ATTEMPTED TO RECRUIT YOU TO JOIN A SAVINGS GROUP?</p> <p>01- FRIENDS AND FAMILY 02- MEMBERS OF SAVINGS GROUPS 03- PROMOTERS 04- OTHER SPECIFY _____</p>	<input data-bbox="1333 842 1425 906" type="checkbox"/>
<p>10- DO YOU HAVE ANY MEMBER OF YOUR HOUSEHOLD THAT ARE MEMBERS OF SAVINGS GROUPS?</p> <p>01- YES 02- NO</p>	<input data-bbox="1333 1083 1425 1148" type="checkbox"/> IF NO, SKIP TO Q38
<p>11- WHAT IS YOUR RELATIONSHIP TO THIS MEMBER OF THE HOUSEHOLD?</p> <p>01- SPOUSE 02- SON/DAUGHTER 03- SIBLING 04- PARENT 05- IN-LAW 06- OTHER RELATIVE 07- NON-RELATIVE</p>	<input data-bbox="1333 1283 1425 1347" type="checkbox"/>
<p>12- ARE YOU INVOLVED IN THE DECISION MAKING OF THIS MEMBER'S SAVING GROUP ACTIVITIES?</p> <p>01- YES 02- NO</p>	<input data-bbox="1338 1600 1430 1664" type="checkbox"/> IF NO, SKIP TO Q38
<p>13- HOW OFTEN DO YOU HELP THIS MEMBER MAKE DECISIONS ON HOW MUCH MONEY YOU WANT TO SAVE OR BORROW FROM THE SAVINGS GROUP?</p> <p>01- NEVER 02- RARELY 03- SOMETIMES 04- OFTEN 05- ALWAYS</p>	<input data-bbox="1344 1834 1437 1898" type="checkbox"/>

<p>14- DO YOU PROVIDE THIS MEMBER OF THE HOUSEHOLD WITH MONEY TO SAVE WITH THE SAVINGS GROUP?</p> <p>01- YES 02- NO</p>	<p><input type="checkbox"/></p> <p>IF NO, SKIP TO Q38</p>
<p>15- HOW OFTEN DO YOU PROVIDE THIS MEMBER WITH MONEY FOR THEM TO SAVE WITH THE SAVINGS GROUP?</p> <p>01- NEVER 02- RARELY 03- SOMETIMES 04- OFTEN 05- ALWAYS</p>	<p><input type="checkbox"/></p>
<p>***RESPOND TO THE FOLOWING STATEMENTS WITH STRONGLY AGREE, DISAGREE, NEITHER AGREE NOR DISAGREE, AGREE, STRONGLY AGREE***</p>	<p>CODE NUMBER</p>
<p>16- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I AM ALREADY SAVING AND BORROWING MONEY THROUGH A FORMAL FINANCIAL INSTITUTION</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<p><input type="checkbox"/></p>
<p>17- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I AM ALREADY SAVING AND BORROWING THROUGH SAVINGS AND CREDIT COOPERATIVE</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<p><input type="checkbox"/></p>
<p>18- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I ALREADY ACCESS MONEY THROUGH MY OWN SAVINGS</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<p><input type="checkbox"/></p>
<p>19- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I ALREADY ACCESS MONEY THROUGH AN INFORMAL MONEY LENDER</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<p><input type="checkbox"/></p>

<p>20- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE INTERESTS RATES IN SAVINGS GROUPS ARE NOT ATTRACTIVE</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>21- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I HAVE NO MONEY TO SAVE</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>22- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I DO NOT NEED TO SAVE OR BORROW</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>23- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I WILL BE LOOKED DOWN UPON IN MY COMMUNITY IF I JOIN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>24- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I WAS REJECTED BY A SAVING GROUP I ATTEMPTED TO JOIN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>25- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE I ALREADY ACCESS MONEY THROUGH FAMILY, RELATIVES, OR FRIENDS</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>

<p>26- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE THERE ARE TOO MANY WOMEN IN THE SAVINGS GROUP SO I CHOSE TO NOT JOIN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>27- I AM NOT A MEMBER OF A SAVING GROUP BECAUSE THERE ARE TOO MANY OLD PEOPLE IN THE SAVINGS GROUP SO I CHOSE TO NOT JOIN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>28- IF THERE IS ANY OTHER REASON THAT YOU HAVE NOT JOINED A SAVINGS GROUP APART FROM THE ONES STATED ABOVE KINDLY PROVIDE IT.</p> <p>_____</p>	<input type="text"/>

<p>SECTION D: HOUSEHOLD DECISION MAKING ***THIS SECTION IS ONLY FOR MARRIED WOMEN WHO BELONG TO SAVING GROUPS)****</p>	<p>CODE NUMBER</p>
<p>01- HOW LONG HAVE YOU BEEN MARRIED?</p> <p>01- LESS THAT TWO YEARS 02- LESS THAT FIVE YEARS 03- BELOW TEN YEARS 04- MORE THAT TEN YEARS</p>	<input type="text"/>
<p>02- WHAT IS YOUR AVERAGE MONTHLY INCOME?</p> <p>_____</p>	<input type="text"/>
<p>03- DO YOU KNOW YOUR HUSBAND'S AVERAGE MONTHLY INCOME?</p> <p>01- YES 02- NO</p>	<input type="text"/> IF NO SKIP TO Q55
<p>04- WHAT IS YOUR HUSBAND'S AVERAGE MONTHLY INCOME?</p> <p>_____</p>	<input type="text"/>
<p>05- WHOSE DECISIONS IS IT ON WHICH SCHOOL YOUR CHILDREN SHOULD ATTEND?</p> <p>01- MY OWN DECISION 02- MY HUSBAND'S DECISION 03- DECISION SHARED WITH MY HUSBAND 04- DECISION SHARED WITH ANOTHER PERSON 05- DECISION OF ANOTHER PERSON</p>	<input type="text"/>

<p>06- WHOSE DECISIONS IS IT ON WHERE YOU SHOULD LIVE?</p> <p>01- MY OWN DECISION 02- MY HUSBAND'S DECISION 03- DECISION SHARED WITH MY HUSBAND 04- DECISION SHARED WITH ANOTHER PERSON 05- DECISION OF ANOTHER PERSON</p>	<input type="text"/>
<p>07- WHOSE DECISION IS IT ON WHETHER TO ACQUIRE MAJOR HOUSEHOLD PURCHASES (E.G. TV SETS, RADIOS, LAND ETC)?</p> <p>01- MY OWN DECISION 02- MY HUSBAND'S DECISION 03- DECISION SHARED WITH MY HUSBAND 04- DECISION SHARED WITH ANOTHER PERSON 05- DECISION OF ANOTHER PERSON</p>	<input type="text"/>
<p>08- WHOSE DECISION IS IT ON WHAT DAILY HOUSEHOLD NEEDS TO BUY (E.G. MEALIE MEAL, VEGITABLES, ELECTRICITY, CHARCOAL ETC)?</p> <p>01- MY OWN DECISION 02- MY HUSBAND'S DECISION 03- DECISION SHARED WITH MY HUSBAND 04- DECISION SHARED WITH ANOTHER PERSON 05- DECISION OF ANOTHER PERSON</p>	<input type="text"/>
<p>09- WHO PROVIDES MONEY FOR HEALTH-RELATED EXPENDITURE?</p> <p>01- MYSELF 02- MY HUSBAND 03- JOINTLY WITH MY HUSBAND 04- JOINTLY WITH ANOTHER PERSON 05- ANOTHER PERSON</p>	<input type="text"/>
<p>10- WHO PROVIDES MONEY FOR EDUCATION RELATED EXPENDITURE?</p> <p>01- MYSELF 02- MY HUSBAND 03- JOINTLY WITH MY HUSBAND 04- JOINTLY WITH ANOTHER PERSON 05- ANOTHER PERSON</p>	<input type="text"/>
<p>11- WHO PROVIDES MONEY FOR MAJOR HOUSEHOLD PURCHASES?</p> <p>01- MYSELF 02- MY HUSBAND 03- JOINTLY WITH MY HUSBAND 04- JOINTLY WITH ANOTHER PERSON 05- ANOTHER PERSON</p>	<input type="text"/>
<p>12- WHO PROVIDES MONEY FOR HOUSEHOLD DAILY NEEDS PURCHASES (MEALIE MEAL ETC)?</p> <p>01- MYSELF 02- MY HUSBAND 03- JOINTLY WITH MY HUSBAND 04- JOINTLY WITH ANOTHER PERSON 05- ANOTHER PERSON</p>	<input type="text"/>

<p>13- WHO PROVIDES MONEY FOR HOUSING RELATED EXPENDITURE? (RENT OR BUILDING MATERIALS/LAND IF LIVING IN OWN HOUSE)</p> <p>01- MYSELF 02- MY HUSBAND 03- JOINTLY WITH MY HUSBAND 04- JOINTLY WITH ANOTHER PERSON 05- ANOTHER PERSON</p>	<input type="text"/>
<p>SECTION E: PERCEPTION ON ECONOMIC CULTURAL AND SOCIETAL NORMS ABOUT SAVINGS GROUPS</p> <p>*** TO BE ANSWERED BY ALL ***</p> <p>***RESPOND TO THE FOLOWING STATEMENTS WITH STRONGLY AGREE, DISAGREE, NEITHER AGREE NOR DISAGREE, AGREE, STRONGLY AGREE***</p>	<p>CODE NUMBER</p>
<p>14- MEN SHOULD NOT BELONG TO SAVINGS GROUPS</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>15- YOUNG PEOPLE SHOULD NOT BELONG TO SAVINGS GROUPS</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>16- SAVINGS GROUPS ARE FOR OLD PEOPLE</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>17- SAVINGS GROUPS ARE NOT FOR PEOPLE WITH LITTLE MONEY</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>18- WOMEN ARE MORE TRUSTWORTHY THAN MEN WHEN IT COMES TO HANDLING MONEY</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>

<p>19- WOMEN ARE BETTER SAVERS THAN MEN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>20- WOMEN ARE BETTER AT MANAGING MONEY THAN MEN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>21- SAVINGS GROUPS ARE FOR OLD PEOPLE</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>22- SAVINGS GROUPS ARE NOT FOR PEOPLE WITH LITTLE MONEY</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>23- WOMEN ARE MORE TRUSTWORTHY THAN MEN WHEN IT COMES TO HANDLING MONEY</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>24- WOMEN ARE BETTER SAVERS THAN MEN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>
<p>25- WOMEN ARE BETTER AT MANAGING MONEY THAN MEN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="text"/>

<p>26- WOMEN ARE MORE LIKELY TO DEFAULT WHEN GIVEN A LOAN THAN MEN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="checkbox"/>
<p>27- MEN ARE MORE LIKELY TO DEFAULT WHEN GIVEN A LOAN THAN WOMEN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="checkbox"/>
<p>28- YOUNG PEOPLE DO NOT HAVE ENOUGH MONEY TO JOIN SAVINGS GROUPS</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="checkbox"/>
<p>29- PROMOTERS OF SAVINGS GROUP DELIBERATLY LEAVE OUT MEN AND YOUTH</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="checkbox"/>
<p>30- WOMEN ALONE WORK BETTER IN GROUPS THAN WHEN MIXED WITH MEN</p> <p>01- STRONGLY DISAGREE 02- DISAGREE 03- NEITHER AGREE NOR DISAGREE 04- AGREE 05- STRONGLY AGREE</p>	<input type="checkbox"/>

CONCLUSION: THANK YOU FOR YOUR TIME. THE INFORMATION YOU HAVE PROVIDED WILL BE TREATED AS CONFIDENTIAL. IS THERE ANY QUESTION THAT YOU WOULD LIKE TO ASK ME BEFORE I END THE INTERVIEW

NAME OF INTERVIEWER	
DATE OF INTERVIEW	



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