

Savings groups and the COVID-19 pandemic in Zimbabwe: Critical assessment of the informal social protection scheme.

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ABSTRACT

The COVID-19 pandemic has ravaged nations and people's lives throughout the globe across multiple dimensions. Measures to curtail the spread of the disease in Zimbabwe have stifled the capacity of the majority of the population, relegated to the informal sector, to source a living. In the absence of robust social protection interventions from the state, these measures pose a more immediate threat to the lives of marginalised and vulnerable communities than the pandemic itself. Savings groups (SGs), which have provided financial relief and protection from economic shocks and stressors to such population groups, have been entrapped by the preventive and containment measures employed by the Zimbabwean authorities. It is unclear how and to what degree such conditions leave underserved populations exposed to socioeconomic shocks as such vital informal social protection alternatives have been rendered ineffectual. Using documentary review, this study examines the fate of SGs in such socially restricted and economically debilitating circumstances. In addition, the authors discuss strategies for improving the sustainability of such grassroots micro-finance initiatives under COVID-19 induced contractions. Programmatic and policy measures necessary for retaining and protecting the viability of (SGs) as alternatives for informal social protection for marginalised and vulnerable groups under COVID-19 are advanced.

Key Words: *Savings groups, informal economy, social protection, livelihoods, COVID-19*

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INTRODUCTION

The COVID-19 pandemic has ravaged nations and people's lives across multiple dimensions. In response, many countries and states have chosen to place entire populations under lockdown to reduce mortality and mitigate the potential burden on health systems (WHO, 2020). This has adversely affected critical livelihood sources particularly for vulnerable communities, leaving them in a quandary, with their future uncertain. Informal mutual-support mechanisms such as savings groups (SGs) have been at the heart of development strategies for improving the economic circumstances of vulnerable, marginalised and underserved groups (SEEP Network, 2020). Such grassroots alternatives that provide micro-finance services and cushioning against socioeconomic risks and shocks lie exposed to COVID-19 perpetuated entrapments.

SGs are widely hailed as one of the most consistent and sustainable methodologies being employed worldwide by development organisations and governments to improve the livelihoods of households on the economic margins (World Bank, 2020). According to SEEP Network (2020), membership in these schemes surpasses 15 million in more than 73 countries across Africa, Asia and Latin America. It is particularly argued that in times of crisis, these groups are resilient and resourceful and provide a means for social solidarity, safety net and economic advancement for the poor, rural women and child headed households (SEEP Network, 2020). As such, SGs represent critical vehicles for enhancing the ability of vulnerable and marginalised households to respond to socioeconomic stressors and risks such as those presented by the COVID-19 pandemic.

The measures adopted by governments across the world, particularly in Africa, Latin America and Asia where SGs are predominant, severely curtail mobility and social contact, which

are defining features of the informal economy, in which the larger membership of SGs operate (Mbeyi, 2018). This is highlighted by SEEP Network (2020) arguing that COVID-19 poses crucial health and economic risks for SGs due to faltering markets, restricted mobility and restrained community gathering. Further, as shown by Brannen (2010), the membership of SGs is predominantly women, who are likely to be primary caregivers during the health crisis. This exposes these women to special risk of additional burdens, as well as increased exposure to domestic violence and risk of intimate partner and sexual violence (SEEP Network, 2020).

In Zimbabwe, the COVID-19 pandemic has perpetuated an environment characterised by restricted movements, closure of the informal sector, massive job losses and acute economic contractions (Government of Zimbabwe, 2020). Such an environment curtails the ability of grassroots mutual aid activities such as savings groups to thrive. Vulnerable and marginalised communities who rely on these mechanisms for some means of protection against socioeconomic shocks and stresses are left with no recourse to reliable forms of social protection. Given the inadequacies that abound in conventional social protection and related safety nets in Zimbabwe, such grassroots mechanism as savings groups are vital to the safeguarding of the livelihoods of vulnerable, marginalised and underserved communities. In the light of such dire socioeconomic circumstances, this paper examines the entrapment of savings groups under the vicissitudes occasioned by COVID-19 in Zimbabwe, exploring strategies for strengthening the viability of such informal social protection mechanisms under current and future predicaments. Particularly, the authors examine the fate of savings groups as informal alternatives to social protection for the poor under COVID-19 in Zimbabwe.

METHODOLOGY

The authors employed a qualitative research design focused on

capturing the attitudes, opinions and experiences of members participating in SGs. The sample comprised of eleven members of SGs conveniently selected from four SGs operating in the Chitungwiza, Granary and Hatcliffe communities in Harare, the capital. Four key informants were also selected each from a development organisation that supports and works with SGs. Data were collected using in-depth interviews and key informant interviews. These were conducted through telephone through the facilitation of the key informants. The recorded telephonic interviews were transcribed, and data were coded, categorised and analysed for emerging themes using thematic content analysis strategies.

This primary data was corroborated with review of relevant literature encompassing the management of the COVID-19 pandemic in Zimbabwe, policy and legislative arrangements employed by the Zimbabwean government and how the informal sector and SGs have been affected and responded to these developments. Further, the authors reviewed literature on social protection, informal social protection, savings groups and the use of savings groups within the gamut of reducing vulnerability, deprivations and poverty in general. Publications on the impact of the COVID-19 precipitated vicissitudes, particularly in Africa, Asia and Latin America, were reviewed.

LITERATURE REVIEW

The COVID-19 crisis in Zimbabwe

The COVID-19 pandemic has hit Zimbabwe at a time when the country is reeling from years of economic instability, a collapse of the national health delivery system, unresolved political disputes and a prolonged general degeneration in governance issues (Mtetwa, 2018). The African Development Bank Group's (2020) analysis of the country's economy in 2019 is grim: Gross Domestic

Product (GDP) contracted by 12.8 percent; agriculture shrank by 15.8 percent, public debt remained above the statutory target of 70 percent of GDP; 60 percent of the population lay in poverty. The World Bank (2020) notes that extreme poverty in Zimbabwe rose from 29 percent in 2018 to 34 percent in 2019, an increase from 4.7 to 5.7 million people. The United Nations Development Programme (UNDP, 2020) highlights that the humanitarian disasters (drought and Cyclone Idai) that plagued Zimbabwe prior to the advent of the COVID-19 pandemic, have grave implications for the country's development under the diabolical aegis of the viral scourge.

The COVID-19 preventive measures instituted by the Zimbabwean government have had deleterious ramifications on the economy, ravaging the livelihoods of the majority of the population (United Nations, 2020). Through two major statutory provisions, the Civil Protection (Declaration of State of Disaster: Rural and Urban Areas of Zimbabwe) (COVID-19) Notice, 2020 (SI 76/2020) and the Public Health (COVID-19) Prevention, Containment and Treatment) Regulations, 2020 (SI 77/2020), together with subsequent revisions, the government of Zimbabwe established measures in response to the COVID-19 pandemic. These measures involved prohibition of public gatherings, restrictions on 'unnecessary movement, compulsory testing and detention, and closure of all non-formal business, together with schools (Government of Zimbabwe, 2020). Given the dire socioeconomic circumstances that obtained in Zimbabwe prior to the COVID-19 predicament, such combative measures have worsened the economic plight of the generality of the population.

The closure of the informal sector, ranked the largest in Africa and second largest in the world by the International Monetary Fund (Medina and Schneider: 2018), has left the bulk of the population in an economic quandary. In light of these ravaged livelihoods, the COVID-19 prevention and containment measures promulgated by

the Zimbabwean authorities, in the absence of robust supportive frameworks, constitute a more immediate threat to the lives of many than the pandemic itself. Given Zimbabwe's ineligibility to access critical external support through traditional financing sources, like the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA), the capacity to provide adequate and viable social protection from the state is extremely undermined.

Conceptualising informal social protection

The right to protection from unforeseen risks, shocks and calamities, and to a decent standard of living, is provided for in the Universal Declaration of Human Rights (1948), and reinforced within various international and regional communities (ILO : 2012; SADC: 2007). The rationale for social protection is to address levels of vulnerability, risk and deprivation deemed socially unacceptable within a defined context (Overseas Development Institute: 2001). The four dimensions of social protection as identified by Devereux and Sabates-Wheeler (2004) are preventive, protective, promotive and transformative. It is worth noting that the primary responsibility for assuring acceptable standards of living and protection from vulnerability, risk and deprivation lies with the state (Walker: 2005).

Oduro (2010) argues that informal social arrangements are the recourse when public social protection mechanisms are non-existent or weak in providing the necessary assistance to households. DFID (2006) defines informal social protection as involving actions to minimise risks or transfers between individuals or households to cope during difficult times. Therefore, informal social protection serves to address the exclusionary nature of formal social protection systems (Holmann: 2009). Households at risk are frequently found in the informal sector, a weakly regulated environment characterised by excessive economic

turbulence (ILO: 2012).

Savings groups as an informal social protection strategy

The majority of the adult population in low-income countries faces financial exclusion, with only 28 percent engaging with formal financial institutions (CARE International: 2020). The severity of financial exclusion is witnessed among the rural poor, youth, women and other marginalised populations. SGs are a community-based microfinance model developed to address the plight of financial exclusion amongst marginalised groups. Consensus on the exact meaning of SGs is lacking as they are implemented under varying methodologies and employed in diverse development domains. The structural frame of SGs is however consistent, with membership comprising of 15 to 25 self-selected individuals, saving together and taking small loans from those savings (Brannen: 2010). Members are able to save frequently in small amounts, accessing credit on flexible terms (CARE International: 2020). Savings groups are therefore owned, managed and operated by their members, allowing them to be financially and institutionally sustainable.

The provision of formal social protection in Zimbabwe remains inadequate to cater to the needs of vulnerable citizens, needs that have heightened since the onset of the COVID-19 pandemic (World Bank : 2020). Nguluwe (2016) asserts that the instruments put in place to guarantee access to social security within the Southern African Development Community member states do not cater for the self-employed, the informally employed and other categories of the atypically employed. Such categories are effectively excluded, for all legal and practical purposes, from formal social security systems. Predominantly, the primary legislative framework for social security in Zimbabwe, the National Social Security Authority (NSSA) Act (17:04), reflects a profound bias towards paid work and formal employment. To

compound matters, any formal social protection intervention in Zimbabwe is likely to be grossly inadequate given the countries limitations to access critical external funding. It thus follows logic to embrace and strengthen grassroots and informal alternatives such as SGs within such conditions of constrain and urgency.

The appeal of SGs as a low-cost, simple and adaptable community-based model, renders them appropriate informal social protection options. The capacity of SGs to improve the livelihoods of marginalised and vulnerable communities is well documented in extant literature. They promote assert ownership amongst women and youth (Plan International : 2014), enable resilience building within poor households (USAID :2009), and capacitate families to become critical resource points (Holzmann :2009). The World Bank (2001) argues that savings groups address a range of insurance needs for poor households, as they promote asset ownership and diversification of household economic activities. Lowicki-Zucca et al. (2014) demonstrates that SGs are an effective economic development tool, inclusive of the poorest in communities and with the capacity to reduce vulnerability amongst the extremely poor.

The viability of SGs as mechanisms for strengthening informal social protection is empirically substantiated. CARE International (2020) highlights how SGs have been successfully used in various African countries (Burkina Faso, Chad, Malawi, Rwanda, Senegal, Niger, Mauritania and Tanzania) to facilitate graduation from safety nets. CARE International (2020) advances that SGs are consistent and sustainable, boasting more than 15 million members in more than 73 countries worldwide and supported by hundreds of development organisations. In Africa, Asia and Latin America, SGs are overwhelmingly comprised of poor, rural women and serve as a critical engine for economic opportunity, providing a source of social solidarity and a safety net in vulnerable situations (CARE International : 2020). As such SGs

are considered resilient and resourceful.

FINDINGS AND DISCUSSION

Demographic profile of participants

Primary data for the study was collected using in-depth interviews and key informant interviews. These were carried out telephonically with members of SGs and programme officers working in organisations that support and work with SGs respectively. Table 1 presents a summary of the demographic attributes of the 11 participants who took part in the study.

Table 1: Distribution of the participants' demographic and socio-economic status

Demographic characteristics of participants	Frequency
Gender	
Male	2
Female	9
Total	11
Age group	
18-30	4
31-40	5
41 and above	2
Total	11
Marital status	
Single/never married	2
Married	9
Total	11
Level of education	
Primary School	2
Secondary school	7
Tertiary level	2
Total	11

Employment status	
Not employed	0
Self-employed	10
Employed	1
Total	11
Size of household/dependents	
None	0
1 – 3	3
4 – 6	7
7 and above	1
Total	11
Period of membership in Savings Groups	
Under 12 months	0
13 – 18 months	2
19 – 24 months	7
25 months and above	2
Total	11

n=11

As shown in Table 1, the majority of the participants (9) were aged between 18 and 39. They were therefore in their prime working years. The majority of the participants (9) were married and are therefore regarded as having significant responsibilities concerned with meeting the livelihood needs of their households. All the participants had acquired some basic level of education with the majority (7) having attained secondary education. All the participants were therefore, able to read and write, allowing them to fully participate and engage in the activities of SGs such as record keeping.

It was observed that the majority of the participants (10) were self-employed and undertook such activities as informal trading, which are identified by Brannen (2010) as characteristic of members of SGs. The majority of households to which the participants belonged had members ranging between 4 and 6. The participants thus had a significant number of dependents to look after. The majority (7) of the participants had been participating in SGs for periods ranging between 19 and 24 months, implying that they had extensive experience with SGs. As such, the demographic profile of the participants fits the general criteria discussed by Brannen (2010) that most members of SGs are women, have attained a basic level of education, are self-employed and have households with 3 or more dependents.

Savings groups and health risks

It is recognised that as SGs operate through direct social interaction, this entails considerable risks under the current COVID-19 pandemic as the virus is transmissible through social contact. The authors therefore, sought to assess the level of health risks that members felt were exposed to. Asked how they considered themselves prone to health risks during their group activities, the participants acknowledged the potential risks they faced for transmission. As highlighted by Tatenda, a male participant,

“When we meet as a group, of course there maybe danger that one can be affected if we greet each other and touch the same things.”

The participants were however adamant that they were responsible enough to follow the health guidelines instituted by the government to ensure protection. On this note, one female participant, Angela, submitted that,

“All of us in the group are adults. We can be responsible

for our health. If we follow the WHO guidelines and government, we will not contract the virus. We buy sanitizers and make sure no one hugs or greets with hands.”

It thus emerges that the operation of SGs under the environments perpetuated by COVID-19 in Zimbabwe is problematic. The most immediate threat posed by COVID-19 to SGs is of a health nature. Members of SGs meet physically for their meetings. Given the various homes they will be coming from, the risk for one of the members getting exposed before the meeting and for infection during the meeting is high.

Such observations are mirrored in literature. The *Zambian Financial Sector Deepening (FSD Zambia, 2020)* notes that shaking of hands, hugging, touching contaminated surfaces (cash box, locks, keys, money counting bowls, money bags, calculator or record books) during SGs' meetings presents grave health risks for members. Further, human contact through sitting near someone who has contracted COVID-19 increases the risk of contracting the virus to members. Women are the majority of those in SGs (Brannen: 2010) and are primarily responsible for caring for the sick (Antonopoulos: 2013). As such, the burden of those who contract COVID-19 will lie on women, affecting their participation in SGs.

The economy and challenges for savings groups

The majority of the membership in SGs operates within the informal sector. Given that closure of such informal businesses under lockdowns and associated restrictions are rampant, the authors asked the participants how such measures impacted their economic pursuits. The submissions from the participants highlighted that the pandemic has shattered the incomes of the majority of members of SGs who operate in the informal sector.

One of the participants, Chiwoniso, submitted that,

“It has been difficult to do any businesses during the lockdown. The police are always chasing us and taking away our goods, because if we do not go out to sell each day, we have nothing to feed our children.”

In a similar vein, Simbarashe, a male participant, posited that,

“It is hard to do business when the environment keeps changing. Today there is a lockdown, tomorrow it is removed. You can't plan well for business because you are not so sure if you will be able to sell your stuff. Sometimes we try but if a lockdown is announced, it becomes very difficult.”

The other participants also highlighted how they have faced increased financial difficulties due to loss of income. The restrictions on movements imposed by the Zimbabwean authorities imply that some members of SGs are not freely able to visit the market and buyers will similarly stay at home, curtailing any trading. Any household income from formal employment is unreliable as the closure of companies and diminished trade may result in companies laying off workers or reducing their incomes.

FSD Zambia (2010) highlights that such developments occasioned by COVID-19 have various economic implications for SGs. Savings are likely to be less or cut off altogether, capacity to pay back loans is affected, and the loan fund will be low due to a reduction in overall savings and delayed loan repayments. Further, a greater demand for loans is likely as members seek to borrow to smoothen consumption. In the case of members falling ill or death due to COVID-19, undue pressure on the social fund is highly probable (FSD Zambia: 2020). This demonstrates the importance of such informal social protection mechanisms as SGs under such troubled times as engendered by COVID-19. Further,

COVID-19 has deleterious reverberations on SGs.

Impact on the psycho-social dimension of savings groups

The study also aimed at assessing how the COVID-19 pandemic affected the capacity of SGs to provide psycho-social support to members due to restrictions on social contact. SGs have been demonstrated to be critical resource points for providing psychosocial support to their communities (Chineka and Mundau: 2019). The ability of SGs to capacitate members as critical support systems was observed to be gravely undermined by COVID-19. In this light, Janet, one of the key informants, highlighted that,

“Most of the members of these groups support each other through other difficulties such as domestic violence and related disturbances at home. The group becomes a place where they can share experiences, offer support and relieve stress. When they are not able to meet some will find it very hard to cope with no one they can share with.”

It is thus observed from such submissions that the COVID-19 heightens the risk of physical, psychological and social deterioration amongst vulnerable communities and households. Yet, the ability of members of SGs to provide the needed instrumental and social support is severely undermined. The traditional roles of such grassroots mutual-support initiatives as resource points for providing psychosocial support are threatened by COVID-19.

STRENGTHENING SAVINGS GROUPS UNDER COVID-19

Promoting health and avoiding harm during meetings

It is critical that the health of members of SGs be prioritized. Given the increased vulnerabilities induced by COVID-19,

members of SGs cannot afford to risk their health, given the attendant medical, psychological and social costs entailed. Adherence to the World Health Organisation (WHO) guidelines on COVID-19 prevention, together with those provided by the Ministry of Health and Child Care (SI 77/2020) should be promoted.

FSD Zambia (2020) has provided useful recommendations in regards to ensuring that SGs' meetings subscribe to international best practices under COVID-19. Measures such as reducing the frequency of meetings, encouraging fewer members to meet, practicing social distancing, using alternatives to shaking hands for greeting and enforcing hand washing are key. Further, given the likely exchanging of money, money counters are encouraged to use gloves and avoid touching their faces. Special considerations should be made to discourage members in high-risk categories, the elderly, pregnant, sick or those with underlying morbidities, from attending. In such cases, alternates, a relative or friend they trust, can be appointed to participate on their behalf. In addition, members should generally avoid coming to meeting with children.

It is worth noting that, given the tendency of the Zimbabwean authorities to fluctuate regulations associated with COVID-19 prevention and containment, these measures are to be considered within appropriate contexts. Where possible, virtual meetings should be conducted through cellphones and such enabling devices. Evidence from previous pandemics suggests that SGs that are unable to have direct meetings are at risk of higher member attrition. According to the Food and Agriculture Organization (2014) 95 percent of SGs in Sierra Leone faced high absenteeism of members during the Ebola outbreak. Ultimately this led to the suspension of the programme. Given reduced opportunities for income supplementation under such pandemics (African Development Bank Group: 2014), it is suggested that

cash infusions are critical to the resuscitation of savings groups (De hoop et al : 2020; Mbevi : 2018). Thus, financial support from the Zimbabwean government through social grants should target members of SGs, particularly considering the net residual effect on their communities. .

Strengthening saving and lending

Notwithstanding the contrary and worsened economic environments precipitated by COVID-19 in Zimbabwe, it is argued that SGs remain critical in addressing the vulnerabilities and deprivations facing poor communities in Zimbabwe. As such, critical activities such as savings and lending should be promoted. De Hoop et al. (2020) opine that though the economic shocks under COVID-19 reduce incomes and market viability that might ultimately result in group dissolution. SGs may increase the resilience of their members through existing savings and group support that can serve as insurance and social protection. This has been widely corroborated; Christian et al. (2019) argue that Self-Help Groups participants were better able to smooth nonfood consumption after Cyclone Phailin in Odisha; evidence from Ghana shows that households draw on savings and borrowing mechanisms to weather crises (Poghosyan :2011).

Pertinent insight is provided by FSD Zambia (2020) in this regard: minimal savings should be continued in light of a post-pandemic recovery process; digital methodologies such as WhatsApp and text messaging should be pursued and prioritised where possible (De Hoop et al., 2020; CARE International, 2020). In this light, relevant authorities and stakeholders should consider lessening the cost of e-transactions as much as possible. Where such alternatives are not possible, it is prudent that contingent measures be instituted: revising or rescheduling savings and repayments; revising loan terms; lowering loan values;

discontinuing lending. FSD Zambia (2020) posits that given the occurrence of immediate needs to access savings, or risk of keeping funds in the near term, share-outs should be accelerated, once outstanding loans are repaid.

Extending the functions of savings groups

As the SG's model has been proven to be community-based and highly adaptable, it harbours opportunities for community responses to COVID-19. De Hoop et al. (2020) highlight how the Indian government has worked with SGs to deliver community-based responses to the pandemic and lockdowns. This included the setting up of 12,000 community kitchens, production of personal protective equipment such as sanitizer and masks and SGs with remote training on COVID-19 prevention, treatment and care (CARE International, 2020), enabling a localized approach to mitigating the negative effects of the pandemic. Such evidence demonstrates the potential for cooperation between SGs and the efforts of the Zimbabwean government.

Improving sustainability

The inevitability of change in society makes it logical not to assume stability, but rather change. Berkes et al. (2003) note that change cultivates a phase of weak and confused control, high unpredictability and uncertainty. However, the authors further note that, change also presents a space for reorganization and innovation. Sustainability thus depicts an approach that focuses on the opportunities that such a phase presents. Therefore, the design and use of SGs should subsume the concept of sustainability, enabling them to persist and evolve in response to change. Such a pursuit should thus embody the science of surprise, concerned with preparing for the unexpected.

Sgs, like other informal schemes in Zimbabwe, suffer from a lack

of protection and support within a defined policy apparatus (Mtetwa, 2018). This makes them more susceptible to shocks, rendering them invisible to national remedial efforts in times of calamity. Given the COVID-19 predicament, critical informal undertakings must be accorded policy space. The design of such policy frameworks should recognise, as contained in complex systems theory that the shocks and stressors that affect SGs denote from social, economic and ecological streams. Further, policy interventions should imbue concepts as environmental ethics, the philosophy on relations between humans and the natural environment, allowing for the harnessing of socio-cultural resources in tackling such multidimensional shocks. Likewise, local knowledge, built not by experts but those who live and use the resources of a place should be harnessed and recognised as adaptive responses specific to a context.

CONCLUSION

The manner in which COVID-19 preventive and containment is being practiced in Zimbabwe has shattered the livelihoods of the generality of the population which sources a living from the informal sector. Such circumstances pose a more immediate threat to life than the pandemic itself. Massive job losses and widespread erosion of incomes, amidst an escalation in the general cost of living, risk pushing even greater numbers into poverty. Given the incapacitations inherent in state social protection apparatus, informal mechanisms such as SGs become the preferred alternative.

The need to strengthen and adapt the design of these schemes, as argued for in the paper, becomes an urgent one. The authors present the case for SGs to be strengthened and adapted as critical localized agents in the fight against such predicaments as COVID-19. In Zimbabwe and other contexts characterised by prevailing

inequalities and widespread deprivations, community-based, grassroots and informal options remain central to the resilience of marginalised and vulnerable communities.

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