

Village Savings and Loan Associations and the Reconfiguration of Gendered Power in Rural Malawian Households

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ABSTRACT

{ "background": "Intra-household power dynamics in rural sub-Saharan Africa are often characterised by pronounced gender asymmetries, with women frequently excluded from financial decision-making. Village Savings and Loan Associations (VSLAs), a widespread community-based microfinance model, are posited to alter these dynamics by providing women with independent capital and collective agency.", "purpose and objectives": "This paper investigates how participation in women-only VSLAs influences the distribution of decision-making power within rural households. It specifically examines shifts in authority over economic expenditures, agricultural investments, and children's education.", "methodology": "The study employed a qualitative, longitudinal design, combining semi-structured interviews and focus group discussions with female VSLA members and their spouses. Data were analysed using a thematic framework approach to identify patterns of change in negotiation processes and outcomes.", "findings": "Participation was strongly associated with women's increased influence in household economic decisions. A prominent theme was the renegotiation of 'major' versus 'minor' expenditures, with 70% of interviewed women reporting new or shared control over previously male-dominated domains, such as crop sales revenue. This shift was often contested, leading to complex, non-linear power reconfigurations.", "conclusion": "VSLAs serve as a significant, though not deterministic, mechanism for recalibrating gendered power. They facilitate incremental gains in women's bargaining power, but these gains are mediated by persistent patriarchal norms and the specific household context.", "recommendations": "Development practitioners should integrate explicit gender dialogue sessions within VSLA programming to support constructive intra-household negotiation. Policymakers must align broader agricultural and financial policies to reinforce, rather than undermine, the economic autonomy these associations foster.", "key words": "gender, intra-household bargaining, microfinance, Malawi, economic empowerment, qualitative methods", "contribution statement": "This paper provides novel longitudinal evidence on the contested and incremental nature of power shifts, moving beyond simplistic narratives of empowerment to reveal the complex renegotiation of expenditure categories within rural households

Keywords: *Gender, Intra-household Bargaining, Financial Inclusion, Sub-Saharan Africa, Village Savings and Loan Associations (VSLAs), Malawi, Empowerment*

Article Highlights

- 70% of women reported new or shared control over previously male-dominated economic domains.
- Study reveals complex renegotiation of 'major' versus 'minor' household expenditure categories.
- Findings move beyond simplistic empowerment narratives to show contested, non-linear power shifts.
- Longitudinal qualitative design tracks changes in intra-household negotiation processes.

Methodological Note

Longitudinal qualitative study combining interviews and focus groups with female VSLA members and spouses in rural Malawi.

Examines the nuanced relationship between financial inclusion and gendered power reconfiguration.

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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