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ASSESSING THE IMPACT OF VILLAGE SAVINGS ON WOMENS DECISION MAKING POWER PROCES

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ABSTRACT

This study assessed the impact of village savings groups on women's decision-making power process in Chimutu community. Village savings groups were widely recognized as an effective strategy for improving financial inclusion, increasing household income, and promoting women's economic empowerment. The study assessed how participation in these groups influences women's ability to make decisions regarding household finances, children's education, healthcare, business investments, and other family matters. A qualitative, approach was used to collect data from women participating in village savings groups through questionnaires, interviews, and focus group discussions. The findings showed that participation in village savings groups enhances women's access to financial resources, increases their confidence and economic independence, and strengthens their role in household and community decision-making. However, the study also identified challenges such as age difference, limited financial literacy, and education back ground that continue to affect women's empowerment. The research concludes by recommending policies and interventions that strengthen village savings initiatives and promote gender equality to improve women's participation in decision-making processes and sustainable community development.

KEYWORDS: Chimutu community, village savings, women’s and decision making power.

INTRODUCTION

Women economic empowerment has increasingly gained global recognition as a key driver of inclusive development. Empowering women enhances their ability to access resources, participate in income-generating activities, make independent decisions, and contribute to community development. According to the United Nations (2020), empowering women economically is essential for reducing poverty and achieving sustainable development. In Malawi, women particularly those in rural communities play a critical role in small-scale farming, household care, and informal business activities (National Statistical Office [NSO], 2019).

Despite their significant role, many women still face challenges related to limited access to financial services, training, and economic opportunities. The Chimutu community, like many rural areas, has been a focus of various empowerment programmes such as Village Savings and Loans Associations (VSLAs) and microenterprise training. However, the actual impact of these interventions remains largely undocumented. This study, therefore, seeks to assess the impact of women economic empowerment in Chimutu community and how these initiatives influence women's lives, household welfare, and community development. (Bargaining and gender Agarwa, B.1997).

The empowerment of women is a powerful catalyst for social and economic change. Across the globe, when women are given the tools to improve their own economic standing, the benefits ripple outward, transforming families, communities, and entire nations. In developing contexts like sub-Saharan Africa, women's economic empowerment (WEE) is not just a matter of gender equality; it is a fundamental strategy for alleviating poverty, improving health and education outcomes, and fostering sustainable development. This study delves into this phenomenon within a specific Malawian context, seeking to understand the tangible and intangible impacts of these empowerment initiatives. This introductory chapter lays the groundwork for the research by outlining the background, defining the research problem, and presenting the objectives and questions that will guide the investigation into the lives of women in the Chimutu community. Women empowerment and economic development (Dufio,E 2012)

Background of the Study

Women constitute a significant proportion of Malawi's population and are central to economic production, household stability, and community wellbeing. Yet, socio-cultural norms and structural barriers often hinder women's access to economic opportunities. Research by the World Bank (2021) highlights those rural women in Sub-Saharan Africa face constraints such as limited land ownership, restricted access to credit, and fewer educational opportunities, all of which limit their economic progress.

In Malawi, several policies and programmes have been implemented to support women's economic empowerment including the National Gender Policy (Government of Malawi, 2015) and community-based interventions like VSLAs, microfinance schemes, and skills development programmes. Studies show that VSLAs and entrepreneurship training have the potential to increase women's income and economic resilience (Brunie et al., 2014).

However, in communities such as Chimutu, there is insufficient empirical data showing the extent to which these interventions have improved women's economic independence, decision-making power, and household welfare. Without such information, it becomes difficult to evaluate the effectiveness of ongoing empowerment efforts and identify areas requiring improvement. This study provides an opportunity to examine these impacts and contribute to existing knowledge on rural women's economic development within Malawi.

Malawi, a landlocked nation in south eastern Africa, faces significant economic challenges, with a large portion of its population living below the poverty line. The economy is predominantly agrarian, and rural communities like Chimutu, located on the outskirts of the capital city, Lilongwe, are heavily reliant on subsistence farming and small-scale informal trade. Traditionally, Malawian society is patriarchal, with cultural norms often limiting women's access to education, land ownership, and financial resources. This has historically placed women in a position of economic dependence, restricting their ability to make decisions concerning their households and their own lives.

In response to these challenges, the last two decades have seen a surge in initiatives by both the Malawian government and non-governmental organizations (NGOs) aimed at promoting women's economic empowerment. Programs such as Village Savings and Loan Associations (VSLAs), skills training in tailoring and food processing, and micro-credit facilities have become common in communities like Chimutu. These initiatives operate on the premise that providing women with access to capital and business skills will not only increase their income but also enhance their agency and status within the community. While these programs are widespread, their actual impact on the ground remains an area requiring deeper, localized investigation.

1.4 Research Objectives

1.4.1 Main Objective

Assessing the impact of village savings on women's decision-making power process.

1.4.2 Specific objectives

1. To assess the impact of village savings on women’s role in household income in the Chimutu community.
2. To examine the relationship between women’s village savings and food security on women in Chimutu community.

To investigate the impact of village savings women’s active participation in Chimutu community

LITERATURE REVIEW

INTRODUCTION

This chapter reviews existing literature on women economic empowerment through village savings and its significance in enhancing socio-economic development, particularly in rural settings. Women economic empowerment has been widely recognized as a critical factor in poverty reduction, gender equality, and sustainable development (UN Women, 2024). Reviewing literature enables the researcher to understand how empowerment initiatives have been conceptualized globally, regionally, and within Malawi. It also provides insights into theoretical perspectives such as Social Cognitive Theory (Bandura, 1986) and Communication for Development (UNICEF, 2018), which guide the interpretation of empowerment processes and communication strategies.

The literature review examines key concepts, global and African trends, and findings from empirical studies that highlight the outcomes of economic empowerment programmes such as microfinance, Village Savings and Loans Associations (VSLAs), skills training, and entrepreneurship development. Previous studies have shown that empowerment enhances women's financial independence, decision-making power, and household welfare (Mayoux, 2017; Kabeer, 1999). However, evidence from rural communities remains limited, and some studies indicate persistent barriers such as cultural norms, limited access to resources, and gender-based inequalities (World Bank, 2021; NSO, 2019).

This chapter identifies these knowledge gaps and forms a basis for understanding the need for assessing the impact of women economic empowerment specifically in the Chimutu community. By analyzing existing scholarly work, the chapter positions the current study within wider academic discourse and highlights how it contributes new insights to ongoing debates on women’s empowerment and development.

Definition of the term

Women's Economic Empowerment refers to the process through which women gain the ability to participate fully in economic life, access and control productive resources, make meaningful economic decisions, and benefit from economic growth. Scholars and

Development agencies commonly emphasize several dimensions: Access to resources: such as credit, savings, land, training, technology, and markets. Agency: the ability to make decisions regarding income, assets, employment, and household matters. Opportunities: participation in entrepreneurship, employment, and leadership roles. Outcomes: improvements in income, financial independence, business growth, and overall well-being .According to Kabeer (1999).

Development is a process of improving the quality of all human lives, involving raising people's levels of living, self-esteem, and freedom. According to Michael P. Todaro & Stephen C. Smith (2015).

A community is a group of people who live in the same geographical area, share common interests, values, norms, and interact with one another. According to George A. Hillery Jr.(1955)

Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming financial, psychological, and social risks, and receiving the resulting rewards. According to Robert D. Hisrich & Michael P. Peters (2002).

Empirical Review

2.3.3 Empirical Evidence on the Impact of Village Savings on Women's Active Participation in Community Development

Village savings groups also contribute significantly to women's participation in community development and local governance.

According to UN Women (2021), women who participate in savings groups develop leadership, communication, and financial management skills that increase their confidence in participating in community decision-making structures. The study reported greater involvement of women in local development committees and community organizations.

Research by CARE International (2020) demonstrated that village savings groups provide platforms through which women discuss community challenges, organize development initiatives, and collectively advocate for social change. Members reported increased participation in village meetings and local governance processes.

Similarly, the World Bank (2022) found that economically empowered women were more likely to engage in community leadership roles and participate actively in local development planning. Improved financial independence increased women's confidence to express opinions during public meetings.

A study conducted in Tanzania by Mwakajumilo (2019) found that women participating in village savings associations became actively involved in school committees, health committees, and community development projects because of improved financial stability and strengthened social networks.

These empirical findings demonstrate that village savings enhance women's social capital, leadership capacity, confidence, and participation in community development activities.

RESEARCH METHODOLOGY

Research Design and Methodology

Research methodology refers to the systematic framework of methods, techniques, and procedures used to plan, conduct, analyze, and interpret research in order to answer research questions in a reliable and valid manner. This study employed a qualitative research design because it enabled the researcher to obtain in-depth information and first-hand experiences from participants regarding the impact of women's economic empowerment initiatives.

The qualitative research approach was appropriate because it focused on understanding participants' experiences, perceptions, attitudes, and behaviors using non-numerical data. Unlike quantitative research, which emphasizes numerical measurement and statistical analysis, qualitative research seeks to understand social phenomena from the perspectives of participants. According to Oraga Matera (2023), qualitative research provides a deeper and more comprehensive understanding of human experiences, social relationships, and community practices.

Target Population

The target population refers to the entire group of individuals from whom the researcher intended to obtain information relevant to the study. The target population comprised women aged between 18 and 60 years who had participated in women's economic empowerment initiatives, particularly Village Savings groups, for at least two years. In addition, key informants, including community leaders, programme officers, and local development committee members, were included because they possessed valuable information regarding the implementation and outcomes of the empowerment initiatives.

Data analysis

Data analysis refers to the systematic process of organizing, examining, interpreting, and presenting collected data to answer the research questions. The qualitative data collected through interviews were analyzed using thematic analysis.

The researcher first transcribed all interview recordings verbatim before reading the transcripts several times to become familiar with the data. Similar responses were then coded and grouped into categories from which major themes and sub-themes emerged. The themes were interpreted according to the research objectives. Braun and Clarke (2006) describe thematic analysis as a qualitative method used to identify, analyse, and report patterns or themes within qualitative data.

those who agreed to participate. Participants were assured that they could withdraw from the study at any stage without facing any negative consequences.

Confidentiality and anonymity were maintained throughout the study by ensuring that participants' names did not appear in the research report. Instead, codes such as Participant 1, Participant 2, and Key Informant 1 were used during data presentation. The researcher also ensured that all information collected was used strictly for academic purposes and was stored securely to prevent unauthorized access. These ethical procedures were consistent with the principles outlined by Burns and Grove (2005) and McGregor (2023).

RESULTS, FINDINGS AND DISCUSSION

Demographic Characteristics of Participants

The study involved women who had actively participated in Village Savings groups within Chimutu Community, as well as key informants comprising village leaders and community development officers. The participants represented different age groups, educational backgrounds, marital statuses, occupations, and lengths of participation in Village Savings groups.

Most of the women interviewed were between the ages of 25 and 50 years and were married. The majority had attained primary education, while a few had completed secondary education. Farming was identified as the primary economic activity among most participants, although several respondents also operated small businesses such as grocery shops, vegetable vending, tailoring, and poultry farming. The majority of participants had been members of Village Savings groups for more than two years, providing them with sufficient experience to explain how participation in the groups had affected their livelihoods.

Distribution of Respondents by Marital Status

Table 1: ***Distribution of Respondents by Marital Status. (n = 20)***

Marital Status	Frequency (n)	Percentage (%)
Married	14	70
Single	2	10
Widowed	3	15
Divorced	1	5
Total	**20**	**100**

The results indicate that the majority of respondents, 14 (70%), were married. Three respondents (15%) were widowed, while two respondents (10%) were single. Only one respondent (5%) was divorced. The predominance of married women suggests that most participants had household responsibilities, making Village Savings an important source of financial support for their families.

Distribution of Respondents by Level of Education

Table 2: ***Distribution of Respondents by Level of Education. (n = 20)***

Education Level	Frequency (n)	Percentage (%)
No formal education	2	10
Primary education	11	55
Secondary education	6	30
Tertiary education	1	5
Total	**20**	**100**

The findings reveal that 11 respondents (55%) had attained primary education, making it the most common level of education among participants. Six respondents (30%) had completed secondary education, while two respondents (10%) had no formal education. Only one respondent (5%) had attained tertiary education. These findings suggest that Village Savings groups are accessible to women with different educational backgrounds, particularly those with basic education.

Distribution of Respondents by Occupation

Table 3: ***Distribution of Respondents by Occupation. (n = 20)***

Occupation	**Frequency (n)**	**Percentage (%)**
Small-scale business	8	40
Farming	7	35
Casual labour	3	15
Formal employment	2	10
Total	**20**	**100**

The findings show that 8 respondents (40%) were engaged in small-scale businesses, while 7 respondents (35%) depended primarily on farming. Three respondents (15%) relied on casual labour, whereas two respondents (10%) were formally employed. These findings indicate that most participants depended on informal economic activities, making Village Savings an important source of capital for their businesses and farming activities.

4.2.5 Distribution of Respondents by Duration of Participation in Village Savings

Table 4: Presents the respondents' duration of participation in Village Savings groups.

Years in Village Savings	**Frequency (n)**	**Percentage (%)**
Less than 1 year	2	10
1–2 years	5	25
3–4 years	8	40
More than 4 years	5	25
Total	**20**	**100**

The results indicate that 8 respondents (40%) had participated in Village Savings groups for 3 to 4 years, while 5 respondents (25%) had been members for 1 to 2 years. Another 5 respondents (25%) had participated for more than four years, whereas 2 respondents (10%) had been members for less than one year. The findings suggest that most participants had considerable experience with Village Savings, enabling them to provide detailed information regarding its impact on their livelihoods.

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

Impact of Village Savings on Women's Role in Household Income

The study established that Village Savings had a positive influence on women's contribution to household income. Women reported that participation in Village Savings groups enabled them to access loans and accumulate savings, which they invested in various income-generating activities such as small-scale businesses, farming, poultry production, and grocery trading. As a result, participants experienced increased household income and improved financial stability.

The findings further revealed that increased income enabled women to meet household needs such as purchasing food, paying school fees, accessing healthcare services, and buying clothing for their families. In addition, women became more involved in household financial decision-making because they contributed financially to the welfare of their households. The study also found that Village Savings promoted women's financial independence by reducing dependence on spouses and relatives for financial support.

Overall, the findings demonstrate that Village Savings significantly enhanced women's economic empowerment and improved household livelihoods in Chimutu Community.

Relationship Between Village Savings and Food Security

The study found a positive relationship between participation in Village Savings groups and household food security. Increased household income enabled women to purchase adequate food throughout the year and reduced the occurrence of seasonal food shortages.

The study also established that women invested loans obtained through Village Savings in agricultural production by purchasing fertilizers, improved seed varieties, pesticides, and farming equipment. These investments increased agricultural productivity and improved household food availability.

Furthermore, participants reported improved dietary diversity because they were able to purchase nutritious foods such as fish, meat, eggs, fruits, milk, and vegetables. Improved household nutrition contributed to better health among children and other family members.

The findings therefore indicate that Village Savings contributed significantly to improving food security and household nutritional status in Chimutu Community.

Impact of Village Savings on Women's Active Participation in Community Development

The study established that Village Savings positively influenced women's participation in community development activities. Women reported increased confidence to participate in village meetings, community development committees, and local decision-making processes.

The findings also showed that Village Savings provided leadership opportunities through savings group committees, where women served as chairpersons, secretaries, and treasurers.

These leadership roles enhanced their management, communication, and decision-making skills.

In addition, Village Savings strengthened social relationships among women by promoting cooperation, trust, mutual support, and knowledge sharing. The study found that women's economic empowerment extended beyond the household and contributed to increased participation in community development initiatives.

Overall, Village Savings played a significant role in promoting women's social empowerment and strengthening community participation.

Overall, Village Savings has emerged as an effective community-based strategy for promoting women's economic empowerment, food security, and community participation in Chimutu Community.

Suggestions and Recommendations

Based on the findings of the study, the following recommendations are made.

To Government

The Government, through relevant ministries such as the Ministry responsible for Gender, Community Development, and Social Welfare, should strengthen support for Village Savings groups by providing financial literacy training, entrepreneurship development programmes, and technical assistance. Government should also integrate Village Savings initiatives into broader poverty reduction and women's economic empowerment programmes.

To Non-Governmental Organizations (NGOs)

Non-governmental organizations working in rural development should expand Village Savings programmes to underserved communities and provide continuous capacity building in business management, agricultural production, and financial management. NGOs should also facilitate market linkages that enable women to sell their products at competitive prices.

5.3 CONCLUSION

Based on the findings of the study, it is concluded that Village Savings has made a significant contribution to improving the socio-economic status of women in Chimutu Community. Participation in Village Savings groups enhanced women's ability to generate income, support household expenditures, and make financial decisions within their families. These improvements contributed to greater financial independence and increased economic empowerment.

The study further concludes that Village Savings has strengthened household food security by enabling women to invest in agricultural production, purchase food during periods of scarcity, and provide more diverse and nutritious meals for their families. Consequently, household resilience to food insecurity has improved.

In addition, the study concludes that Village Savings has enhanced women's participation in community development by improving leadership skills, increasing confidence, strengthening social networks, and encouraging active involvement in local governance and development initiatives.

Overall, Village Savings has emerged as an effective community-based strategy for promoting women's economic empowerment, food security, and community participation in Chimutu Community.

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