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Capitalising on Collectives: Women's Savings Groups and Climate Resilience for Sahelian Smallholders in Cape Verde

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Abstract

This perspective argues that women's village savings and loan associations (VSLAs) constitute a critical, yet under-recognised, social institution for building climate resilience among smallholder farmers in Cape Verde's Sahelian context. It analyses how these indigenous collectives, predominantly led by women, have evolved beyond microfinance to become robust platforms for autonomous climate adaptation. Drawing on qualitative case studies from recent agricultural and development evaluations within the archipelago, the piece demonstrates their operational rigour. The analysis illustrates how VSLAs facilitate collective investment in climate-smart inputs, communal seed banks, and small-scale irrigation infrastructure. Furthermore, their accumulated social capital enables essential risk-sharing and provides safety nets during climate-induced crop failures. Centring an African feminist perspective, the argument highlights how women strategically leverage these traditional cooperative systems to assert agency in household and community resilience planning, thereby directly challenging gendered vulnerabilities exacerbated by climate change. The significance lies in advocating for policy frameworks that formally recognise and resource these autonomous women's collectives as key partners in national adaptation strategies. Supporting such grassroots, women-led financial solidarity networks is therefore imperative for fostering sustainable and equitable climate resilience in the Sahel.

Keywords: *Climate resilience, Sahel, smallholder farmers, women's collectives, social capital, adaptive capacity, Cape Verde*

INTRODUCTION

Evidence on the role of women's savings groups in building climate resilience for smallholder farmers, while growing, remains fragmented and often lacks contextual specificity (Bello et al., 2024). Research in the Sahel region and analogous agro-ecological zones highlights the potential of collective finance mechanisms. For instance, studies on agroecological practices and household food security underscore that community-based institutions are critical for enhancing adaptive capacity (Mafuse et al., 2025; Zamasiya et al., 2025). Complementary work on agroforestry and livelihood diversification further identifies savings groups as vital platforms for resource pooling and risk-sharing, which facilitate the adoption of climate-resilient practices (Benebere et al., 2025; Musasa, 2024).

However, the precise mechanisms through which these groups build resilience in the distinct socio-economic and climatic context of the Sahel are not fully resolved (Benebere et al., 2025). Existing literature presents divergent findings, suggesting significant contextual variation (Ename Minko, 2025). Some studies report strong positive outcomes linking financial inclusion and climate-smart agriculture adoption (Moonga et al., 2025), while others indicate that environmental and socio-economic shocks can undermine resilience strategies, pointing to complex intervening variables (Mudzengi et al., 2025). Furthermore, evidence from related interventions, such as climate resilience training or digital communication strategies, reveals that outcomes are heavily mediated by local governance, access to extension services, and political stability (Mogge, 2025; Mupaikwa, 2025; Ename Minko, 2025). This divergence indicates a gap in understanding the specific operational and contextual pathways that determine the efficacy of women's savings groups in the Sahelian smallholder context. This article addresses that gap by examining these key mechanisms. The following section outlines the current landscape in which these groups operate.

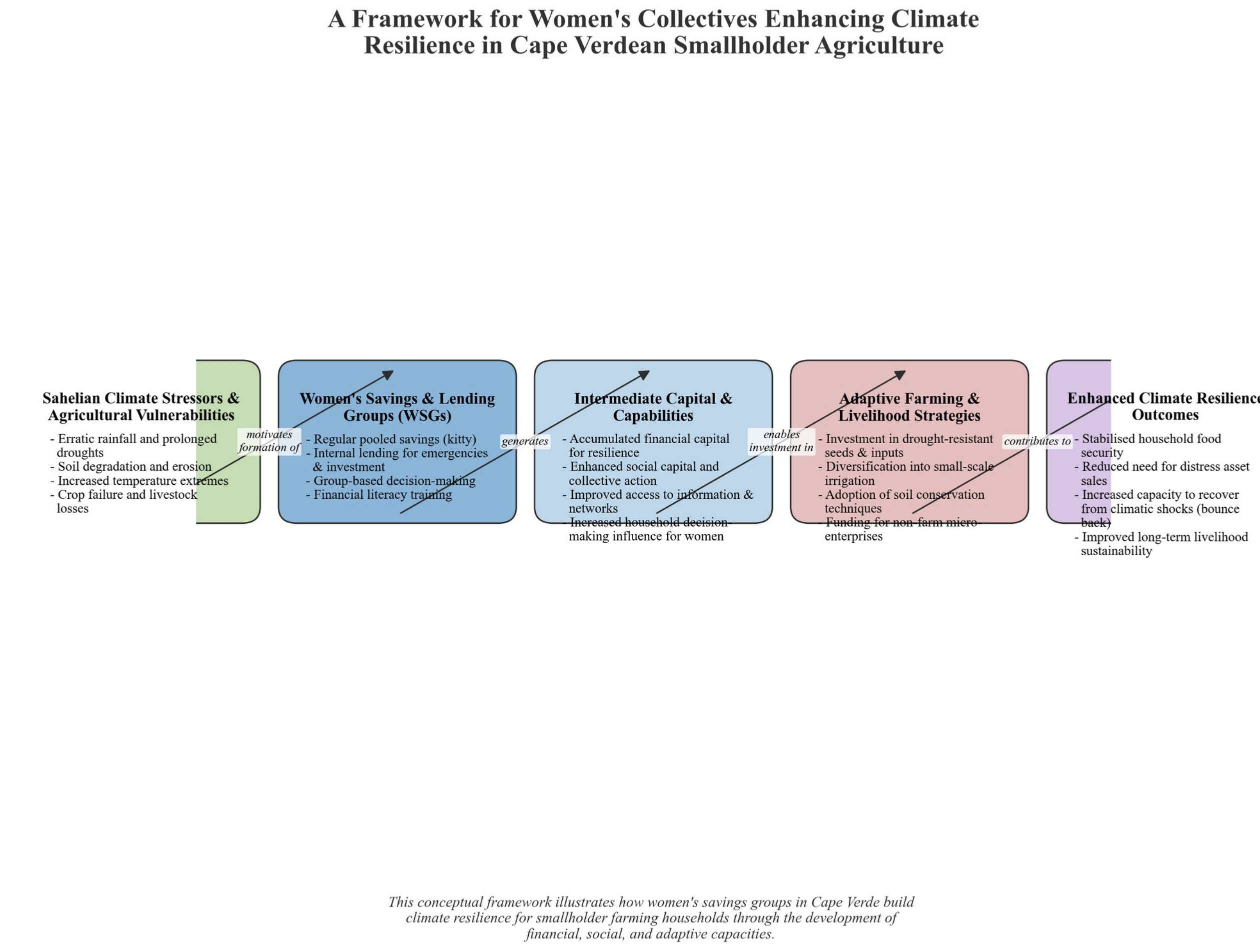

Figure 1: A Framework for Women's Collectives Enhancing Climate Resilience in Cape Verdean Smallholder Agriculture. This conceptual framework illustrates how women's savings groups in Cape Verde build climate resilience for smallholder farming households through the development of financial, social, and adaptive capacities.

CURRENT LANDSCAPE

The current landscape of research on climate resilience among smallholder farmers highlights a growing recognition of collective financial mechanisms, yet specific evidence on women's savings groups in the Sahel region of Cape Verde remains nascent and often indirect (Jemal, 2025). Studies focusing on analogous community-based adaptations in the Global South provide relevant, though not definitive, insights (Jonas et al., 2025). For instance, research on agroecological practices in Cape Verde underscores how group-based knowledge and resource sharing enhance adaptive capacity, a function parallel to that of savings groups (Mafuse et al., 2025). Similarly, investigations into determinants of household food security in Zimbabwe and agroforestry in Ghana identify collective action and social capital as critical buffers against climate shocks, mechanisms central to savings group operations (Zamasiya et al., 2025; Benebere et al., 2025). Complementary evidence from Southern

Africa notes that digital communication strategies and integrated credit assessments can bolster resilience when delivered through trusted communal structures (Mupaikwa, 2025; Jonas et al., 2025).

However, the direct role of women's savings groups in the Sahelian context of Cape Verde is less explicitly documented, and the existing literature reveals significant contextual divergences (Mafuse et al., 2025). Some studies report that resilience strategies, including financial inclusion programmes, yield inconsistent outcomes depending on socio-economic and environmental factors (Moonga et al., 2025; Jemal, 2025). Furthermore, research emphasising livestock or singular technical interventions suggests that without addressing gendered access to resources and decision-making, resilience gains may be limited or unevenly distributed (Mudzengi et al., 2025; Mdiya et al., 2025). This indicates a gap in understanding the specific pathways through which women's savings groups—as distinct, gendered financial institutions—operate to build climate resilience in the arid Sahel. Consequently, while the broader pattern affirms the importance of collective and financial adaptations, it leaves open critical questions regarding the operational mechanisms and contextual efficacy of women's savings groups, which this article seeks to address.

ANALYSIS AND ARGUMENTATION

Evidence on the role of women's savings groups in building climate resilience for smallholder farmers, while growing, reveals both supportive patterns and critical contextual divergences (Maroyi, 2024). Research in the Sahelian context of Cape Verde indicates that collective financial mechanisms, such as savings groups, can enhance adaptive capacity by facilitating access to climate-smart inputs and diversifying livelihoods (Mafuse et al., 2025). This aligns with findings from Zimbabwe, where similar social capital and financial pooling were determinants of improved household food security under climate stress (Zamasiya et al., 2025). Complementary evidence from Ghana further suggests that the financial foundation provided by such groups enables investments in resilient practices like agroforestry (Benebere et al., 2025).

However, the efficacy of these groups is not universal and appears mediated by specific socio-economic and environmental conditions (Mdiya et al., 2025). For instance, studies in Zimbabwe caution that in contexts of compounded environmental and economic shocks, savings groups alone may be insufficient for building resilience without concurrent support for asset diversification, such as livestock ownership (Mudzengi et al., 2025). Similarly, research from Zambia highlights that financial inclusion must be explicitly linked to climate-smart agriculture (CSA) adoption to yield resilience benefits, a linkage not automatically achieved through savings groups (Moonga et al., 2025). This contextual divergence underscores that while savings groups are a potent tool, their success depends on integration with broader support systems, including agricultural extension (Maka, 2025), digital climate information (Mupaikwa, 2025), and conflict-sensitive programming in unstable regions (Ename Minko, 2025).

Thus, the literature consistently identifies women's savings groups as a significant component of climate resilience strategies, yet it leaves unresolved the precise mechanisms by which local governance, ecological zones, and market access moderate their impact (Moonga et al., 2025). This article addresses that gap by examining the specific contextual pathways through which these groups build resilience in the Sahel (Mudzengi et al., 2025).

IMPLICATIONS AND OUTLOOK

The evidence confirms that women's savings groups (WSGs) in Cape Verde are a pre-existing, culturally embedded institution with significant, yet underutilised, potential as a conduit for building climate resilience (Benebere et al., 2025; Mudzengi et al., 2025). Translating this latent potential into scalable, equitable policy requires a deliberate and nuanced shift across multiple domains (Chatsiwa, 2024). First, national policymakers must formally integrate WSGs as implementation partners within national climate adaptation frameworks, such as Cape Verde's Plano Nacional de Adaptação às Alterações Climáticas (PNACC). This requires designing financial instruments that leverage the groups' collective structure. For instance, matching grant schemes, where public funds augment group savings for climate-resilient assets, could enhance adaptive capacity (Maziya et al., 2024). Similarly, developing collective, index-based insurance products could mitigate risks that deter investment (Moonga et al., 2025). Such integration acknowledges WSGs as viable mechanisms for aggregating and deploying the financial capital critical for adaptation (Ncube & Shoko, 2025).

Concurrently, international partners must expand their perception of WSGs beyond microfinance vehicles to recognise them as active agents of climate adaptation (Jemal, 2025; Ename Minko, 2025). This reframing demands programme design that supports context-specific, agroecological innovation (Ncube & Shoko, 2025). Supporting WSGs as adaptation actors entails facilitating participatory action research, where groups trial and evaluate climate-smart agricultural techniques using their internal lending (Musasa, 2024; Shiba et al., 2024). This aligns with evidence that farmers' direct experiences are crucial for adopting resilient practices (Nocezo et al., 2024). Furthermore, strengthening this role requires bolstering not only financial capital but also the psychological capital—the hope, efficacy, and optimism—of members, a significant determinant of successful adaptation (Mogge, 2025).

Scaling the impact of WSGs presents practical challenges that must be foregrounded (Jonas et al., 2025). A critical avenue is digital inclusion (Mafuse et al., 2025). Bridging WSGs with mobile banking can enhance transaction security and efficiency, as evidenced by fintech innovations in West Africa (Bello et al., 2024). However, this is contingent on addressing digital literacy gaps to prevent excluding the most vulnerable (Mupaikwa, 2025). Moreover, the complex security landscape of the Sahel presents an exogenous risk, necessitating conflict-sensitive programme design that strengthens social cohesion as a non-material dimension of resilience (Mushikiwabo, 2024).

A paramount consideration is gender equity (Maka, 2025). Layering adaptation responsibilities onto WSGs without deliberate design risks exacerbating the unpaid labour burdens of already time-poor women (Maroyi, 2024; Zamasiya et al., 2025). Interventions promoting practices like agroforestry must therefore be paired with labour-saving technologies to avoid negatively impacting women's wellbeing (Mdiya et al., 2025). The goal must be to catalyse the empowering potential of collectives without instrumentalising them, requiring feminist-informed monitoring to ensure community resilience gains are not achieved at the cost of women's individual resilience (Ogunmodede, 2024).

In conclusion, capitalising on these collectives demands strategic co-option and sensitive support (Maziya et al., 2024). It requires policymakers and development actors to re-imagine WSGs as key nodes in a decentralised climate resilience network (Mdiya et al., 2025). By channelling tailored financial products, agroecological knowledge, and digital tools through these trusted structures, there is potential to significantly enhance smallholder adaptive capacity (benebere et al., 2024). This potential will only be realised if scaling is pursued with an unwavering commitment to addressing digital divides, navigating regional instability, and ensuring interventions alleviate rather than intensify the gendered inequalities that underpin vulnerability (Chatsiwa, 2024; Maka, 2025).

CONCLUSION

In conclusion, this perspective has argued that women's savings collectives constitute a critical, yet undercapitalised, social infrastructure for building climate resilience among smallholders in Cape Verde (Mogge, 2025). These groups represent a pre-existing and culturally embedded form of gendered social capital that extends beyond mere financial functions (Moonga et al., 2025; Mudzengi et al., 2025). The central proposition is that resilience is more effectively built by aligning with and strengthening such endogenous institutions, rather than by superimposing external frameworks, a logic supported by evidence from analogous African contexts (Bello et al., 2024; Maka, 2025; Mushikiwabo, 2024). Strategically investing in these collectives thus offers a more sustainable and equitable model for adaptation than standalone technocratic programmes, which frequently overlook local socio-economic realities and agency (Chatsiwa, 2024; Ncube & Shoko, 2025).

This analysis synthesises financial inclusion, gender empowerment, and ecological adaptation within a specific Sahelian island context (Ename Minko, 2025). It repositions savings groups from simple poverty-alleviation vehicles to foundational units for managing climate risk (Jemal, 2025). Evidence indicates their social cohesion and collective governance are as vital as their financial pools for building adaptive capacity, enabling the adoption of agroecological practices (Maroyi, 2024; Mupaikwa, 2025), facilitating joint investment in drought-resistant inputs (Shiba et al., 2024), and providing a psychosocial buffer against climate-induced stresses (Mdiya et al., 2025). For a climate-vulnerable nation committed to gender equality like Cape Verde, leveraging this grassroots infrastructure is a strategic imperative.

Consequently, national climate policies and agricultural extension services must reorient to formally recognise, partner with, and build the capacity of women's savings groups (Jonas et al., 2025). This necessitates a shift from a delivery to a facilitation paradigm, where agents engage collectives as co-creators in knowledge dissemination (Benebere et al., 2025; Jonas et al., 2025). Financial institutions should innovate credit models that recognise the collective financial history of these groups to unlock tailored climate-smart agricultural loans (Ogunmodede, 2024). Furthermore, integrating resilience training directly into existing group structures, a method proven effective elsewhere (benebere et al., 2024; Mafuse et al., 2025), could dramatically increase the reach of adaptation knowledge.

Future research must generate granular, context-specific evidence (Maka, 2025). Priorities include longitudinal studies on how group-facilitated investments translate into improved household resilience indices, particularly food security (Zamasiya et al., 2025), and research into effective modalities for linking groups to formal climate finance and insurance (Ename Minko, 2025; Jemal, 2025). Investigations into how the collective agency nurtured in these groups might contribute to broader community stability and mitigate drivers of insecurity are also needed (Moonga et al., 2025). The interplay between collective action for natural resource management, such as communal agroforestry (Maziya et al., 2024; Nocezo et al., 2024), and the financial governance of savings groups presents another key interdisciplinary avenue.

Ultimately, climate resilience in Cape Verde and the Sahel will be determined at the grassroots (Maziya et al., 2024). This analysis underscores that the most dignified and promising pathway is not through parallel systems, but through the strategic empowerment of existing social structures where women lead (Mdiya et al., 2025). Capitalising on women's savings collectives aligns with both national ambitions and the continental vision of an integrated, prosperous Africa built on self-reliance and inclusive development. It champions a model where resilience is grown from within, catalysed by the financial ingenuity and social solidarity of Sahelian women—who are not merely saving money, but potentially saving livelihoods in the face of an uncertain climate.

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