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The role of social networks in savings groups: insights from village savings and loan associations in Luwero, Uganda

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Abstract Studies of village savings and loan association (VSLAs) programmes in several African countries portray these initiatives as spaces that increase financial access for the poor, improve livelihoods, and provide members with social capital. Little is known, however, about their impact beyond increasing financial access. This paper shows that the benefits that accrue (or do not) from membership in VSLAs are mediated through networks of friendships and other social relations that predate the introduction of VSLAs. Based on ethnographic research on VSLAs conducted between 2012 and 2014 in Luwero District, Uganda, this paper examines women's experiences in VSLAs, how social networks influence their decision to join a VSLA, and how VSLAs provide women an opportunity to exercise agency through utilizing their social networks in their community. In this way, they are able to challenge structural barriers to financial autonomy and control at the household level. This research shows that female participants utilize two kinds of networks in VSLA spaces: 'silence-in' and 'silence-through' networks. The findings underscore the influence of friendships and family relations in shaping the impact of externally initiated micro-level programmes such as VSLAs beyond financial inclusion, livelihood, and poverty reduction. The decision to join a VSLA, the desire for financial autonomy, the struggle against power dynamics, and unintended consequences are all negotiated within the VSLAs space through social networks.

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Introduction

The microfinance movement has long emphasized women's access to credit. Some scholars have argued, in response, that it is not just access that counts but also control over funds (Kabeer, 1997; Kantor, 2003). Formal microfinance institutions hardly reach the poorest, the majority of whom are women, in most African countries (Lønborg and Rasmussen, 2014; Lowicki-Zucca *et al.*, 2014). In order to address the limitations of mainstream microfinance, CARE International launched the village savings and loan association (VSLAs) model in 1991 in Niger (Allen, 2006). Organizations like Oxfam America, Freedom from Hunger, Plan International, and other international and local organizations have made such savings groups a central part of their development strategy, expanding access in over sixty-five countries worldwide with over ten million members (Ashe and Neilan, 2014, p. 9). Women constitute close to 70 percent of VSLA membership worldwide (Allen and Panetta, 2010; CARE, 2011).

A VSLA is 'a time-bound accumulating savings and credit association' in which a group of people contribute to and receive disbursements from a group fund (Anyango *et al.*, 2007, p. 12). Many studies have assessed the targeting, participation, and financial inclusion of VSLA members (Hendricks and Chidiac, 2011; Lønborg and Rasmussen, 2014; Lowicki-Zucca *et al.*, 2014); whether VSLAs help members build assets, reduce poverty, and improve livelihoods (Allen and Hobane, 2004; Adam *et al.*, 2014); and assessed their performance, sustainability, and replicability (Allen and Hobane, 2004). In Uganda, a few studies have focussed on microfinance and women's empowerment (Lakwo, 2006), savings groups as a vulnerability-reduction strategy (Lowicki-Zucca *et al.*, 2014), and VSLAs as an empowerment intervention to reduce HIV and AIDS through education (Ssewamala *et al.*, 2010). Some studies (Lønborg and Rasmussen, 2014) suggest that VSLAs, like mainstream microfinance, do not necessarily include the poorest of the poor. A randomized control study of VSLAs in Ghana, Malawi, and Uganda found little evidence to suggest that participation in VSLAs improves participants' involvement in community activities even though intra-household decision-making power might improve (Karlan *et al.*, 2012).

While VSLAs have been praised as a 'catalyst for enhanced social capital, improved gender relations, women's leadership, and community social and economic development' (Allen and Panetta, 2010, p. 2), few analyses document how members actually use the social capital inherent in VSLAs or how they use VSLAs to challenge existing structural and cultural barriers and expand their social networks. This is partly because developing qualitative indicators to measure non-financial benefits is difficult (Vermaak, 2001; van Rooyen, Stewart and de Wet, 2012); analyses of women's participation in

development have been pre-occupied with numbers than qualitative assessment (Goetz and Gufta, 1996). In addition, significant variations within communities make the adaptation of VSLAs dependent on context (Bouman, 1995). However, there is increasing emphasis on documenting the outcomes of development interventions related to social relationships and networks (Dowla, 2006; Ibargüen-Tinley, 2014). In line with this focus, I argue that women's participation in externally initiated interventions such as VSLAs is shaped by their existing social relationships. The aim of this paper is to show that the benefits – and unintended consequences – of participation in VSLAs are found in the networks of friendships and social relations that predate the VSLA. These social networks influence women's decisions to join VSLAs and to challenge structural barriers, and they enable women to expand and maintain friendship networks. By drawing on three case studies of women in VSLAs, this paper enhances our understanding of the value of social networks in relation to development interventions.

Social networks, social capital debates

I use the concept of social networks as described in the literature on social capital. Putnam (1995, p. 16) defines social capital as 'dense networks of social interaction' generated through civic participation. These social networks can be 'formal', emerging as individuals deliberately choose to join groups, or 'informal', evolving 'naturally and casually' among friends (Häuberer, 2014, p. 3). They can also be categorized as strong or weak ties, and as homogenous or heterogeneous networks (Cattell, 2001). Strong ties are described as 'bonding' social capital, the close networks that develop between relatives, friends, families, and neighbours (Woolcock and Narayan, 2000). Weak ties are depicted as 'bridging' social capital: the value extends into distant networks (Putnam, 2000; Woolcock and Narayan, 2000; Perkins, Hughey and Speer, 2002). Social resources inhere in such networks, and are linked to resource exchange and membership in groups (Bourdieu, 1986; Lin, 2001). I consider social networks as social resources, which include intangible aspects of everyday interactions, whether symbolic or concrete, such as seeking assistance or advice (Häuberer, 2014). Access to such resources is influenced by the quality of a person's networks; these may be expanded by group membership. Interpersonal bonds and relationships constitute critical resources that offer the possibility of strong cooperation and collective action for individuals (Ibargüen-Tinley, 2014, p. 231). As Titeca and Vervisch (2008) point out, groups are a building block of social capital.

Power and inequality influence the distribution of social resources in social networks (Bourdieu, 1986). Krishna and Goldey (2009, p. 189) write: 'the informal network of cooperation revolves around the powerful people

who often create difficulty or refuse to cooperate with those who go against them'. They further claim that networks tend to enhance patronage relations. Development initiatives can become vulnerable to elite capture, where powerful people in the community use their positions to leverage resources for personal gain (Platteau and Gaspart, 2003). In this way, social networks may be constraining (Cleaver, 2005) especially if they are seen as being influenced from outside the community (Krishna and Goldey, 2009).

Despite such criticism, many studies have concluded that social networks of family, friends, and community members are beneficial (Campbell, 2001), especially for under-resourced communities (Narayan and Pritchett 1999; Woolcock and Narayan, 2000). In Bangladesh, women's informal networks were found to be important drivers of contraception use (Gayen and Raeside, 2010). In Rwanda, a study of savings and credit associations found that networks of friends, harnessed through trusting face-to-face relations, reduced members' feelings of isolation (Benda, 2012). A study of VSLAs and livelihood in Ghana also found that women's social networks positively impacted child survival (Adams, Madhavan and Simon, 2002).

The study setting

Ethnographic fieldwork was conducted between 2012 and 2014 in a rural community in Luwero District, central Uganda. Luwero District is located ~60 km north of the capital, Kampala. The term 'community' here refers to a collection of villages from which the participants were drawn. Although many regard themselves as Baganda (native inhabitants of the district), the influence of migration and intermarriage has led to greater ethnic diversity. Estimates put the district's population at 405,900 persons (Luwero District Local Government, 2009). Reconstruction following the 1981–1986 war, which ushered the current government to power, saw an influx of non-governmental organizations (NGOs). Plan Uganda and Community Vision, two local NGOs based in Luwero, introduced VSLAs to Luwero in 2006/2007 (Plan Uganda, 2011).

Methods

Data collection followed an iterative, triangulated process. The main method was participant observation, which included attending VSLA meetings, and religious gatherings and burials; and playing games with children and board games with youths. Following the suggestions of Spradley (1980, p. 54), I engaged in activities as and when they unfolded. I joined a VSLA group, Bumu, and participated in weekly meetings from January to December 2013. As a member, I saved money, and I documented members' interactions

during meetings, the type of information that was shared, and how meetings were conducted. Community conflicts were observed, for example, when VSLA members engaged in argumentative exchanges while distributing VSLA savings. I also observed discussions between VSLA members and non-members in everyday interactions. I kept a journal of group meetings, daily observations, and interactions with people.

Information gathered through observations was then explored in a total of ninety-one interviews (thirty-six men, fifty-five women) and forty-two focus group discussions (FGDs), involving ten to twelve participants each (twenty-three with women, fifteen with men, and four mixed). Interviews and FGDs lasted from between 30 and 90 min. Participants were selected using qualitative sampling techniques (purposive, snowball, and theoretical sampling). Participants were both members and non-members of VSLAs, adult women and men (aged eighteen and above), local leaders, NGO staff, and district and local government officials. Data collection generally followed an iterative approach beginning with broad topics as entry points, followed by a back-and-forth investigation of themes (Glaser, 1978: 45). The flow of questions asked during interviews was flexible and followed themes as they emerged from the data. This iterative approach allowed for ongoing analysis, as data from interviews and FGDs were further explored in subsequent interviews and discussions. I held subsequent interviews with three women – Jane, Sanyu, and Jalia – whose experiences I describe in detail in this paper. While these case studies illustrate the central argument, my conclusions about the role of social networks are based on many additional cases and situations. However, given that this was a micro-level study, it may not be easily generalizable beyond communities with similar characteristics. Findings should be interpreted with this limitation in mind.

Formal interviews were conducted in the respondents' preferred language, mainly Luganda. All interviews and FGDs were audio recorded and transcribed into English. The transcription process was highly iterative, allowing identification of interesting issues and emerging themes. After the data were transcribed, they were imported into NVivo software for further analysis. Following Braun and Clarke (2006), coding was done for the entire dataset, giving attention to each data item in order to identify patterns.

The study received ethical approval from the Amsterdam Institute for Social Science Research at the University of Amsterdam, the School of Public Health at Makerere University, and the Uganda National Council of Science and Technology. Informed written consent was received from participants before conducting interviews and FGDs. Oral permission for observation was always obtained from the key organizers during communal events. Pseudonyms are used to protect the privacy of participants and the VSLA groups.

Using personal networks to join VSLAs

I used my personal networks to join a VSLA. In January 2013, I contacted my friend, Robert, a group leader in one of the ten VSLAs in the community at that time. Asking whether it would be possible for me to become a member, Robert replied, 'Oh yes . . . we have had some three people leave the group this year – you can come and replace them'. I joined Robert's group, called Bumu, which included twenty-five people (three men and twenty-two women).

I had earlier learnt from conversations with people in the community and officials from Plan Uganda that when VSLAs were first initiated, Plan Uganda and Community Vision approached local village council leaders, and asked them to hold community meetings at which the VSLA approach was explained. The importance of group leaders in micro-enterprise development for women has been emphasized elsewhere (Ibargüen-Tinley, 2014). In the VSLA methodology, all groups begin by selecting a committee, including a chairperson, treasurer, and secretary. Members build a fund through a minimum weekly savings of UGX1,000 (approximately USD0.33) (based on a dollar-shilling exchange rate as of 24 April 2015 of 1USD = 2956.28 UGX) and a maximum of UGX5000 (USD1.69).

At every meeting I attended, the chairperson read out each member's name, received their money, and noted the contribution in their savings book with a stamp; contributions were tracked for one year. A cross was marked in the book for members who saved less than the minimum. The total number of stamps consequently determined how much money each member received at the time of distribution. Requests for loans were made to the chairperson, and had a 10 percent monthly interest rate. All other VSLAs in the community operated by similar procedures. The money saved and interest earned was shared in December 2013; the group then reconstituted in early 2014. Money was kept in a metallic box with three padlocks whose keys were kept by three different members. This was meant as a safeguard against robbery, which had happened to another VSLA in the community, and as a precaution against any one member betraying the trust of the others in the group. In this way, both issues of trust and far-sightedness informed VSLA practice.

VSLA membership and shifting network dynamics

Through my membership in Bumu, I met multiple female VSLA participants, one of whom was Jane, aged thirty. We frequently conversed, and she told me that she felt her marriage would not last long. Her husband, a youth leader in the village, was not a member of any VSLA. Although he

opened a generator-operated hair salon for her, she had no control over the income generated; it is widely documented that women have little to no control over household income (Goetz and Gufta, 1996; Mayoux, 2010). Jane yearned for some degree of financial independence, which led her to join Bumu in 2008:

> I joined the savings group because whenever I want the money, no one will ask me what I am going to use it for. They [the group] can only tell me that 'Maybe today Jane will not take money because someone else wants it', or when the money is insufficient, but not ask me what I am going to use it for. There is no one putting pressure on me, because I know it is my personal savings.

Jane described how tired she had become of begging money from her husband, and stated that saving through the VSLA offered her an alternative and financial autonomy. Although she did not belong to any other groups like burial associations, Jane said she no longer begged her husband or anyone else for money.

Jane's relationship with her husband turned sour when, according to her, he confessed to having an extramarital affair and fathering a child in the process; this culminated in their separation at the end of 2013. 'It was too much, I could not stand him', she told me, when I visited her at a rented one-roomed house where she relocated with her two children. Two months later, she reunited with her husband after, according to her, he became a born-again Christian and received counselling from her friends. In September 2014, Jane separated from her husband again, and used her own money to rent a house where she lived with her children. 'What do I need from a man? I can live on my own', she told me, using a conceited tone to emphasize her independence. Jane explained that she had also developed a network of friends through Bumu; she said she was comfortable with her life and would only go back to her husband on her own terms.

Jane's story not only exemplifies the search for financial autonomy, but also shows how VSLAs constitute a different form of network; rather than 'traditional' networks of friends and family, VSLAs foster 'formally constituted' networks that arise out of a deliberate attempt to join groups (Häuberer, 2014). A study in Tanzania on the impact of savings groups revealed a similar shift in the use of such groups, away from relying on the home, friends, and banks for savings and borrowing purposes (Allen, 2009). This research in Luwero district shows, further, that the presence of VSLAs affects pre-existing social networks.

VSLA membership and the use of silence-in networks

Jalia, a twenty-nine-year-old woman, was born and lived in Busoga region, eastern Uganda, for most of her life until 2010 when she got married in Luwero. Although Basoga (people from Busoga region) share certain cultural norms with Baganda, it was not easy for Jalia to fit in a new community. According to her, from the time she got married, she and her husband had many conflicts over the welfare of her child from a previous relationship. Village rumours that her husband's family practiced witchcraft did not help. She initially excluded herself from most social activities in the community, save for obligatory events like burials. Her mother-in-law was supportive but could hardly discuss with her the challenges she had with her husband or the rumours circulating in the community, leaving Jalia isolated. She avoided sharing her everyday challenges and family secrets with others because, she said, 'you will tell people something and as soon as you have left, they will tell other people and problems start'.

Jalia told me that one day in 2011, a neighbour told her about a VSLA and asked her to join. She joined, but hesitantly, because even though she 'wanted to belong somewhere', she did not know how the VSLA would make a difference in her life. After participating in the VSLA meetings for a while, she realized that in addition to helping her save money, the meetings offered her a space to confide in trusted friends, providing her 'counselling about my marriage and other problems' she faced in her home. She mentioned that the advice given during VLAs meetings proved insightful in managing her home and taming conflicts with her husband:

> Old women in our group sometimes give ideas, and then you pick something to learn. There is one particular woman who counsels members especially us, the young marrieds. She tells us that marriage is about patience. One time she told us, 'If a man quarrels, put water in your mouth – you will not be able to answer any word, [so] if he had an intention of beating you up after the quarrel, he will not [because] you have not replied'.

VSLA meetings provided Jalia a space to address everyday challenges, with other women. While Ibargüen-Tinley (2014) gives examples of how a leader in a women's micro-enterprise in Mexico confronted the abusing husband of one of the members, Jalia learnt from her VSLA friends to instead deploy silence in challenging her husband's power. Scott's (1985) concept of 'weapons of the weak', in which subjugated people use non-confrontational means to contest their repression, is illuminating in this case. Jalia always looked forward to VSLA meetings to 'chat out' stress, relieve her burdens, and meet friends. It mattered less whether she had money to save. The meetings were a forum to discuss not only financial activities, but also 'common

problems affecting the community and family' (Saha, 2014, p. 619). Older mother figures offered a source of solidarity and strength for the younger members.

Putnam (1995) defines social capital as those features of social life – such as networks, norms, and trust – that allow pursuance of collective goals. As Harriss (2001) notes, trusting relations develop within a context, and the case of VSLAs shows that these meetings facilitated such trust, and thereby generated more social capital for members. Studies on bonding social capital also show that interactions and connections in groups generate solidarity and social capital for their members (Saha, 2014). Jalia's story illustrates a form of silence-in networks where network members teach each other to deploy silence to overcome challenges of everyday life. Women in Jalia's group taught each other how to deploy silence in their homes to challenge the authority of their husbands, solidify their marriages, reduce conflicts in homes, and expand personal friendship networks.

VSLA membership and the use of silence-through networks

In August 2012, I met and interviewed Sanyu, a thirty-five-year-old woman. During our first meeting she told me about her daughter Teddy, aged ten, who was physically challenged and confined to a wheelchair. Teddy's head was big and looked much heavier than the rest of her body. Sanyu said that Teddy's head 'became deformed after birth', and that, with no immediate attention, her condition deteriorated. A belated operation was finally done three months later, which stopped the head from bulging but confined her to a wheel chair. During our subsequent interactions, I realized that Sanyu was concerned not only about her disabled child but also the lack of support from her husband.

Sanyu explained that she became pregnant while she was still at school; the father was discouraged from marrying her by his parents because it would affect his education. He eventually convinced his family and they agreed to the marriage. Teddy's deformity triggered rumours from her husband's family and other community members that Sanyu had committed adultery while she was pregnant. Her husband became resentful, as did his family, and he started withholding support she needed for their daughter to get treatment. When it was time for Teddy to go to school, her husband refused to provide support. Although Sanyu intermittently operated a small nursery school at her home, the money was hardly enough to cover Teddy's needs. Sanyu faulted her husband:

> The big challenge is that her father is not cooperative. I remember there was a school in Kampala where she would have gone and would be in the

> boarding section. However, he said, 'That money is too much'. There were several other offers for help but he never followed them up. He always claimed he had no money. He left the burden to me alone.

Sanyu said she had grown weary of her husband's failure to fulfil his obligations. On several occasions, she contemplated leaving him but the thought of lacking any fall-back position frightened her. One of her friends advised her to join a VSLA:

> One day, I told my friend that I wanted to separate from my husband. She told me, 'Be patient. Such things happen in marriages, you just have to be strong'. She sat me down and said, 'Do you know that I am an old woman. If I had prepared for my old age I would not have suffered with marriage'. She told me she had divorced her first husband but because she had no home, she had to remarry and regretted it. She told me to join a VSLA and plan my future.

When Sanyu decided to join the VSLA, her husband opposed the idea, arguing that VSLAs were 'useless' and had no direct benefits. Although not all the men I met shared this belief, it was common for men to scorn VSLAs and to discourage their wives from joining. However, Sanyu understood her husband's refusal, which was based on his assumption that women who join meet other women who influence them into promiscuity. 'He told me that when women go for such things they start being adulterous', Sanyu said in one of the our interviews. She also saw his reaction in relation to the rumours that Sanyu had been adulterous, leading to Teddy's deformity. When her husband told her that the groups were 'useless', she knew that convincing him to grant her permission would be futile. She decided to join secretly:

> I went through one of my neighbours who was a member. We used the name of my friend's daughter because my father-in-law is also in that savings group. I secretly make my savings without their knowledge, including their son [her husband]. Whenever I receive my savings money, I go very fast to our home, buy a cow, and keep it there. Now, I am planning to sell my cows and buy land in Kasana town and build [own home].

The behaviour of Sanyu's husband should not be seen as unique. Lønborg and Rasmussen (2014) cite husbands' refusal to approve their wives' participation in VSLAs as one of the reasons for women not joining VSLAs. Rahman (1999) also found similar tensions and frustrations in homes that were attributable to women's involvement in Grameen Bank activities. However, what these studies fail to show are the subtle but effective steps, the 'weapons of the weak', that women like Sanyu take to overcome these barriers, avert family conflicts, and achieve personal goals. This is what I

have called 'silence-through' networks where through network members Sanyu was able to effectively utilize silence of her friend to save secretly.

The role of a network of friends is important to note. Sanyu exploited her networks to join the VSLA and trusted that her friend would not reveal her secret. In England, Campbell (2001) reports that individuals found networks of friends with face-to-face interactions more rewarding than simply being an active participant in an official group. In this case, the VSLA did not directly offer benefits to Sanyu; it was through her friendship networks that Sanyu was able to benefit from the VSLA. What Sanyu's story reveals is that the networks outside the VSLA are critical in influencing decisions to join a VSLA and the subsequent benefits that accrue. By 2012, Sanyu had been saving secretly for four years without her husband's knowledge. When I visited her again in September 2014, she told me she had sold her cows, bought land, and started constructing a house. Sanyu was confident that when she eventually separates from her husband, she will be able to manage on her own because of the silence she deployed through networks.

Sustaining VSLAs membership and unintended consequences of social networks

The desire for financial autonomy can have unintended consequences, as participating in a VSLA creates an additional demand for some women who have no constant flow of income. While some who are unable to participate must leave their VSLA, others receive advice from their friends focussing on how to stay in the group. According to a community development officer (CDO) in Luwero, some women went to great lengths to sustain their membership:

> A female member joined the VSLA but did not have the money to save and sustain membership. She became financially constrained and decided to take advantage of the coffee traders in the area and offered sex for money. When she was caught, she confessed to her husband that she wanted money for VSLAs. **In another case, a man** had bought his wife five *gomesi* [traditional dresses]; she kept selling one after another so that she could save in the VSLA. By the time they brought the case here, all the five *gomesi* had gone.

The CDO later told me that she had learnt that women were influenced by their friends to engage in such acts. This highlights the possible costs resulting from the influence of friendship networks, but it also implies that women remain vulnerable within broader cultural boundaries. In such cases, men's behaviour, perceived as irresponsible, pushes women to join VSLAs. In an FGD, women discussed at length how men neglect their duties and

responsibilities, such as paying school dues for their children and providing for the home's general upkeep.

Borrowing and loan repayment was also mediated through social networks involving group leaders. Throughout my membership in Bumu, I witnessed how the group leaders influenced decisions on borrowing and loan repayment for their own benefit and that of their friends. For example, Aidah was given a loan without fulfilling certain requirements because she was a personal friend of Maria, the group's treasurer. They described themselves as best friends; Aidah had even attended to Maria for a month when she was bedridden after an accident.

In their discussion of Oxfam's Savings for Change initiative in Mali, Ashe and Neilan (2014) note a similar pattern. Although procedures for accessing loans were followed, such as everyone publicly stating why they needed the loan, it was usually the case that someone with higher status would have easier access than someone with lower status. Social networks also smoothed out when certain members defaulted on loans. In my interview with Loyce, a forty-eight-year-old woman and a member of a VSLA, she described how one of the members who borrowed money and failed to repay it was not sanctioned because he was a friend of the group's chairperson. Cheating and default payments on loans are sustained by the interrelatedness of the community; leaders and those who default are also part of the community, with spouses, children, and relatives. Punishing them would also mean risking being seen as punishing their kin.

These networks that predate the introduction of VSLAs work to filter which benefits accrue from VSLAs and for whom. For some, these networks make it possible to gain more of the benefits of VSLAs. Women in VSLAs were aware of the structural challenges they faced, including the power men have over them. Simply starting a VSLA in the community may not remove these barriers. However, through silence-in and silence-through networks women were able to navigate such barriers, by saving secretly or diversifying into other economic ventures. Madina, a VSLA member, started making beads, based on the advice of her relative in Kampala city. She then introduced the idea to other women in her VSLA as a way of supplementing their income. After making the beads, they are collected and sold in Kampala through Madina's relative at UGX1500 (0.60USD) making an average of UGX6000 (2.4USD) per month which money is then used to sustain membership in VSLA. When the bead-making business prospered, it was expanded to other villages and picked up by other women in other villages involved in VSLAs; as one member said, 'Those of us who learnt went on teaching people and many kept joining us'. By diversifying into other activities such as bead-making to sustain their membership, women in these VSLAs were also creating a space they could control outside of men's influence.

Whereas studies (Karlan *et al*., 2012) show that VSLA participants expand or start businesses using loans received from VSLA, the stories of women having sex for money or those making beads to sustain their membership shows that a different dynamic to sustain membership is as significant as the need for loans to start businesses.

Conclusion

Externally initiated interventions are not implemented in a vacuum. Development organizations that roll out savings schemes provide women opportunities to save and borrow, but also to develop organizational and leadership skills that allow them to contribute to matters of community interest (Ashe and Neilan, 2014). This means that benefits beyond financial inclusion are part of the savings model, but how such benefits are appropriated and distributed remains to be closely studied. This research shows that social networks are at the heart of how benefits beyond financial inclusion are appropriated.

Social networks influence women's decisions to join a VSLA, challenge structural barriers (such as male power), and expand their personal networks. The findings suggest that VSLA membership is driven by the need for financial autonomy; most of the women were less concerned with how much they saved than with retaining control over whatever they saved. These findings support earlier studies that posit that it is not just access but control that matters (Kabeer, 1997; Kantor, 2003; Mayoux, 2010). The cases presented in this study suggest that social networks ultimately facilitate financial control, which in turn influence network dynamics.

The experiences of women in VSLAs and the significance of social networks and social capital in understanding these experiences should not detract from the underlying vulnerability faced by women participants to VSLAs. The desire for financial autonomy should also be looked at in relation to other factors such as mistreatment or lack of support from spouses. Women in this community remain vulnerable to structural barriers to financial autonomy, and limited or no income flows; attempts at sustaining VSLA membership appear to exacerbate the vulnerability of some. Attaining financial independence would allow women to successfully address structural barriers. Whereas the three case studies show that VSLA membership can help women negotiate power structures, participation itself may not be panacea for participants' vulnerability.

Empirical studies continue to be inconclusive. Kim *et al*. (2007) report the results of a randomized control trial that showed a positive impact of microfinance programmes on the reduction of intimate partner violence in South

Africa, but Izugbara's (2004, p. 82) study found that micro-lending schemes in south-eastern Nigeria did not enable women to 'challenge and overcome the more complex set of constraints that mediate women's access to resources, power and opportunities in society'. Karlan *et al*. (2012) found little evidence to suggest that VSLAs membership improves participants' involvement in community activities. The cases discussed here support Izugbara's (2004) findings in part since some networks can be disempowering. In this study, women's networks are their main weapons against structural barriers. Women deployed 'weapons of the weak' in the form of silence-in (Jalia's story) and silence-through (Sanyu's story) networks to negotiate power. No doubt, VSLAs also play a catalysing role in development by allowing horizontal learning as participants 'share experiences and ideas with peers' (Toomey, 2011). VSLAs provide women a space where they can interact with friends (in the case of Jalia); where they can turn to in case things fail to work out with their spouses (in the case of Jane); or a space where they can challenge mistreatment by becoming financially independent (in the case of Sanyu); or reach out to each other to diversify their incomes (in the case of Madina).

The findings support studies that suggest that participation in micro-enterprises generates cohesion, solidarity, and bonding social capital for their members (Gregson *et al*., 2004; Thabethe, Magezi and Nyuswa, 2012; Ibargüen-Tinley, 2014). While interventions such as VSLAs have a significant influence on community life, women's ability to negotiate space cannot be simply explained by the presence of an external intervention. Changes in the lives of women should be measured by paying attention to how they access intangible resources and how they deploy networks to solve everyday problems. Social networks influence the decision to join interventions, challenge cultural boundaries, and search for financial independence. As they subtly challenge men, this has long-term implications for the future of gender relations at the community level. Future studies should compare benefits of VSLAs membership to members' use of formal savings channels such as banks and microfinance institutions.

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