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Learning Economic Citizenship Among Rural Women: Village Saving Groups in Western Uganda

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1 Introduction

The concept of economic citizenship is conventionally defined within the prism of rights to work, to own property, to earn wages and to access social benefits (Kessler-Harris, 2003; Lewis, 2003). However, among development practitioners and in gender studies, the notion is often understood from the perspective of addressing and combating female poverty to promote women's economic independence and realize their full and equal status in society (CARE, 2019; Lister, 1997). This chapter presents an empirical analysis of ways in which women learn skills and practices of economic citizenship in rural Uganda in the context of a local NGO's programmes. The NGO uses village savings and lending associations (VSLAs) to enable women to acquire the means to access and control resources in settings where history, traditions and norms regard women as "second class citizens" (Nyakato et al., 2020; Seely et al., 2013;

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Tamale, 2004). We use the notion of economic citizenship to conceptualize how women's participation in NGO-initiated VSLAs enables joint and supportive acquisition of multiple skills and financial resources, which combine to address and challenge some of the limitations to their rights and freedoms at community level.

Different forms of village solidarity groups have existed for decades across Africa, mainly to boost communities' capacity to deal with issues that require joint and mutual help (Benda, 2012; Rodima-Taylor, 2013). Historically rooted in African associational life, these self-organized groups have been vital spaces for mobilizing different forms of citizen agency during times of community misfortune and celebrations. Practices of reciprocity, self-reliance and mutuality form the bedrock of different types of solidarity groups, such as bereavement associations, rotating savings and credit associations (ROSCAs), village saving groups and rotational farming groups. VSLAs in particular have recently been popularized in development discourse as a panacea for rural poverty and financial exclusion of the majority population not served by conventional financial institutions (Allen, 2006; Muganga, 2020; Mwansakilwa et al., 2017). Better known as the *VSLA methodology*, as it is popularly referenced in the NGO nomenclature, the approach was first pioneered by CARE International in Maradi, Niger, in 1991 (Allen, 2006). It has since been replicated across African, Asian and Latin American countries to promote financial inclusion of the unbanked, especially 'impoverished and uneducated rural women' (Allen, 2006: 62). Although they serve both men and women, the majority (75%) of the current, almost 6.5 million VSLAs members in Africa are women (CARE, 2019).

In practice, a VSLA is a group of 15–30 self-selected members who pool their money in a fund which provides a source of loan capital (Allen, 2006: 63). Members then borrow at lower and affordable interest rates to expand and grow not only the fund but also members' households and asset base. VSLAs are, thus, operated at the village level and, in our case, created and trained by a local NGO. Members are required to buy shares at weekly meetings and to pay a compulsory nominal fee to a special welfare fund that acts as emergency support for members facing unforeseeable crises requiring cash. VSLAs are run on a cyclic model of between nine and twelve months, at the end of which 'members receive what they have paid in through share purchase plus interest proportional

to their shares' (Green, 2018: 110). Thus, VSLA methodology is entirely self-managing and does not receive external capitalization (Allen, 2006). Rather, it views the task of donors, especially NGOs, to be that of capacity building through a pool of community-based trainers and the provision of lockboxes (Maliti, 2017) that act as safe custody for group documents and cash.

Based on our recent participatory research in rural communities of eastern Uganda (see Ahimbisibwe et al., 2020), we argue that saving groups are primary arenas for communities to associate, enact and learn practices and skills that reinforce citizenship. This is corroborated by several studies which show the crucial role VSLAs play in Uganda in empowering the marginalized with diverse abilities that enable them to realize socioeconomic development. For example, VSLAs have mobilized communities in different parts of the country into self-generated income initiatives and addressed vulnerability in war-affected areas (Malual & Mazur, 2017), provided platforms for strengthening women citizenship at local level (Ndidde et al., 2020) and enabled women to become less dependent on men through diversification of economic ventures (Musinguzi, 2016). As most of the studies highlight the transformative impact of VSLAs on women's livelihoods, less is known about the everyday dynamics of learning in VSLAs (see Matunga, this volume). Therefore, in order to combine the concept of learning with the strengthening of economic citizenship, we draw on the notion of participatory learning (Mayoux, 1998; Pretty, 1995), which maintains that collective and supportive ways of sharing knowledge and experiences lead to sustainable and transformative impact among marginalized groups. We first explore the ways economic citizenship learning takes place in VSLAs, and second, how this learning contributes to enhancing women's citizenship in the local context.

In what follows, we review the literature on notions of economic citizenship and participatory learning, followed by a brief description of study context as well as methods of data collection and analysis. We then present the study's findings that illustrate the collaborative ways in which women learn to be economically self-reliant. Finally, we reflect on the impact of participatory learning on women's economic citizenship and conclude that VSLAs are platforms for women to acquire several skills that strengthen various aspects of their citizenship in the community.

2 Participatory Learning as an Approach to Acquiring Economic Citizenship

In this section, we discuss the concept of economic citizenship with particular reference to women's economic empowerment, the notion of participatory learning and the VSLAs as arenas of women's participatory learning to improve their socioeconomic status.

Economic citizenship is often linked with acquiring and enjoying liberal rights and freedoms related to adequate wages for self and family support, decent and equal work and labour participation and legal and financial independence in society (e.g., Kessler-Harris, 2003; Lewis, 2003). Kessler-Harris (2003: 158–159), for example, defines economic citizenship as:

> the process of bestowing upon women the right to work at the occupation of one's choice (where work includes child rearing and household maintenance); to earn wages adequate to the support of the self and family; to a non-discriminatory job market; to the social benefits necessary to sustain and support labour force participation; and to social environment required for effective choice including adequate housing, safe streets, accessible public transport, and universal health care.

In the same vein, Lewis (2003) argues that economic citizenship should focus on promoting gender autonomy, independence and the equality of men and women within the family and workplace. She then calls for the need to 'secure a more equal gendered distribution of paid and unpaid work' (ibid.: 183) to change the male breadwinner model that constructs men as having the responsibility to earn and women as care providers for the family.

However, writing from the context of the Global South, scholars such as Harris-White et al. (2013) and Tamale (2020) present the dilemma of applying the concept of economic citizenship, if based on 'notions of liberal individualism and universalism' (Tamale, 2020: 210), to contexts where citizenship is practised in a collaborative, albeit socially constrained, gendered way. They opine that economic empowerment based on exclusive promotion of liberal rights and freedoms between men and women often faces backlash and resistance from 'hierarchized religions and reconstructed cultures that are deeply internalized through everyday practices and systems of power' (Tamale, 2020: 209).

Our previous research findings support these arguments. For example, in our recent study of citizenship practices, we showed how in rural Uganda, citizenship is inextricably localized, active and gendered (Ndidde et al., 2020). These contradictory and complex practices occur under the rubric of traditional norms and practices that construct the status of a woman vis-à-vis her relationship with a male, either a father or husband (ibid.: 112). The point we make in this chapter is that attempts to promote women's economic empowerment in such settings must at the same time be sensitive to women's multifaceted citizenship experiences (see Del Castillo Munera, 2021). Arguably, for poor rural women engaged in subsistence farming and other unstable and unregulated informal jobs, economic citizenship may mean no more than the struggle to acquire basic survival means.

Hence, VSLAs as avenues for access to safe and affordable capital, regular interaction, and peer learning and competition (Hendricks & Chidiac, 2011; Musinguzi, 2016; Mwansakilwa et al., 2017) may provide a more realistic route out of poverty than outright engagement with deeply socialized beliefs entrenched in gendered power dynamics, as advocated in feminist literature (e.g., Acker, 1987; Kessler-Harris, 2003; Thompson, 2017). Consequently, the notion of participatory learning (Mayoux, 1998; Pretty, 1995) facilitates understanding of how VSLAs can act as forums for women to learn and implement multiple skills and knowledge related to both economic empowerment and gendered citizenship roles. Participatory learning is premised on enabling the marginalized to generate and share knowledge that is collectively empowering and challenges power inequalities (Mayoux, 1998). Social movements and civil society organizations that apply participatory learning view the community as the key source of knowledge that is multiple, fluid, contextual and trusted, and leads the poor to 'collective action for social change' (Missingham, 2013: 35), self-reliance and sustainability (Wetmore & Theron, 1998). However, in a context like rural Uganda, where learning environments are characterized by marked uncertainties (Pretty, 1995), novel ways are needed to investigate how they promote and support sustainable acquisition and utilization of knowledge.

In general, the participatory learning approach resonates well with the VSLA methodology, which has been presented as an initiative that impacts positively on the livelihoods of vulnerable groups of citizens, especially women across African countries (Allen, 2006; Bannor et al., 2020; Green, 2018; Hendricks & Chidiac, 2011; Muganga, 2020; Musinguzi,

2016). For example, in Ghana, VSLAs sharpened women's business nous and built their confidence to diversify into off-farm practices during the drought period (Bannor et al., 2020), while in Zambia, they facilitated access to affordable credit for hard-to-reach and unbanked rural areas (Mwansakilwa et al., 2017). In Rwanda, Benda (2012: 243) argues that beyond the provision of income to the marginalized poor, VSLAs acted as critical post-genocide spaces for building social capital and 'restoring trust to a relatively recently fragmented, and highly traumatized community'. According to Kesanta and Andre (2015) in Tanzania, VSLAs are long-term models for poverty eradication because women who participate in them support their children's education, health and livelihoods. Additionally, in Mali, VSLAs spread nutrition messages from group to group and have created a number of community treatment centres to address malnutrition (CARE, 2019: 6).

Overall, these cases highlight the role played by VSLAs in strengthening the link between women's economic and social empowerment and more localized citizenship practices. However, they offer little insight into the ways in which learning takes place in VSLAs, and whether the learning leads to both sustained economic empowerment and the adjustment of inequalities, as proposed by the participatory learning approach.

3 Study Context and Methods

In this section, we provide a brief background of Uganda's gendered citizenship, introduce the context of the study and describe the methods used to collect and analyse data.

The reality of women's citizenship in Uganda can be analysed in the two contradictory dimensions of legalese and the living experiences of rural women. Legally, the rights and dignity of women as equal citizens are enshrined in the 1995 Constitution of the Republic of Uganda (RoU). National Objective XV of the constitution declares, 'The State shall recognise the significant role that women play in society' (RoU, 1995). Specifically, Article 33, clause 4, emphasizes women's economic rights, stating, 'Women shall have [the] right to equal treatment with men and that right shall include equal opportunities in political, economic and social activities'. The progressive legal and political regime has been supplemented by a generally autonomous gender-focused NGO sector (see Tripp, 2000) implementing various interventions to address poverty and related structures that discriminate against women. However, in spite

of these efforts, women, especially in rural areas, continue to face challenges due to structural power relations and practices entrenched in a long history of patriarchy (Ndidde et al., 2020; Tamale, 2020). For instance, women are primarily responsible for sustaining their communities and families and are, as a result, involved in energy-sapping and time-intensive subsistence agriculture, provision of family care, various forms of non-market work and voluntary community activities (Tamale, 2020: 294).

Rubirizi district, where this study was conducted, is found in Ankole sub-region of western Uganda. With over 75% of the population engaged in subsistence agriculture (RoU, 2017), the district is still characterized by some agrarian social and cultural norms that treat women unfairly. For example, the deep-seated 'cultural notions of innate male authority' (Nyakato et al., 2020: 76) place restrictions on women's control and ownership of economic resources and legitimizes preferential treatment of male children as heirs. Among other things, these norms abet early marriages and gender-based violence while reinforcing unequal gender division of labour.

Against this background, Community Volunteer Initiatives for Development (COVOID) started in 2003 as a community-based organization, becoming an NGO in 2010, to offer a holistic approach to women's livelihoods and general well-being (COVOID, 2019: 8). The NGO focuses on broad issues of livelihoods and gender, health, education and capacity strengthening, and climate change reduction (COVOID, n.d.). To achieve the mission of empowering the community, the NGO pioneered the VSLA methodology in 2005. Currently, it supports over 2000 VSLAs spread across five districts of western Uganda (COVOID, n.d.: 1) as one of the most visible antipoverty interventions in the community. However, it acknowledges that social and cultural traditions such as the 'known example that the responsibility of cooking is for women' (COVOID 2019: 19) and other gender constructions may constrain its programmes' impact on women and generally, entire community.

Material for this chapter was collected through qualitative research that used participatory tools in two villages of Busonga and Nyakahama in Rubirizi district. Three focus group discussions (FGDs) were conducted with members of VSLAs, based on a seven-day activity diary. The tool was introduced to participants during the weekly group meetings. Members were then asked to write down all the activities they performed each

day of the week. After seven days, these diaries were discussed by the members in an FGD. Composed of 12–18 VSLA members, the majority of whom were women, FGDs focused on the kinds of activities participants performed daily, how they learnt these activities and the role played by the NGO and VSLAs in enabling their performance. The selected research participants were active members of VSLAs since it was not the scope of this study to explore the various (and often complementary) roles of other actors—the state, church, market and civil society—in empowering women in diverse ways.

In addition, key informant interviews were conducted with COVOID senior members of staff ($n = 3$) who were involved in the implementation and supervision of the NGO programmes. These interviews were conducted in English, the country's official language, while FGDs were held in Runyankore, the lingua franca of the community. Both lasted between one hour to one hour and thirty minutes. These methods were further supplemented by the first author's three-month (June–August 2019) stay in the community, which enabled spontaneous and informal participation and observation of much of the daily life in the community. A framework approach (Smith & Firth, 2011; Srivastava & Thomson, 2009) was used to analyse the data. The process involved intensive, manual back and forth reading of key informant interviews and FGD transcripts and participants' daily diaries while marking and noting recurring themes in notebooks. This was enriched by reflections and insights from informal community interactions and observations. As a result of the analysis, we identified the ways of learning and instances of strengthening economic citizenship discussed in the section that follows.

4 Three Ways of Learning Skills that Strengthen Women Economic Citizenship

In this section, we present the findings of the study. Based on our analysis, we identified three main ways in which women acquire and learn economic skills and knowledge which strengthened their citizen status and rights at the community level.

Learning through Everyday Participation in Group Activities

The entirety of VSLA methodology is a hub of collaborative learning activities for the members. Saving earnings on a weekly basis, attending

weekly meetings and applying for, utilizing and repaying loans are characterized by routine learning for all members. The resultant solidarity and trust acquired through participation spilled over into more associational benefits and practices of citizenship, such as rotational group farming and other community responsibilities. Our study, for example, found that the closeness arising from membership of VSLAs contributed to the revival and strengthening of the bereavement tradition. Locally known as *otamundekyera* (literally meaning, do not abandon or leave me alone with the dead person), the funeral wakes are a long-standing practice of self-help characterized by clear division of labour between men and women. This practice has been strengthened by members' putting money aside to buy items such as tents, kitchenware and plastic chairs, which are then used for group functions but also hired out to generate income. A woman participant who admitted to initial pessimism about joining VSLAs described the learning she had acquired from participation:

> The truth is for me I used to be an aloof traditional woman. I used to keep in the kitchen, and despised women associations as fake and exploitative … but since joining COVOID-supported saving groups, I have learnt to do many things.… Through regular interaction I have, alongside other members, learned to work, to save, to educate children, to start a poultry project.

One of the learning avenues is inherent to the VSLAs' method of operations: all activities are conducted in an open way to ensure the inclusive participation of every member. First, membership is self-selected and leadership is elected by all members through secret ballot. Members and leaders are (s)elected based on qualities that are generally agreed to reflect 'good' and responsible standing in the community (see CARE, 2011). Second, VSLA meetings are conducted in a scripted and structured manner, but with flexibility that allows members to exchange ideas and make decisions about group affairs. Third, VSLAs maintain a special social and welfare fund popularly known as *ez'ebizibu* (emergency fund), drawn from members' compulsory weekly payment ranging from 200 to 500 Uganda shillings (UGX) (approx. €0.05–0.125), which is used to cater for members' unforeseeable emergency expenses. Members with emergency cash needs, including those who do not have money for the weekly saving, borrow from this fund at no interest for a period of two weeks.

The openness of VSLAs is demonstrated in the practice of members sitting in a semi-circular form around the metallic lockbox with a clear view of all transactions. Leaders loudly announce the number of shares purchased by each member, the amount each borrower wants, those repaying the loans and, sometimes, members who may be in need of emergency cash. These processes are recorded in the respective member's passbook and meeting proceedings, in a counter book. All the money collected is announced and distributed according to members' loan requirement requests. As we show in the next sections, the open participation in these activities provides opportunities for learning different skills associated with personal development, public speaking and listening, tolerance, mutual (dis)agreement and many other critical personal growth skills and attitudes that collectively strengthen several facets of citizenship.

Learning as Non-formal Training and Awareness Creation

The crux of the VSLA methodology lies in the comprehensive training provided by NGOs to members of the saving group. Conducted in the community, the trainings involve fifteen field visits scattered over a period of nine months (CARE, 2011). Training content is organized into sessions focusing on themes such as VSLA concepts, group formation, record keeping, conflict resolution, the making of rules and regulations and loan management (ibid.). The sessions also integrate wide-ranging knowledge to address context-specific factors that may militate against the growth of a saving culture in the community. For example, conversations with NGO staff and VSLA members revealed that joint family budgeting, gender relations, entrepreneurship, frugality and household poverty form important components of the training in this community. This is done to create awareness and discourage practices that promote persistent poverty in the community. For example, participants revealed that the prevalent habit of consuming expensive fish, which had for long militated against the culture of saving in the community, was discouraged and slowly abandoned. There was unanimity during FGDs that COVOID training discouraged habits of *okuriira eryo* (spendthriftness) and domestic violence by emphasizing frugality and family harmony. As a widowed female VSLA member observed:

> I used to sell sweet potatoes and cassava in the local market and after buying books and pens for the children, spend all the remaining money

> buying fish and second-hand clothes. Upon joining this saving group, COVOID trained us about the importance of saving and frugality. Gradually, I stopped spending on fish and learned to work hard in order to get money to save every week. Since joining the VSLA, I no longer worry about school fees because I can always easily get money from the saving groups to which I belong and clear the school fees.

From this quote, it is evident that in addition to teaching habits of saving and frugality, VSLAs provided the quickest access to affordable money to solve immediate problems. The NGO also used community-based participatory training techniques involving village agents and model couples and arranging field visits outside the communities. 'Model couples' was a strategy in which 'successful' married couples shared their 'success' experience of jointly planning and making family decisions and how they have addressed poverty and disagreements. Village agents provided continuous support for the saving group's day-to-day operations to ensure sustained momentum of the groups, especially during the formative stages. As a participant observed:

> They (COVOID) came into the village mobilizing women to start saving associations, mobilized us into groups, trained us on how to save, borrow and pay back in three months so that the other members can also borrow. After training … we started this group, they sold us the lockbox at the cost of 30,000 UGX (approx. € 8) and we started saving.

Several stories were told of the important roles played by model couples and village agents in creating awareness about the importance of forming and belonging to saving groups, joint planning and decision making and diversifying income sources. Women reported regularly calling upon their respective village agents for support and training whenever they realized a skills and/or knowledge gap.

Peer Learning, Imitation and Positive Competition

The study also established that women learn by engaging in mutual imitation and competition among themselves as peers involved in a shared struggle for self-development within the context of poverty and its related constraining effects.

First, young and novice women reported that they picked up valuable life skills and practical lessons through association with experienced

women mentors. For example, a story was told of a hardworking and selfless woman in the 1990s, who challenged women not to be lazy and dependent on their husbands. She was reported to have inspired many women in the community to join self-help groups, engage in petty informal trade to supplement their incomes and have stable marriages.

> [S]he was a hardworking and committed woman. She would tell you, 'Come let us go and garden' ... 'Why should we accept dying of poverty as women?' She was always the first to harvest and sell fresh beans in the market. She was always the first one to plant, whether sweet potatoes or beans, in any season … she is the one who taught us the practice of growing sweet potatoes. (Female participant, VSLA)

Similarly, women who had joined the saving groups much earlier and registered visible progress inspired others to learn from them. Cases of women joining saving groups after listening to and witnessing successes achieved by their peers, neighbours and friends were common. A COVOID staff member involved in the training of community members in VSLA methodology argued that when women save and share out relatively big amounts of money, they get excited and motivated to continue saving. Some women, he said, would earn in the region of one million shillings (1,000,000 UGX) (approx. €250) at the end of a saving cycle. Naturally, such a financial achievement would spread across the community and subsequently act as motivation for other women to join at the start of the next cycle. Moreover, such luminaries also made visible improvements in their lives, such as acquisition of household assets and moving children from 'low' standard public schools to 'high' standard private schools, among other changes. At the same time, women also reported that observing other women juggle different responsibilities helped challenge and replace prevailing laziness and lethargy with conviction that they too could multitask and fight against household poverty.

Second, it was reported that VSLAs produced positive and healthy intra- and inter-community competition. Locally, this feeling is known as *ihato*, which directly translates as positive, progressive or healthy jealousy and is considered one of the characteristics of a good and development-oriented citizen in the community. Closer observations and interactions within the two villages revealed communities and households in a positive competitive and convivial mood. The two communities were a hub of

activity as households ran different infrastructural and income-generating projects. There was, for example, a visible trend of new and more permanent houses being built or recently completed, with some of them connected to solar power and digital television panels. Further, atypical of many communities in rural Uganda, we did not find any school-age children stranded at home (due to lack of school fees) during this study. A female participant observed, 'When a member of my saving group builds a permanent house or educates their children, I not only admire them but I push myself to work harder to see that I also do the same or even better'.

5 Impacts of Learning within VSLAs on Women's Economic Citizenship and Beyond

In this section, we reflect on what the identified ways of learning economic skills portend for women's economic citizenship in traditional rural contexts. We argue that when women learn together in a supportive manner, they achieve reasonable financial means and attendant social recognition. Taken together, these achievements can gradually challenge unequal power dynamics and significantly change women's status and rights in the community.

Intricacies of Negotiating Women's Citizen Rights

Research on citizenship in most parts of Africa shows that it is historically gendered (Seely et al., 2013; Tamale, 2004) and ingrained in deep-seated traditions of patriarchy (Ndidde et al., 2020). Against this background, the findings of this study suggest that the economic competence acquired through membership in VSLAs gives women renewed hope, confidence and belief in their abilities to change their own lives and that of their communities. This confidence was manifested in women's increased activeness and enhanced capacities to meet immediate and, progressively, strategic needs. Inadvertently, women's increased capacity to own property, and contribute to breadwinning, decision making and children's education (Kwarteng & Sarfo-Mensah, 2019; Muganga, 2020), and assume leadership roles, among other skills, challenge age old gendered stereotypes and biases. It also subjects such norms to continuous scrutiny and ultimately, may lead to their modification and/or abandonment in the long term.

Analysis of women's seven-day activity diaries showed that, first, women are involved in a plethora of economic livelihood strategies and, on average, belong to at least two VSLAs. Second, women were more involved than men in community activities, such as visiting the sick, attending burial wakes, participating in group farming and community work, as well membership of different groups of local churches. Third, on a typical day, women rested for only six hours, waking as early as 6 am and retiring to bed at 12.00 am. Comparably, men woke at 9 am and retired to bed at 10 pm and had more leisure time in between. Fourth, during FGDs there was consensus that women did more work than men, a trend that was also observable in several community activities in which the first author participated. It was clear, therefore, that women are still disproportionately affected by an unequal division of labour. There were also scattered voices claiming that some men contribute little or nothing to support their families. A woman participant in Busonga village, for example, claimed that 'my husband is not bothered or interested in working', while it was also emphasized that there were still some cases of men in the area who 'spend most of their time in bars' (Fig. 1).

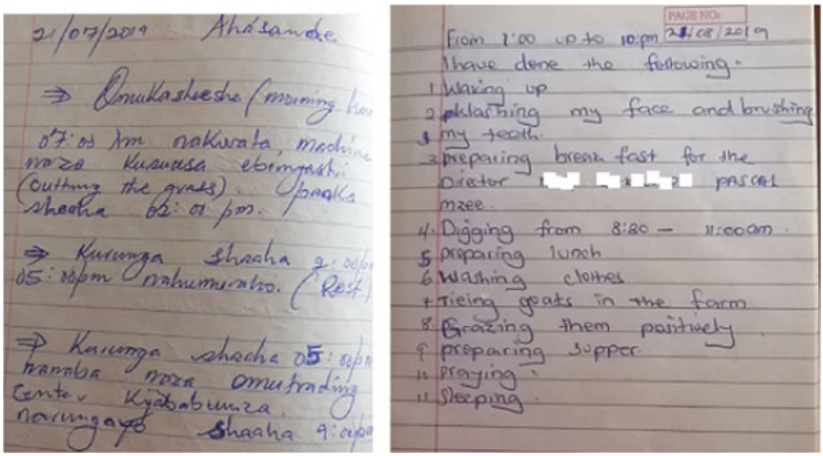

Fig. 1 A sample comparison of a woman's (*right*) and man's (*left*) schedule of daily activities

The woman's daily activity diary shows the typical 'heavy' workload involved vis-à-vis the man's 'light' workload that includes rest and popular leisure pastimes at the trading centre – usually for an evening drink. Photo by the first author.

These cases notwithstanding, evidence of changing and negotiated gender relations and mindsets abounded. Men and women argued that COVOID had taught them the importance of joint planning and helping one another in the performance of some domestic chores. A male participant claimed, 'When my wife is breastfeeding, I assist her [with] some cooking because helping one another is the easiest way to chase household poverty'. During an exercise in which community members offered rotational agricultural labour, women told the first author that they agree to 'share' work with their husbands who are involved in doing more mobile work, mainly as *boda boda* motorcycle riders in the urban centres. In turn, the husbands contribute money, which is saved in the VSLAs groups as the couple's joint shares. For instance, there was a couple who ran a mobile restaurant together in the weekly market every Wednesday. In another case, a couple reported that they share responsibilities, with the husband rising early to buy fish from the distant lake shores and the wife selling it in the market. While such practices of gender interdependence (see Lister, 1997) were not widespread, they point to the fact that with increased learning and economic competence, significant changes and negotiations in gender relations began to manifest in the communities.

Contextualized Women Citizenship and Empowerment Experiences

Feminist scholars argue that an overhaul and transformation of oppressive power structures and systems are required for women's equality and emancipation to be fully realized (Acker, 1987; Thompson, 2017). However, several studies draw attention to the gradual empowering and transformative potential of even modest knowledge and changes attained under VSLAs on the lives and experiences of women in marginalized contexts (Ahimbisibwe et al., 2020; Burlando & Canidio, 2017; Kwarteng & Sarfo-Mensah, 2019; Muganga, 2020). This view and our study findings remind us of a rather complex question an undergraduate student asked the first author during a lecture on practical and strategic gender needs: '*How can a "naked" woman be empowered?*' The student's

argument was that, in the context of marginalization and poverty, talking of legalistic empowerment to a poor, hungry and destitute woman is, to all intents, an exercise in futility. Rather, any attempt to realize meaningful empowerment of women as equal citizens must, of necessity, focus on enabling poor women first to fulfil their subsistence and practical needs.

Our findings seem to concur with the student's argument. For example, the VSLA methodology was pivotal in enabling women to save and borrow affordably to meet several needs. It also became a space for self-mobilization and self-organizing and provided a training and grooming arena for confidence building, awareness, leadership, joint learning of useful economic citizenship skills and gaining experience. Crucially, the weekly meetings re-energized practices of community responsibility and promoted 'subtle ideals of citizenship' (Karlan et al., 2017) such as consensus-building, solidarity, learning, trust, participation and reciprocity in the community. Responding to practically felt needs of women increased their income and, therefore, provided an entry point to identifying and addressing their long-term strategic interests related to property acquisition, improved power and decision-making relations. Contextually, this manifested in women having, sharing and actualizing broader aspirations such as working with husbands to construct permanent houses and funding 'quality' education, of girl children in particular.

Subsequently, as VSLA membership strengthened women's position as economic actors, and reduced their dependence while promoting interdependence, transformative changes began to occur with regard to women's access to and control over productive resources. At the end of each saving cycle, women reported that they, sometimes with their husbands, had invested in tangible assets such as goats, pigs and *boda* motorcycles, while others had bought pieces of land and diversified into other activities, especially petty, informal trade. These and other assets are the 'banks' of women because they are easily saleable when the need for cash arises.

6 Conclusions

In this chapter, we have demonstrated how an NGO-initiated and supported VSLA programme leverages the collectivist ethos inherent in rural communities to infuse the skills and knowledge of financial inclusion. We have identified the three main ways through which women learn and practice economic citizenship as everyday participation, non-formal

training and healthy peer imitation and competition. We have also empirically shown how, via these means, VSLAs reinforce women's economic citizenship as active involvement and improved gender relations in the community.

The nature of VSLA activities and procedures contributes to collaborative learning and action that permeate individual members and the broader community with a sense of hope, belief and belonging, critical elements for citizens living in contexts constrained by poverty and tradition. Because VSLA activities are largely participatory and constructed in a mutually supportive environment, they help women acquire different skills that increase their asset base, enable them assume leadership roles within and beyond the groups, and negotiate some of their rights at the local level. In our case, financial enhancement enabled women to meet diverse obligations and perform citizen responsibilities in society with a reduced burden. Therefore, understood in this context, economic citizenship entailed the ability of women to use the acquired financial wherewithal, first, to realize their potential and aspirations and generally contribute to socioeconomic transformations at both household and community levels; second, the ongoing learning and resultant developments created an environment of persistent negotiation of unequal power dynamics and modification, albeit subtly, of what is generally considered to be the 'unacceptable face of patriarchy' (Kabeer, 2012: 228) in the community.

Although VSLAs' activities are held in a participatory manner, some scholars have observed that weekly meetings are often conducted as a routinized and scripted ritual that is in contrast to the daily financial and social transactions of group members (e.g. Green, 2018). In the case of this study, however, while VSLAs ran on scripted rules and regulations, they were neither punitive nor manifestly alien to group members. Rather, the routinized rules are embedded in the methodology, consensually agreed upon and progressively learned as part of the norms of group behaviour. Crucially, the rules form part of the social bonding, trust and security which is the basis for the enactment of diverse practices of belonging and membership.

Yet the study findings have also shown that more work still needs to be done to close the gap between participatory learning and the practices of economic citizenship promoted by VSLAs. For example, while general improvements in the socioeconomic livelihoods of women have been realized, vestiges of unequal gender relations are still prevalent in different

aspects of the community. Some of the emerging improvements in gender interdependence discussed in this chapter remain largely sporadic, spontaneous and scattered from household to household. It would have great impact if NGOs purposely streamlined learning that consistently addressed the profound gender dynamics that limit women's full exercise of citizenship. This can be achieved by leveraging the feel-good effect created by VSLAs to propose mutually negotiated and participatory agreed initiatives such as village by-laws and sensitization efforts against some of the traditional norms related, for example, to control over resources and unequal division of labour. This would further strengthen VSLAs' niche as space where women's dependence slowly morphs into citizenship as gender interdependence.

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