



# Village Savings and Loan Associations as Resilient Factors in the Era of COVID-19 in Zimbabwe

Nyashadzashe Chiwawa<sup>1\*</sup>, Norman Chivasa<sup>2</sup>, Henry Wissink<sup>3</sup>, <sup>1</sup>University of KwaZulu-Natal, School of Management, IT and Governance, <sup>1</sup>ORCID NR: <https://orcid.org/0000-0002-5180-2631>, <sup>2</sup>University of KwaZulu-Natal, School of Accounting, Economics and Finance, <sup>3</sup>University of KwaZulu-Natal, Durban, South Africa, Email, School of Management, IT and Governance, \*Corresponding Author, Email: <sup>1\*</sup>[chiwawan@ukzn.ac.za](mailto:chiwawan@ukzn.ac.za), <sup>2</sup>[chivasan@ukzn.ac.za](mailto:chivasan@ukzn.ac.za), <sup>3</sup> [wissinkh@ukzn.ac.za](mailto:wissinkh@ukzn.ac.za)

This article provides insights into the capacities of village savings and loan associations scheme to building the resilience of members of the scheme. This is true of ordinary people in Zimbabwe who are faced with financial exclusion and economic doldrums and a collapsing financial sector. In the era of COVID-19, in which normal life has been disrupted, village savings scheme is a type of enterprise that seeks to empower ordinary people who are exposed to a myriad of vulnerabilities such as financial exclusion, poverty and inequalities. The capacities by ordinary people to take responsibility for their own well-being through savings is an indication of local agency and resilience.

**Key words:** *COVID-19; savings clubs; resilience; Zimbabwe*

## Introduction

The term resilience is derived from Latin *resalire* meaning to spring/bounce back. The concept of bouncing back has a long history in physical sciences, psychology and ecology, which goes back to the 1970s. In physical sciences, resilience was used with reference to the behaviour of a spring, which deflects elastically under a load without breaking or being deformed. In psychology, it was used for describing people whose behaviour do not change in spite of adversity or threats. Whereas in ecology, resilience was used to describe the capacity of the ecosystem to function more or less the same in spite of disruptions or threats (Community and Regional Resilient Institute, 2013:2).



As a theory, resilience has evolved over the past 10 or so decades. During its formative years, the theory predominantly sought to investigate why children from disadvantaged families were able to cope with adversity. As time progresses, the theory was used to understand resilience among adults, families, communities, workplaces and military communities (VanBreda, 2001: iii). This study is focused on community resilience. Community resilience has helpfully been defined by Markel & Panetta (2014:30) as the capacity by a community to take collective action or invoke social networks to address negative physical events, social events or development challenges as well as recovering from a social problem or event that puts the life of individuals or community in jeopardy.

In literature, the theme of community resilience is dealt with a particular focus on social support systems as factors of resilience. VanBreda (2001:141) notes that there are three primary social support systems at community level namely, kinship networks, neighbourhoods and self-help groups. This article focuses on self-help because it is a type of VSLAs scheme in which community members are able to mobilize each other to take collective action to address problems affecting their wellbeing. In this context, VSLAs scheme can be considered as a resilient factor in which individuals and groups are able to counter their vulnerabilities to economic shocks and other development challenges such as financial vulnerabilities, poverty and hunger. VSLAs scheme as a resilient factor fits closely with the conception of resilience as the capacity of the community members to engage in projects or coordinated actions within the context of the community despite events and stress that constrain their initiatives (Markel & Panetta 2014:41). In other words, community resilience involves people acting as a working group to transform their living conditions from bad to better. Thus, community resilience takes place when people take actions to rectify or address the root causes of the problem affecting their well-being.

This form of local urgency by members of VSLAs scheme to navigate their way through life in spite of hardships finds expression in the reactive and proactive nature of resilience. Brown & Kulig (1997:43) and Carlson *et al.* (2012: vii) define reactive resilience as a process that occurs when a community engages in activities to counter emerging problems or reduce the severity or effects of the problem. These may include immediate and ongoing activities, tasks, projects, and systems that have been undertaken or developed to manage the negative effects of the problem/development challenge. Proactive resilience on the other hand, involves activities taken prior to an event/problem. This may involve activities and projects/programs designed to effectively and efficiently return conditions to a level that is acceptable to the community (Brown & Kulig, 1997; Carlson *et al.*, 2012). Through VSLAs scheme ordinary people have demonstrated their ability to bounce back in the midst of adverse socio-economic environment.

One of the major downside of VSLAs of the scheme is that it heavily relies on trust and friendship, as such, other members can betray group social capital. In a study by Chivasa (2018)

with some VSLAs scheme members in ward 8 of Seke district, they reported that the scheme heavily relies on trust and friendship. However, they complained that other members after reaching their turn to receive the lump sum may pull out before the circle is complete and this breaks the chain thereby making the group scheme ineffective.

### **The context**

At the time of writing this article, Zimbabwe is faced with economic hullabaloo due to rising inflation, and skyrocketing prices of basic commodities decreasing the value of people's meagre income. The continuous devaluing of the Zimbabwean dollar against the USD is eroding people's purchasing power and making it harder for ordinary citizens to meet their daily needs (Mandikwaza, 2019). The 2018 statistics on informal economies positioned Zimbabwe on number two with 60.6% after Bolivia which has 62, 3% at position number one across the globe. The growth of informal economy in Zimbabwe is due to rising unemployment, poverty, and inequality (Musarurwa, 2018).

As if that is not enough, the July 2019 statistics by World Bank showed that food prices rose by 319% with an estimated 5.7 million people across the country living in extreme poverty in Zimbabwe by October 2019 (Wiggins, 2020; World Bank, 2019). Statistics on levels of inequality, unemployment and poverty are building on from the preceding years as captured by FinScope Zimbabwe (2011), which states that about 61 per cent of Zimbabweans go without cash at some stage while 36 per cent skip a meal due to lack of money or food. VSLAs scheme affords ordinary people an opportunity to secure cash for their daily needs and investment.

Apart from that, agriculture which forms the basis of food production especially for the majority of rural people in Zimbabwe has declined sharply due to persistent droughts and economic crisis in the past decades affecting food production. The decline in food production has propelled some rural people to devise livelihood strategies one of which was the adoption of VSLAs scheme. In other words, the economic hullabaloo in Zimbabwe which goes back to three decades has prompted ordinary people to adopt VSLAs scheme as a resilient factor. Unemployment in Zimbabwe is estimated at 90% (Chivasa, 2021).

In Zimbabwe, the government since end of March 2020 imposed restrictions on the movement of people causing even members of the VSLAs scheme to miss out on their scheduled regular meetings. As such, all VSLAs scheme meetings could not go on as usual. During lockdown people are not allowed to visit each other or hold meetings whether in the form of a religious meeting, for sport or traditional meetings. Although the one-metre-distance is the recommended standard for people to meet, most rural people may not be able to adhere to such restrictions because they are used to close-face-to-face interactions with relatives, acquaintances and friends in which they can break the one-metre-distance rule without realising it.

Additionally, the lockdown has also impacted on the savings of members of VSLAs scheme in that since the frequency of meetings were disrupted, members of the scheme could not meet to collect their savings. This also means that those who were planning to borrow from the common pool could not do so due to the imposed restrictions to meet as a group. Failure to meet on their scheduled time tables means that members of the scheme could not pay up their individual contributions on time. For those members that borrowed from the group funds with the hope to pay back on interests, the lockdown caused a delay in the paying back of loaned out monies by members of the scheme as everyone was caught unaware (Chivasa, 2021).

### **Impact of COVID-19 on VSLAs scheme**

With the emergence of COVID-19 there are speculations that the imposition of social distancing has already disoriented VSLAs scheme as they rely on close-face-to-face contact to sustain their operations. Human contact is hugely important in establishing and maintaining trust. This is also true for many other activities, including social ceremonies, worship services and academic institutions. These social contacts offer the group a unique opportunity to provide a supportive environment for social harmony, trust, co-existence and social networks. However, with the coming of COVID-19, mobility is restricted, and community gathering (SEEP Network, 2020) is restrained thereby dashing the benefits of close-face-to-face contact between members of the VSLAs scheme.

COVID-19 affects VSLAs scheme in at least four or more ways. Firstly, when group members meet there are possibilities that they can shake hands and hug a fellow infected person thereby risking infection and spreading the virus amongst fellow members. Second, there are possibilities that members can be exposed to touching surfaces such as cash boxes, locks, keys, money bags, record books, money counting bowls that may have been contaminated by the virus risking infection and the spread of the virus. Third, COVID-19 affects group scheme members in that in the process of executing their routine activities, they will be touching hard cash whether in the form of notes or coins which may be contaminated by the virus thereby risking infection and the spread of the virus. Fourth and last, given that human contact is key to the scheme's routine activities, there are possibilities that some members could sit next to an infected fellow member thereby risking infection (Mwaba & Siame, 2020).

### **Theoretical framework**

This article is underpinned by the cooperative model which is a type of a VSLAs scheme. The major difference between a cooperative and a VSLAs scheme is that a cooperative is a registered entity whereas the later remains unregistered. The major similarities between these formations are that their primary aims are to promote and sustain local economic development, empower the poor and disadvantages to escape the poverty trap.



Cooperative enterprises provide the organisational means for many people to create self-employment, breaking the cycle of poverty and enjoying social and economic integration (Imoisilli 2001). Results from the Report to the United Nations General Assembly shows that cooperatives are vehicles for local economic development and eradication of poverty as the poor people from marginalised backgrounds managed to enhance their standards of living and employment security through cooperatives (Ezekiel 2014). Based on these attempts we argue that cooperatives in Zimbabwean societies can be used effectively as drivers for economic growth which communities can adopt to promote innovation and regenerate people's wellbeing.

In Zimbabwe, cooperatives have the capacity to redress gender inequalities and stimulate economic growth. A study by Thaba & Mbohwa (2015) revealed that micro, small and medium-sized enterprises have been recognised as a crucial way to promote economic growth while fighting against poverty and gender inequity. Cooperatives as argued by Birchall (2013) are more effective than other forms of local economic development programmes due to their inclusivity towards poverty alleviation. As alluded in the report by ILO (2014b) an estimated 100 million jobs around the world are found within the cooperative sector which portrays the significance of cooperatives as economic shock resilience strategies in vulnerable communities.

In Zimbabwe, cooperatives as economic shock resilience strategies are significant in creating access to markets that promote trade for income generation and food security. Kanyane (2011) reiterates that cooperatives are essential in overcoming access barriers to assets, information services, input, and output markets. Hovhannisyan, Urutyan and Dunn (2005) provide an example of Armenian farmers in milk cooperatives who were able to pool products of a specified grade and attracting large-scale buyers for their products in the process expanding their business to distant markets. Cooperatives in Zimbabwe assist in increasing savings and investment by promoting and supporting cooperative banks and financial services cooperatives (ILO, 2014a).

Cooperative education is fundamental for ensuring cooperation among members through supporting the vertical structures of cooperatives as well as conducting awareness campaigns (Bijman 2018). The development of cooperatives as part of economic shock resilience strategies is crucial for opening doors to local and global markets since they promote agglomeration of small economic activities (that is cooperative banks, consumer cooperatives etc.) into massive activities, increase market linkages with other big players in the international arena (Godfrey, Muswema, Strydom, Mamafa & Mapako 2015). Based on these arguments, VSLAs in Zimbabwe can be championed by cooperatives since they have access to unlock markets for local people and create sustainable livelihoods.

The effective implementation of cooperatives as VSLAs strategies rest on the willingness of citizens to participate in such development initiatives. Kamara (2017) argues that cooperatives

as VSLAs strategies have the potential to steer the economies of third world economies if they flourish in a conducive environment. Patel (2005:105) explains that, although the Constitution of Zimbabwe (2013) contains a provision for democracy and public participation in the political arena, it also provides for an in-depth interpretation of democracy which is being manifested in the context of social sphere in a broader perspective such as school, workplace, family or community or other related institutions in the society.

Patel (2005:105) endorses citizen participation as a critical component for local economic development since it held government and civil societies accountable for their actions. The World Bank (2012) reiterates that community involvement means that people have the right to participate in problem-solving and have a greater responsibility in assessing their health needs, mobilising local resources, suggesting new solutions, creating and maintaining local organisation. The authors argue that if well-embraced cooperatives as resilience strategies can regenerate employment and assist the poor around the world with the much-needed opportunity for self-determination and economic empowerment.

### **Methodological note**

The purpose of this article was to argue the case for VSLAs scheme as a resilient factor. To systematically examine the issues under review, a qualitative research approach through documentary analysis was deployed. Documents consulted included: *Village Savings and Loan Associations (VSLAs): Programme Guide – Field Operations Manual and Savings and Internal Lending Communities (SILC): Field Agent Guide Version 4.1*. Another set of data was collected via observations by one of the researchers. This researcher had hands-on experience with two VSLAs scheme groups in ward 8 of Seke district, Mashonaland east province, between 2014 and 2015.

### **Presentation and evaluative discussion of savings clubs as a resilient factor VSLAs scheme as a resilient factor**

The creation of a group scheme by ordinary people fall squarely with the four features of community resilience observed by Zolli & Healey (2012) (cited in Lerch, 2015: 8).

- Building regenerative capacity
- Sensing emerging risks
- Responding to disruption
- Learning and transforming

In the context of VSLAs scheme, regenerative capacity and responding to disruption are demonstrated when communities faced with economic exclusion, extreme poverty, high levels of inequality and unemployment as is the case in Zimbabwe devise mechanisms to take



responsibility for their own wellbeing. The SEEP Network (2020:1) notes that VSLAs scheme have proven that they are “resilient and resourceful in that they are at the frontlines of the local response to crisis.” Access to income, improved livelihoods, social cohesion and self-reliance are critical outputs and development gains of the VSLA scheme despite shocks and stresses caused by economic doldrums (Bahadur, Lovell, Wilkinson & Tanner, 2015:3).

Apart from that, sensing emerging risks, learning and transforming occurs when communities devise mechanisms to deliver financial services and poverty reduction among the poor people as is the case with VSLAs scheme (Allen 2006:65; Miller, Sawyer & Rowe, 2011: 33; Mago, 2013: 600).

Other elements of resilience that finds expression in VSLAs scheme are absorptive capacity, anticipatory capacity and adaptive capacity (Ulrichs & Slater, 2016:9).

**Absorptive capacity:** occurs when individuals and group members of the scheme are able to cope with financial exclusion, poverty and hunger. The scheme enables individual members particularly; low-income groups to mitigate the negative impact of poverty and hunger through the provision of foodstuffs in their homes. Absorptive capacity helps individuals and groups to meet their basic needs as they are able to borrow from their common pool and repay back at an agreed loan and make repayment plan which are feasible for them. A study by Chivasa (2018) in ward 8 of Seke district shows that creation of a group scheme is vital as individuals seek to respond to problems affecting their well-being as a collective.

**Anticipatory capacity:** Anticipatory capacity occurs when individuals or groups manage emergencies by preparing and planning to mitigate the risks caused by a problem (Ulrichs & Slater, 2016:9). Each scheme group creates a social fund, whose primary purpose is to help cushion individual members in times of adversity such as illnesses, death and other emergencies. The creation of a social fund is demonstration of capacity by ordinary people to manage emergencies and other pressing issues. In doing so, members of the VSLAs scheme demonstrate their ability to protect their collective interests from socio-economic shocks. In ward 8 of Seke district, the creation of a group scheme is a demonstration of capacities of communities to establish self-initiatives and to promote community resilience as individuals with common interests worked in groups (Chivasa, 2018).

**Adaptive capacity:** Ulrichs & Slater (2016:9) define adaptation as the ability to adjust to series of risks and as well as being able to modify in a way to reduce levels of vulnerability to problems. VSLA schemes is one of the adaptation mechanisms that aims to promote livelihoods of individuals and groups, social cohesion and self-reliance. Improvements in well-being despite economic shocks and stress are indicators of a resilient community (Bahadur, Lovell, Wilkinson & Tanner, 2015:3).

### **Fosters inward looking**

Through VSLA schemes the economically marginalized social groups such as women are empowered using existing resources thus, fostering self-reliance. The scheme is built on social networks, existing bonds and solidarity, which offer the community opportunities to work as a collective (Vanmeenen, 2006: 13). Vanmeenen (2006:2) argues that through VSLA, members of the scheme engage in issues that affect their well-being such as conflict resolution, reduction of domestic abuse, increased community policing, improved school attendance, health and sanitation among other issues relevant to their communities and homes. From this perspective, there is a creation of wealth between and within the host community. Members of the scheme have an inward looking in that they use resources at their disposal to address issues affecting them.

### **Builds local capacity**

Besides affording members access to interest free capital at no extra cost to members, everyone stands to gain fairly, and equally from VSLAs scheme. VSLAs scheme supplement monthly income, builds the capacities of women to buy assets, pay for children's school fees and general upkeep in the home. It also serves as start-up capital for income generating activities as well as an insurance against uncertainties and emergencies (Chivasa, 2018). It builds the capacities of the poor to ride out poverty, assists the poor to build up financial assets through savings and enhances women's social and economic status. Through VSLAs scheme members participate equally within their group scheme than they would with other institutions. Members assist each other in times of need- which is a form of social protection (Vanmeenen & Bavois, 2010).

VSLAs scheme provide convenient ways of saving and credit provision to rural and disadvantaged communities, the youth and women in low-income communities. It delivers financial services and poverty reduction to the poor and financially excluded people. Enable development challenges such as poverty and hunger to be dealt with at local village level where they erupt, rather than having to wait for local government to discuss the matter with its bureaucratic structures and forward its recommendations to national government to decide on those matters. VSLAs builds up financial assets and creates solidarity groups, peer-to-peer learning, provides psycho-social support, financial education and business development skills and the creation of support network systems (Zheke, 2010). Enables young girls and women to explore issues of concern affecting the girl child (Miller, Swayer & Rowe, 2011).

### **Conclusion**

VSLAs have proven to have improved the capacity of households to withstand the most frequent economic, environmental and health shocks, such as droughts, conflicts and COVID-19 lockdowns. However, no significant changes occurred at the community level as a result of the VSLA initiative. Early alert systems, for instance, were not introduced by the VSLAs. This



is not surprising, as the VSLA model targets households rather than communities in its current state. No individual household can meaningfully participate in many community-level initiatives, even though the advantages of collaboration contribute significantly to the stability of each household. It is basically a conventional problem of collective action that restricts the degree to which VSLAs can serve without modifications to tackle these problems. This is not to suggest that VSLAs do not contribute to the resilience of the society, as each household that can withstand shocks while staying efficient would indicate that this household does not need support and rather can potentially help others.

Self-help groups, however, appear most successful when trust and cooperation are established between members of the community through the growth of stronger social links. Confidence is established when groups meet at regular and consistent intervals and are highly institutionalized with transparent and consistent meeting, organisation and leadership frameworks. Although these results indicate that a sense of mutual identity and trust can be passively created by communities, it is likely that interventions provided to the features of the group or group can promote the creation of such trust. At the household level, participating households have become more resilient through the VSLA initiative.

In summary, VSLAs, especially when combined with training and awareness raising, can and do contribute to household-level resilience. This has consequences for improving the community's resilience as a whole, as households are better able to provide each other with informal support. In its present form, however, it is unlikely that the anticipation of community-level shock and transition programs will be resolved without any improvements or rewards due to the problems of collective action associated with the costs and benefits. This article concludes that resilience can be broken down into four components, namely adaptation, anticipation, absorption, and transformation, because resilience is the capacity to predict, escape, prepare for, cope with, recover from and adjust to economic and climate-related shocks and stresses. The key shocks at the household level faced in the researched villages are the death, sickness or unemployment of an income-producing member of the household. The key shocks at the community level are droughts, lack of pasture, and disputes.



## REFERENCES

- Allen, H., & Staehle, M. (2009). Village Savings and Loan Associations (VSLAs): Programme Guide – Field Operations Manual. Accessed from: <https://www.microfinancegateway.org/library/village-savings-and-loan-associations-vslas-programme-guide-field-operations-manual>. Accessed 4 September 2017.
- BIJMAN J. (2018). Exploring the Sustainability of the Cooperative Model in Dairy: The Case of the Netherlands. *Sustainability* 10:1-15.
- BIRCHALL J. (2013). Resilience in a Downturn: the Power of Financial Cooperatives, Geneva: International Labour Organization. [Internet: [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---oop/documents/publication/wcms\\_207768.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---oop/documents/publication/wcms_207768.pdf), downloaded on 04 June 2019.]
- EZEKIEL PO. (2014). A Study on Co-Operative Societies, Poverty Reduction And Sustainable Development in Nigeria. *IOSR Journal of Business and Management* 16(6):132-140.
- GODFREY L, MUSWEMA A, STRYDOM W, MAMAFAT & MAPAKO M. (2015). Evaluation of co-operatives as a developmental vehicle to support job creation and SME development in the waste sector. Technical report: Case Studies. Research Report prepared under the Research Funding Programme. Research and Policy Development to Advance a Green Economy in South Africa. [Internet: [https://www.sagreenfund.org.za/wordpress/wp-content/uploads/2016/04/GreenFund-Waste-co-operativesreport\\_CSIR-final.pdf](https://www.sagreenfund.org.za/wordpress/wp-content/uploads/2016/04/GreenFund-Waste-co-operativesreport_CSIR-final.pdf); downloaded on 07 June 2019.]
- HOVHANNISYAN V, URUTYAN V & DUNN D. (2005). The role of cooperatives in milk marketing: The case of Armenia. International Labour Organisation. Recommendation 193. 2002. [Internet: [http://www.ucc.ie/acad/foodbus/ccs/ICA/Ppr\\_Hovhannisyanyan.pdf](http://www.ucc.ie/acad/foodbus/ccs/ICA/Ppr_Hovhannisyanyan.pdf); downloaded on 20 April 2017.]
- IMOISILLI C. (2001). The role of co-operatives in poverty alleviation. Netherlands Antilles, West Indies: Caribbean Confederation of Credit Unions, CCCU. (14th Annual International Convention/30th Annual General Meeting; 18 July 2001.) [Internet: [https://www.ilo.org/wcmsp5/groups/public/---americas/---ro-lima/---sro-report\\_of\\_spain/documents/publication/wcms\\_223294.pdf](https://www.ilo.org/wcmsp5/groups/public/---americas/---ro-lima/---sro-report_of_spain/documents/publication/wcms_223294.pdf); downloaded on 20 November 2020.]
- INTERNATIONAL LABOUR ORGANISATION (ILO) (2014a). Cooperatives and Sustainable Development: Analysis of Cooperative Voices and Sustainable Development Survey Report. [Internet: <https://sustainabledevelopment.un.org/content/documents/1247ilo.pdf>; downloaded on 19 October 2018.]
- INTERNATIONAL LABOUR ORGANISATION (ILO) (2014b). The cooperative key to sustainable development. International Symposium “Cooperatives and the Sustainable Development Goals: Focus on Africa”. Berlin. [Internet: [https://www.ilo.org/global/about-the-ilo/newsroom/comment-analysis/WCMS\\_303222/lang--n/index.htm](https://www.ilo.org/global/about-the-ilo/newsroom/comment-analysis/WCMS_303222/lang--n/index.htm); downloaded on 18 October 2018.]



- INTERNATIONAL LABOUR ORGANISATION (ILO). (2013). How to promote the social economy in Greece through social cooperatives, worker cooperatives, and cooperatives of artisans and of SMEs: Final report to the ILO. Greece: CICOPA.
- KAMARA RD. (2017). Creating Enhanced Capacity for Local Economic Development (LED) through Collaborative Governance in South Africa. *SocioEconomic Challenges* 1(3):98-109.
- KANYANE MH. (2011). Financial viability of rural municipalities in South Africa. *Journal of Public Administration* 46(2):935-946.
- Mwaba, C, L. & Siame, C, L. (2020). Covid-19 Guidelines for Savings Groups. Accessed from: [info@fsdzambia.org](mailto:info@fsdzambia.org). Accessed on 21 July 2020.
- PATEL L. (2005). Social Welfare in a democratic South Africa. *Social Welfare and Social Development in South Africa*. Cape Town: Oxford Publishers.
- SEEP Network, (2020). Savings Groups and COVID-19. Retrieved from: <https://mangotree.org/Technology>
- THABA SC & MBOHWA C. (2015). The Nature, Role and Status of Cooperatives in South African Context. *Proceedings of the World Congress on Engineering and Computer Science 2015 Vol II WCECS 2015, October 21-23, 2015, San Francisco, USA*. [Internet: [http://www.iaeng.org/publication/WCECS2015/WCECS2015\\_pp966-971.pdf](http://www.iaeng.org/publication/WCECS2015/WCECS2015_pp966-971.pdf); downloaded on 08 June 2019.]
- Vanmeenen, G., & Bavois, M. (2010). Savings and Internal Lending Communities (SILC): Field Agent Guide Version 4.1, Catholic Relief Services, September. Accessed from: <https://www.crs.org/sites/default/files/tools-research/field-agent-guide.pdf>. Accessed 4 September 2017.
- WORLD BANK (2012). Local Economic Development Quick Reference Guide, Urban Development Unit. The World Bank, Washington, DC. [Internet:[http://www.worldbank.org/urban/led/led\\_pamphlet.pdf](http://www.worldbank.org/urban/led/led_pamphlet.pdf); downloaded on 29 April 2019.]