

Exploring Adherence to Operational Guidelines Set by Rural Women's Savings and Investment Groups in Kashari County, Mbarara District

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Abstract

Most Civil Society Organisations (CSOs) in developing countries all over the world are fighting poverty through various strategies such as employment promotion, agricultural and rural development among others. Microcredit has been proven as one of the most effective strategies in poverty alleviation especially through giving small loans to vulnerable populations particularly women without requiring collateral security. This study delved into exploring the adherence to operational guidelines set by the rural women savings and investment groups in Kashari County, Mbarara district. This is a qualitative study that was conducted among rural women in Kashari county Mbarara district. Key findings revealed that all members including those who can't read and write are aware of the operational guidelines. However, only members who are involved in the day today running of the groups' activities are more knowledgeable about the operational guidelines, lending rules and procedures and they go ahead to adhere to them. Findings further revealed that members who are not involved in daily running of the groups have not adequately adhered to the operational guidelines as expected. It was further found out that the guidelines which were easily adhered to by most members were mainly to do with subscription as members for instance paying their annual, monthly and weekly subscription and contributions. The lending guidelines were also reported to be easily and keenly followed during the loan appraisal process. This paper concludes that operational guidelines are crucial ingredients in the smooth running of rural women to the savings and investment groups. We recommend that concerted efforts must be directed towards ensuring that both active and non-active members, educated and less or non-educated members are kept abreast with operational guidelines and reminded of their obligations on regular basis.

Keywords: Adherence, Operational Guidelines, Rural women, Savings and Investment Groups

INTRODUCTION

Rural financial programmes have been largely designed, crafted and implemented with the male head of household as the intended client and fail to recognize that women are active, productive and engaged economic agents with their own financial needs and constraints. Women constitute approximately half of the rural labour force and, while not always counted, they are economically active in each subsector of the

rural economy. Even though millions of women throughout the world contribute to national agricultural output and family food security, detailed studies from Latin America, South Asia, and Sub-Saharan Africa consistently indicate that rural women are more likely to be credit constrained than men of equivalent socio-economic conditions (Fletschner, 2009 and Diagne et al., 2000). Well-designed products that enable women to adequately save, borrow and insure against unexpected shocks are therefore essential in any efforts to strengthen women's role as producers and expand the set of economic activities they can undertake, the scale at which they can operate and their ability to benefit from economic opportunities. Yet, with the notable exception of a number of prominent microfinance programmes, the vast majority of rural credit, savings and insurance programmes do not take into account that women's legal, social and economic position in their communities differ from men's.

Generally, commercial banks, microfinance institutions and credit unions follow a business model based on institutional and portfolio growth supported by increasingly complex management and infrastructure systems. Covering the costs associated with such a model requires a strong revenue line. Standardized credit products, which may be sold to large numbers of clients by well-trained staff, are best suited to this need. To date, these models have not demonstrated a large degree of success in rural areas of developing countries, where the greatest financial need is access to useful lump sums of money to manage household cash-flow. The Saving Group (SG) model represents a fundamentally different approach from better-known models. Specifically designed to offer entry-level financial services in remote places with little infrastructure and low levels of education, SGs are very simple, independent organisations that grow little in size or complexity over time. Membership is generally limited to 30 or fewer people who agree to operate under set rules for a fixed period, typically one year or less. At the end of the period, all savings and income earned are distributed to SG members. This process of group renewal serves as a natural entry or exit point for members and reduces the need to have a more permanent, costly infrastructure. As a result, once established, SGs require little or no external assistance for continual management, yet research indicates that nearly all members participate in SGs for multiple cycles. A study conducted in Zanzibar four years after the SG organizer left the region found that 96% of the groups were still functioning and had self-replicated at an annualized growth rate of 37.5%. Further, 48% of groups in the sample doubled the amount of weekly contributions they were making (Anyango et. al., 2007).

Rural women often lack the documents; such as birth records among others required to obtain land titles, so facilitating access to such documents may be necessary. Placing photographs of owners on land certificates can reduce the likelihood of cheating and manipulation. Ethiopia's land programme, for example, requires that certificates for women bear their photographs to help ensure that they retain control over their land. This measure has been credited with improving their security of tenure and has facilitated the renting-out of land by women (Deininger et al., 2007).

Financial institutions, governments and NGOs should offer financial literacy training to ensure that women can compare products and make decisions based on a clear understanding of the characteristics and conditions of the products available (Mayoux and Hartl, 2009). Such efforts could involve steps such as disseminating information and promotion materials in places or through channels that women can access, simplifying application procedures and adapting them to women's literacy and numeracy levels, and

simplifying insurance contracts and communicating their conditions using language and examples that less-literate women can easily understand.

Building women’s social capital can be an effective way to improve information exchange and resource distribution, to pool risks and to ensure that women’s voices are heard in decision-making at all levels. Community-based organizations, including women’s groups, can be an effective means of generating social capital. Functioning as production cooperatives, savings associations and marketing groups, women’s groups can promote production and help women maintain control over the additional income they earn, as has been demonstrated by a project based around polyculture fish production in Bangladesh. As the project proved successful in providing additional incomes, the position of women within the household and community was also strengthened (Naved, 2000).

Conceptual framework on adherence of women groups to the savings and investment operational guidelines

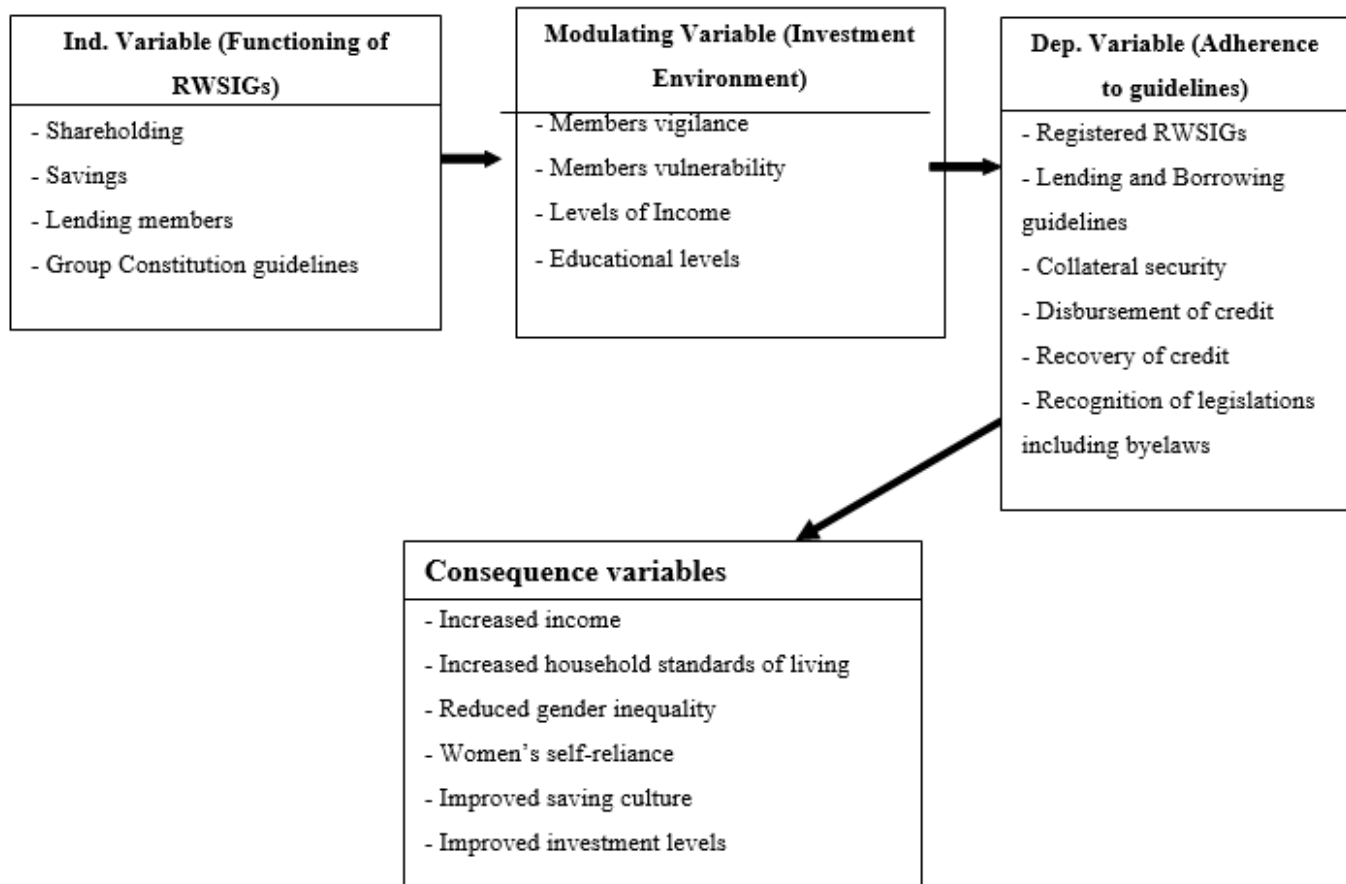


Fig. 1 Conceptual framework developed from the synthesis of literature.

According to the figure above, it is hoped that functionality of rural women groups through setting up objectives, implementation of group activities and achievements realized will lead to sustainability of these rural women groups (Sudan, 2007). The sustainability is reflected in the existence of functional leadership structure, existence and respect of rules and regulations governing the group and reinvestment of accumulated savings.

METHODS

This study adopted an exploratory research design. It was considered appropriate for this study because it helps in understanding the social phenomenon holistically. The study used a qualitative approach. The choice of this research approach was based on the fact that it favours analysis of the particularities of the study participants, their saving culture and experiences. A total sample size of 91 respondents participated in this study. This comprised of 70 women group members and their leadership, 07 Community Development Officers, one from each sub-county, 07 sub-county chiefs and 07 women councilors.

The study employed purposive sampling and respondent driven sampling which is conventionally called snowball sampling. Purposive sampling, as part of exploratory design (Dane, 2011), was preferred because of convenience, ease and availability of participants.

Data for this study was collected through in-depth interviews and document review methods and was analyzed and managed through thematic content analysis.

RESULTS

Knowledge of Savings and Investment Guidelines

In this section the study was interested in understanding how knowledgeable the group members were regarding the groups' operational guidelines as a foundation for assessing the adherence of these groups to operational rules. The knowledge of group members in understanding the guidelines implies a great possibility of adhering to the groups' operational guidelines. The knowledge also implies caution in ensuring a proper appraisal is done and members invest the group loan money in the projects that have been appraised instead of diverting loan monies and wasteful investment in luxury and conspicuous consumption. The following excerpts obtained from the field interviews support above arguments:

Even when most of the members of women savings and investment groups don't know how to read and write, a considerable number are aware of a larger part of these guidelines. *(FGD, women in leadership, April, 2020)*

What I know is that members of the women savings and investment groups have knowledge of the operational guidelines even when most members and borrowers don't follow them. *(Study Participant, March 2020)*

The other task of the research was to probe the group members' knowledge towards the group's savings and investment guidelines and in this context, study participants presented mixed reactions. Whereas the members who are involved in the day today running of the groups' funds were more knowledgeable about the constitution of these groups and the lending rules and procedures, the members who were not in charge of these activities were less informed as what guidelines they follow regarding membership, constitution and lending rules. In this set up the study participants pointed out a strong disconnect between the groups' members in direct management of the savings and investment groups, with those who are just members and even those who are just borrowers. The following excerpts obtained from the field interviews support above arguments:

The way we understand the guidelines in our group is not at the same level and for us who know less of these guidelines feel we are cheated by those who are fully aware of the rules governing our group. (*Study Participant, March 2020*)

I think all group members who try or be made to know the lending and borrowing guidelines of our group such that we are all able to reduce suspicion regarding the groups funds (*Study Participant, March, 2020*)

Because most of us in our group don't understand the group's rules and guidelines we tend to put more trust in our educated leaders especially the treasurer and in many cases these people steal our savings and run away. (*Study Participant, March 2020*)

Sincerely there is a lot of unfairness on members who are more educated than us because they give themselves loans even sometimes beyond what members should borrow at a single time. These educated leaders get multiple loans without our knowledge simply because we do not have knowledge on the same guidelines we participated in formulating. (*Study Participant, March 2020*)

This differentiation in terms of knowledge on groups' operational guidelines presents a precarious situation which if not streamlined can progressively lead to the collapse of these investment groups as study participants intimated. Further to that study participants felt that a mismatch in the understanding of the operational guidelines can lead to corruption and exploitation of the members and borrowers don't have facts upon which lending and loan funds recovery is based. The following excerpts obtained from the field interviews support above arguments:

Because we don't know the guidelines, the operations of the savings and investment groups are facing risks and can collapse once there are no immediate interventions. Most of these groups operate anyhow and in most cases the members bring their cases to us when it's too late. (*LC 3 Chairperson in Kashari, April 2020*)

Sometimes we don't even know how the managers calculate the penalties they impose on us borrowers and we are not aware which rule they are referring to. (*Study participant, March, 2020*)

Study participants pointed out that because they have no knowledge on the operational guidelines even the penalties imposed on borrowers for delayed payment has led to further exploitation of the group members and in some cases even the borrowers get exploited. Study participants pointed out that the fines and penalties imposed on group members are not clearly explained and most members keep wondering as to where the funds from these fines go to.

One other finding was that the groups which had these rules well documented although not formally registered had considerable knowledge on these guidelines while the groups that were operating following the rules of thumb had very little knowledge on the undocumented guidelines as prescribed by the very

groups. However there were also categories of the groups which had the rules but couldn't spell them out while those without the documented rules but were much knowledgeable about them.

Another category of the groups the study found out were knowledgeable about the guidelines and were following them without any challenges right from the time of the formation of these groups. To these category of groups, the study found out that the reason for knowing the groups operational guidelines was due to the vigilance of group members demanding to know how the groups are run. The following excerpts obtained from the field interviews support above arguments:

In our group we are so vigilant to know the rules and guidelines under which our group operates. We energized because it's our money and we can't just be deceived by anyone. We have put to task our members who just want to exploit us. We in some instances involved our children who are educated to explain to us the group lending and borrowing guidelines. Our children have also helped to translate for us the group's constitution and as such the leaders fear to tamper with our money. *(FGD a group in Bubale, 2020)*

A similar element was revealed by a study participant in Mutumo:

I have personally been keen in observing the tricks our group leaders try to use to manipulate our lending and borrowing guidelines to misappropriate our group funds. Every time I confront them they change their tactics but I am very hard to let go. Some of these people don't like me. *(Study Participant, March 2020)*

Various Guidelines for the Women Savings and Investment Groups

The study established that women savings and investment groups which members could recall had various guidelines and these included:

Criteria for Acquiring the Loan

In this case, study participants pointed out that the first criterion for acquiring a loan is being an active member subscribing to the group and having shares in the group. They further pointed out that the number of shares a member has invested determines the loan amount that member will acquire from the group. Study participants although in few instances stated that they sometimes extend more loan facilities beyond the share capital. The reason advanced was that some members have displayed a high level of trust with the group loan money by repaying on time for all the instalments throughout the loan period. The loan amount beyond the share capital was said not to be fixed and that there was no formula for determining the funds to be advanced.

Lending largely depends on humanity especially to the members of the group in dire need. To the non-members a member of the group must provide guarantee to the borrower and in case of default the member will pay and failure of which the corretol. *(Study*

Participant, 2020)

Study participants further mentioned that in some instances a raffle is drawn and who ever catches the lucky number gets the chance to acquire a loan. In other cases, the consideration to acquire a loan is based on a rotational basis and group member are always who getting money and on which day of the month.

Obundi engyendererwaho nokutera akaruru haza owukakwata niwe arikutunga sente Reru abandi barinda ogundi omurundi”.
Translated as: *Sometimes we draw a raffle and the one who gets the chance gets the money while others will wait for the next raffle when money has been collected back from the non-member borrowers and other members who have returned the borrowed money. (Study Participants, March, 2020)*

In some other cases it was reported that members are not given a loan but their monthly contributions in the case a group based on the principle of rotational contributions where members contribute the money and hand it over to one member either on a monthly or weekly basis and the amount given to the member it was said will depend on how much each contributes to the fund which was locally called “Akabox¹”. Akabox is an equivalent of a safe for keeping money. In some cases members register individual contributions and pass over the amount to one particular individual and that is not a loan but a dividend.

Criteria for Loan Acquisition by Non-members

Some groups that were indicated to be a strong financial ground indicated that they provide loans to individuals who are not members of the group. The appraisal of these individuals was reported to be strict and that an individual to get a loan must first deposit a certain amount of money equivalent to a monthly instalment.

We provide loans to even non-members at low interest rate but mostly we focus on women because our cause is largely on women. We are usually strict on all loan takers but mostly borrowers who are non-members. We take all borrowers through a rigorous process to ensure that they will pay back the loan with interest. *(Study Participant, March, 2020)*

A money lending business is very risky and us as group leaders, we are very strict when lending our which is not ours but for the entire group. Our past experience of borrowers defaulting to pay back loan money has taught us a good lesson. We are this time very strict and we keenly follow guidelines whether written or unwritten. *(FGD, Leaders WSIGs, April, 2020)*

These groups we advise them not to just lend money based on friendship or family connections among others but to strictly follow their rules. We also

¹ Akabox

insist they strictly take their clients through all the processes for obtaining the loan, monitoring and payment and recovery including the time of defaulting. (*LC chairperson, March 2020*)

Thereafter the same individual is appraised based on the property that will act as collateral. The said property can be movable such as a fridge, a television set, and animals. In other instances the collateral was mentioned to be land, gardens with a high harvest potential, and a business with sizable stock while in other cases some members provide assets like cars and motorcycles.

The Loan Repayment Process

Study participants observed that these individuals who are not members are strictly monitored during the loan periods and constantly reminded to pay in order to avoid defaulting. Those that delay to pay on time are charged with penalties depending on the agreed percentage at the time of loan appraisal and disbursement.

Loan repayment is the most crucial part of lending and borrowing. We are always on the backs of these loanees because if we relax we find ourselves in problems. We usually don't attach the properties of these borrowers some of who are members of these groups while others who borrowers are at the same our community members. (*FGD, Women Groups' Leaders, April, 2020*)

It was also reported that individual debtors who completely fail to pay are arrested or their properties are attached for sale. The properties that are attached are then sold to recover the monies lent out to them.

The last resort of borrowers including both members and non-members is to attach their properties that were used as collateral, when things fail we arrest and then arraign them in courts of law. However this is the most difficult thing to do to the people we know. (*FGD, Women Group's Leaders, April 2020*)

Opinions on the Loan Recovery from Defaulters

As pointed above the loan recovery process was reported by the group members and debtors as sometimes not rosy because most members indicated that borrowers come with the intention of borrowing and not ready to pay. It was observed that these individual borrowers sometimes utilize the loopholes in the appraisal process and also the lack of proper documentation to escape the responsibility of paying back the lent money. This scenario was reported to be the reason why these women savings and investment groups are losing their hard earned income to fraudulent individual borrowers.

The most hurting Scenario is with those borrowers who come to get loans while knowing they will never want to pay. Some of these borrowers are the multiple borrowing individuals who borrow to service others loans and not for investing. We fail to trace them

because our appraisal processes sometimes is not followed keenly as the rules and guidelines stipulate. (*Study Participant also in Leadership of the Group, March, 2020*)

Sometimes it is not our fault because we find challenges needing money overwhelming us, and we end up borrowing more than twice and paying back becomes problematic and completely fail to pay the loan/s. (*Defaulter/Member of the Group, March, 2020*)

Women study participants were also of the view that borrowers' failure to adhere to the group guidelines was due to the fact that in some situations borrowers connive with some group members who sign as guarantors to the individual borrowers well knowing that they have no potential to repay the loan. Further reported was that the guarantor is paid a commission by the borrower for the support or recommendation even when the individual doesn't qualify.

The other challenge is getting a guarantor who has just been paid a bribe on working on commission basis to help the borrower to get a loan. The guarantor then also fails to support the borrower to repay and the loan money gets lost just like that. If we don't involve the authorities who also say we don't hand over proper documentation, the cases become inconclusive and we lose our money. (*Study Participant, March, 2020*)

A good number of our participants are in leadership positions because of popular vote but very ignorant of the operational guidelines. They get confused by the sharp borrowers and certain key documents are not included in the loan appraisal file. (*FGD, WSIGs Leaders, April, 2020*)

The failure to adhere to the guidelines was also reported as group members who sympathise with individual borrowers who borrow for luxuries such as baptism, wedding especially dowry payment. The borrowed monies are not put in direct investments which bring returns. In this process there is falsification of information at the loan appraisal stage for the borrower to qualify even when it's not the case.

People borrow not for investment but for conspicuous consumption, the borrowed money ends in activities like baptism, dowry payment, wedding, house warming parties all these are social necessities but not financially viable investments and there are no proceeds from the loan money. (*Study Participant, March, 2020*)

Members Registration and Subscription

The study participants were equally knowledgeable on the eligibility of members to start and/or join the group. The participants indicated that members are supposed to pay subscription to the groups as per the written or unwritten constitution of the group. The amount of the subscription was reported to vary depending on the capability of the members to pay. The subscription was said to a big requirement before one is allowed to join the investment group.

The guidelines regarding registration and subscription are known

to a section of members while others are not aware at all. These get explained to members by the groups' leaders. It is very hard for the members to get them all in their heads and some pay and don't get receipts and it becomes hard to put the monies in books of accounts (*Study Participant, March, 2020*)

I paid my registration and subscription money but during our annual general meeting I was informed that I am not a member of the group and when I asked the person I paid she denied and I lost that money and accused of blaming an innocent leader and I had no other option other than to pay more money. (*Study Participant, March, 2020*)

The other requirement for joining the group was the commitment to adhere to the guidelines of the group whether written or unwritten. This guideline was interpreted as no disclosing the confidential matters of the group, exhibiting respect and values for other group members. Participants informed the study that group members should continue to champion the women cause without undermining each other and adhere to conflict resolution mechanisms within the group and accept the verdict delivered on any member or else the members face expulsion from the group by the group's general assembly. The following excerpts obtained from the field interviews support above arguments:

When I was joining this group, I was informed that I have to abide by the guidelines of this group. These guidelines include; confidentiality, promoting the women cause, respect for fellow women and conflict resolution mechanisms. (*Study Participant, March, 2020*)

In addition another study participant further observed thus:

The guidelines I was informed to follow include; prompt payment of the money I will have borrowed, annual subscription payment, respect for other group members and popularizing the group. (*Study Participant, March, 2020*)

Supplementary Rules and Regulations Governing Savings and Investment Groups

The study was interested in examining the additional rules and regulations governing the women savings and investment groups in Kashari county women community. Results pointed out guidelines beyond financial services to include issues to do with member's welfare services. The rules and regulations covered welfare services to do with burial expenses support, catering services and investment projects. The following excerpts obtained from the field interviews support above arguments:

In our group we also focus on investments in welfare business and these include; burial expenses and catering and hiring of tents. We also provide corporate social responsibility as the group pays school fees at primary level to pupils that can afford tuition especially orphans at primary levels. Our group is not rich so we don't cater for a big number of school kids. We actually care for two kids in primary four and five

respectively. (*Study participant, March, 2020*)

The guidelines were largely undocumented because participants reasoned that they were formulated based on humanitarian considerations. They further pointed out that the rules and regulations were mainly on record keeping and registration of which group member has borrowed which items. The gross earnings and expenditure patterns rules participants also said they were also strictly observed. The other rules and guidelines mentioned were to do with how profits are re-invested to generate more income for the group members. The following excerpts obtained from the field interviews support above arguments:

Our guidelines are not documented but focus largely on record keeping and member registration. Our rules also focus on earnings and expenditure patterns. (*Study Participant, March, 2020*)
Sometimes women's progress and wellbeing determines the actions or not what to do. (*Study Participant, March, 2020*)

Some of the other rules mentioned were investments in other ventures that were originally not the aims of the group. Regarding supplementary investments the groups were said to be guided by the spirit of care for fellow women. In this context women groups held the view that their concern for women's progress and wellbeing is what guides them to determine what to do even when it was not originally planned like that.

We have rules regarding things that happen without notice. With these rules they cater for the problems or challenges people face and had not planned for. (*Study Participant, March, 2020*)

The other rules pointed out were concerning the contributions given to members and sometimes nonmembers faced with unprecedented challenges such as loss of a relatives or a close friend. In this case additional rules were designed to cater for such eventualities.

Adherence to the Guidelines while Running the Activities of the Group **Guidelines that are Easy and Flexible to Follow**

The study found out that some guidelines were easily adhered to and these were mainly to do with subscription as members were paying their annual, monthly and weekly subscription and contributions. The lending guidelines were also reported to be easily and keenly followed during the loan appraisal process. These guidelines were said to be easy and flexible and group members were always abiding by them because members were said to always be keen to get money or loans to clear their outstanding demands. The following excerpts obtained from the field interviews support above arguments:

There are guidelines we managers of these women savings and investment groups find easy to enforce; paying of subscription fees, and to some extent repaying of loan money and attending of group meetings. (*Study Participant, March, 2020*)
Since I joined this group I have realised that women members of this group try to adhere to the rules and regulations and other guidelines because they have a strong commitment to the association they set up. (*WSAIG leader, April, 2020*)

The easiness to pay subscription was further attributed to the levels of vulnerability of women to access financial capital as participants reasoned that women have minimum chances of acquiring financial capital. In that context study participants contended that whenever women are informed of these guidelines, they find them easy to adhere to because they realise that if they do not, in the end they will miss the opportunity to obtain a much needed loan.

It was reported that borrowers also find it easy to adhere to the terms of repayment of the loan as they don't not want to miss the opportunity to obtain a low interest loan. In his case borrowers realise that obtaining loans from other groups or microfinance deposit institutions or commercial banks is an uphill task they would not wish to venture into.

The reason we strictly follow these guidelines is because these WSAIGs are a solution to us women's failure to obtain loans from registered micro-financial institutions and commercial banks because the monies we need for our investments are small and on top of that we don't have bankable securities. (*Study Participant, March, 2020*)

Rationale for Flexibility and Easiness of the Guidelines

A considerable section of study participants opined that flexibility and the easiness of adherence of the groups' operational guidelines hinges on the group members ability to reflect on how they were before their groups were formed compared to the state of their livelihoods and welfare as of now. A continuous positive growth and improvement in the lives of the women in these investment groups was seen as a constant reminder of the ugly past which women pointed out that they will always strive to overcome and not allow it to crop up again. The following excerpts obtained from the field interviews support above arguments:

As a group we try as much as possible to setup guidelines that are flexible and easy to follow and implement with less difficulty because our operations are based on the spirit of self-empowerment. (*Study Participant, March, 2020*)

For us we are not money lenders who are aimed at profit maximization rather than service delivery. As women groups we tend to empower and uplift the standards of women. (*Study Participant, March, 2020*)

Women reasoned that they feel gratified and as such have to abide by the groups guidelines because they have passed through a painful journey and wish to continue aspiring for the best of lives for themselves and their family members.

Challenging Guidelines to Adhere to in Running the Group

Study participants pointed out that one of the guidelines most members find challenging to follow was the loan limit to most members of the groups and in addition to the non-members seeking loans from the various groups. The guidelines on the loan limits was said to be cumbersome because of the desire to obtain amounts beyond what they can afford. In this scenario it was mentioned that borrowers who have not

completed the previous loans report back in need of top-ups. In most cases these individuals were said to present genuine reasons for the second loans which sometimes these groups cannot refuse to give out. Study participants noted that much as the operational guidelines were flexible and easy to implement, they also noted that other rules and regulations are challenging to implement. The following excerpts obtained from the field interviews support above arguments:

Some of the guidelines we formulated ourselves are hard to actualize and they sometimes give us challenges in the running of our group activities. We have for example the loan limit guideline which is very hard to implement because members want to borrow even when the previous loan still has an outstanding balance. (*WSIG Leader, April, 2020*)

Sometimes we have challenges which have loopholes and hard to work around them. Some of these guidelines have made us managers of the groups' funds hard to implement. (*WSIG Leader, April, 2020*)

In executing the above process, groups find themselves undermining the loan limit guideline and create opportunities for defaulters and these encroach on the groups on the Womens savings, capital and profit that would have been realised if the guidelines had been adhered to.

The other guidelines members reported as hard to adhere to was on dealing with defaulters who genuinely can pay because their sources of income have most likely dwindled and their hopes of paying loan money are no more. In this scenario study participants reasoned that the last resort is to insist on the guarantors to the loanees to pay the outstanding balances. Even with this approach women indicated sometimes the guarantors cannot pay the money. In this case the option is to calculate the balances on the individual borrower's savings and subtract the outstanding loan balance and disburse it to the group member and wind up that individual's membership and plan to recruit another member to take up the position of that member.

Reasons for Uneasiness

The study explored the reasons or factors that influence the difficulty of group members from adhering to some guidelines in the operations of the savings and investment groups. A section of study participants held the view that some guidelines are hard to adhere to because of the realities of life. They contended that they plan but are usually uncertain of any unplanned eventualities which they can't forecast. Among those unplanned eventualities include sickness of family members who at the point of getting sick will drain family financial resources. The following excerpts obtained from the field interviews support above arguments:

Some people come to the group with a lot of financial problems and they pay subscription fees and become members. Even when their capacity handle big loans they usually have big and serious challenges like school fees. It then because extremely uncomfortable to extend a loan even when we know it will be difficult for such a person to repay but the member has a noble cause. (*FGD, Leaders WSIG, April, 2020*)

It is very difficult to lend relatives of group members because they take

it for granted and fail to pay yet the guidelines allow the group to lend borrowers who are not members. (*FGD, Leaders WSIG, April, 2020*)

In another instance it was reported that the reason for failure to adhere to the guidelines is the very reason why these groups were in the first instance formed. A section of study participants indicated that women fail to adhere to the guidelines they set up themselves because of their vulnerable statuses in society. In that respect they pointed out that whenever they obtain loans, their husbands use the very money they have borrowed and yet it is the women to pay back the money which have not invested to yield returns. Women were concerned that in this context they have defaulted on the group loan money and eventually fail the very principles and guidelines they themselves have set.

Most of women in these groups are vulnerable and they need a financial envelope to uplift their lives and we find it hard to extend a financial support because they are unable to repay the loans since the borrowed money is put into other activities important but unable to bring back profits. (*Study Participant, March, 2020*)
Sometimes even when we are in the same group there are those who are well off while others in bad situations financially. In such a scenario the guidelines can't work uniformly. (*Study Participant, March 2020*)

The other reason group members pointed for the huddles of operating strictly on the guidelines was that even when group members are considered as at the same level in terms of social economic ground, some members are much better off than others and their financial positions are used to influence decision making within the groups and as such they end setting tough guidelines which are hard to adhere to.

Satisfaction with Adherence to the Guidelines in Respect to Group Operations

In order to understand the effectiveness of the women savings and investment groups in uplifting the plight of the poor rural women. The study probed the views of study participants on how satisfied they were regarding the guidelines and how satisfied members were.

A section of study participants felt that the guidelines suffice regarding the proper functioning of the women savings and investments groups. These participants reasoned that the guidelines have supported the smooth running of these groups for a long time. While at the same time even those that were satisfied with the guidelines expressed a concern that the guidelines deserve a revision to match the changing dynamics of realities regarding women financial demands in society. The following excerpts obtained from the field interviews support above arguments:

In my own understanding these guidelines are first of all essential making our groups work well for our benefit. I feel they sometimes don't cater for the interests of all group members and they need to be revised. Also the guidelines have been in operation for a long time and the truth a lot of things have changed. The same guidelines should be changed. (*WSIG Leader, April, 2020*)

Conclusion

In this study we conclude by affirming that several factors affect rural women's adherence to operational guidelines but the major ones are: education levels, economic status, social norms and access to resources. These factors are exacerbated by several challenges such as limited access to trainings, inadequate resources and conflicting priorities.

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