

Empowerment in action: savings groups improving community water, sanitation, and hygiene services

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With 748 million people worldwide lacking adequate water, sanitation, and hygiene (WASH) services (WHO/UNICEF, 2014), increased access to these services is a significant global challenge. Savings groups (SGs) combined with social empowerment strategies can be used to engage communities meaningfully in addressing development challenges such as access to clean water and a functioning latrine. As participants in PCI's SG initiative entitled Women Empowered (WE), women have independently identified WASH needs in their communities and have organized and carried out collective actions to improve their situation. This paper highlights results from a qualitative study in which PCI looked at SGs within two international development programmes in urban and rural Guatemala. The paper explores key opportunities in implementing an integrated, social and economic empowerment strategy and how changes in self-efficacy and leadership can lead to positive community impact. PCI found that participation by women in rural and urban Women Empowered SGs contributes to increased decision-making abilities and leadership, as well as increases in collaborative, collective actions at the community-level. Moreover, when one integrates SGs as a component of larger, multi-intervention development programmes, one can create a facilitative environment which encourages SGs to participate as active development partners rather than passive development recipients.

Keywords: savings groups, social empowerment, collective action, water and sanitation, Guatemala

OUR WORLD IS FACING a critical global challenge in water, sanitation, and hygiene (WASH). According to a WHO/UNICEF (2014) joint monitoring report, in 2012, 748 million people lacked access to improved drinking water sources, while 2.5 billion lacked access to improved sanitation facilities; more than 60 per cent of these were living in rural areas. Additional factors of influence such as poverty, rapid urbanization, shifting climates, and drought only exacerbate these issues. Complex development challenges, like access to quality WASH services such as clean water

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and sanitary systems, can only be addressed through the engagement of those most affected.

Savings group (SG) methodologies can serve as a key strategic intervention to actively engage communities in generating solutions to their own health and development challenges. In SGs, members are given the opportunity to develop financial and leadership skills, explore their environment, and plan and execute collective actions in their communities. And with global WASH needs as great as they are, access to additional and improved WASH services is a trending priority area seen on the social agenda set by SGs time and time again.

This paper outlines findings from a qualitative study completed in urban and rural areas of Guatemala, where Project Concern International (PCI) – a leading global health and development organization – is introducing an innovative variation on traditional SG methods. Through PCI's integrated economic and social SG programme, entitled *Women Empowered* (WE), SGs are leading community-level initiatives that include advocacy and education around WASH issues, and supporting development of new infrastructure and water systems. By merging best practices in savings-driven microfinance and community mobilization techniques, the WE approach capitalizes on the potential of women as leaders and, through a comprehensive programme design, facilitates an environment where community members themselves can work to improve community and social outcomes.

This study drew upon PCI's rich history of programmes in Guatemala, where both SGs and WASH needs abound. The core objectives of the study were the following:

- Explore SGs as a practical platform for collective action on WASH challenges and document specific examples of actions carried out at the community level, comparing and contrasting rural and urban programmes.
- Identify factors contributing to success in mobilizing SGs to recognize, analyse and act on development challenges that matter most to them.
- Contribute to the growing body of research which points to the significant role of SGs in creating not only financial, but social and community empowerment in extremely vulnerable populations.

Following a brief contextual framework and overview of PCI's WE implementation in Guatemala, this paper outlines key results and contributing success factors in forming SGs for positive community impact, including implications for future programming and further learning.

Contextual framework

Financial empowerment in SGs

Savings groups are a critical tool for developing the financial capacity of communities, providing a bridge to financial independence and inclusion in formal financial systems. They often reach the poorest of the poor, who lack access to formal financial services such as microfinance institutions or banks (Nelson, 2013). In SG methodologies, group members bring together their own resources and, over time, develop a pool of funds from which members can take loans for productive,

social, or health purposes. SGs have been recognized in development discussions because of their success in providing marginalized populations, especially women, with access to financial services, which has helped them to increase their income and productivity, as well as make financial decisions within and outside the home.

Social empowerment and collective action in SGs

While SGs play a critical role in addressing the basic financial needs of the populations they serve (Nelson, 2013), there are benefits that go well beyond access to financial resources. Owned by and operated within often extremely isolated communities, SGs serve as a platform or 'safe space' for women to build a social support system through sharing and reflection on their personal lives and surroundings (Sanyal, 2009). This process organically generates a sense of solidarity and friendship, as well as a collective consciousness around issues affecting members. The social cohesion which develops in SGs, contributes to an increased sense of possibility for their members to create changes in their own lives (Donovan, 2009). As a result, women become more active, leading decision-making processes and seeking and/or providing information at home or in the community. A sense of self-confidence and collective empowerment ensues, which often leads to groups advocating on behalf of their members or carrying out social actions and community-level projects. Sanyal (2009) found that more than a third of microfinance groups studied in West Bengal, India had carried out some type of collective social action in response to a problem or need identified, partly attributing this to increased social capital among the women. In Pact International's WORTH programme in Nepal, Odell (2011) found that more than 95 per cent of SGs had engaged in social action, while 80 per cent had contributed to building much needed physical infrastructure in their community. Empowered SGs can clearly play an important social role, providing peer support, leadership, and coordination in their communities.

Integrated SG programming for increased results

As part of the Aga Khan Foundation's Learning Initiative entitled 'Beyond Financial Services', several studies were completed which looked at SGs and their interaction with or participation in activities outside the groups' regular financial or operational functions. Although the studies were heavily focused on programmes implemented in the Africa and Asia regions, they showed that globally there are benefits to implementing SGs with complementary development services. In fact, in many cases these strategies can serve to increase the overall effectiveness of all interventions in a mutually reinforcing cycle. The aforementioned WORTH programme, for instance, coupled SGs with literacy and rights and advocacy training, which produced a rippling effect, culminating in the achievement of the project's overarching goal of women's empowerment (Odell, 2011). Recognizing that SGs are implemented within an unlimited number of contexts and that most SGs are as much a social institution as a financial one, Rippey and Fowler (2011), in their synthesis of these studies, invite practitioners to explore strategies to effectively train and manage

SGs in support of both their financial and social functions (group level) as well as leverage SGs in response to wider development challenges (programme level).

PCI currently implements adapted versions of its *Women Empowered* programme in 12 countries spanning Africa, Asia, and Latin America. The WE SG methodology is built in to a variety of development programme ‘platforms’ which include HIV/AIDS, disaster risk management, health and nutrition, and livelihoods, among others. In Latin America, PCI and its partners implement WE SGs in Nicaragua, Guatemala, Bolivia, and Haiti – all of which operate within larger programme platforms with varying activities and objectives. WE SGs are trained to set and follow their own social agenda, which at times coincides with larger project activities and other times falls outside of the scope of the project, depending on the topics identified by groups. One recurring theme observed, irrespective of the country or region, is that SGs care about WASH challenges in their communities. In Bolivia, one group organized the construction of a community latrine and contributed their own resources alongside the local government. In Liberia, SGs coordinated with local authorities to prioritize WASH in their neighbourhoods, including four groups who led the construction of community latrines and at least three groups who formed WASH education subcommittees. The importance of these SGs in contributing to the development of their own communities, and thus the achievement of overarching development programme objectives, cannot be overstated.

Women Empowered in Guatemala

The need: WASH challenges in Guatemala

Despite investments by the Guatemalan government and international aid organizations, WASH services and systems in both urban and rural communities of Guatemala remain deficient. The status of services provokes both environmental as well as continued public health challenges. In rural areas of the highlands where PCI operates, water itself can be scarce (if available at all) and is typically obtained through rainwater catchment systems or collection from the nearest body of water. Urban areas generally have more direct and easier access to water sources, often paying a private water service company or obtaining it from a community well.

Public and private waste management services are inadequate in Guatemala, which encourages the common practice of burning waste in both urban and rural areas. Sanitary systems are also a challenge for many communities, where latrines can be limited in numbers and quality. Certain urban settlements have access to better (although often still inadequate) latrines and sanitary systems, both communal and private. Open defecation, dirty water runoff, and lack of water entirely during drought periods are just a few of the health challenges faced by communities in rural and urban Guatemala.

PCI’s response

In response to these and other challenges in Guatemala, PCI has implemented two multi-intervention development programmes, targeting both rural and urban

communities. PAISANO (*Programa de Acciones Integradas de Seguridad Alimentaria y Nutricional del Occidente*) – a Spanish acronym for ‘Integrated Food Security and Nutrition Actions Programme’ – is a Multi-Year Assistance Programme funded by USAID and implemented by Save the Children and PCI with the overall objective to reduce chronic malnutrition in rural communities in the Western Highlands of Guatemala, where limited economic productivity and vulnerability to shocks such as drought are prevalent. Project activities include delivery of commodities to diversify diets, health and nutrition training, and increased economic and social opportunities through *Women Empowered* SGs.

Barrio Mio – Spanish for ‘My Neighbourhood’ – is a USAID/OFDA funded programme that operates in urban communities of Mixco, which is Guatemala’s second largest city and is characterized by informal housing settlements dangerously constructed on steep plots of land and presenting a high risk for inundation and landslides. The overarching programme objective is to build safer communities and maximize resilience through improved housing, improved WASH systems and infrastructure, and increased economic and social opportunities through *Women Empowered* SGs.

Women Empowered (WE)

PCI builds WE SGs into its development programmes as a key strategy to increase opportunities for women to empower themselves in the economic and social spheres, as well as support the broader achievement of programme goals. WE SGs are unique in that they incorporate social capital-building techniques such as participatory learning, community action planning, and leadership development strategies directly into their regular SG operations. For example, the social sharing that naturally occurs in traditional SGs is purposefully built into WE meeting proceedings through a structured social issues discussion around topics of interest and importance to the group. At each meeting a new member is given the opportunity to chair the meeting, coordinating financial transactions and leading the social discussion. Through rotating leadership responsibilities, every member is taught how to address the group and facilitate a process of reflection and social analysis. With support from the PCI community facilitator, groups then develop an action plan with associated activities, resources required, and persons responsible in order to achieve a specific identified goal.

By incorporating these modifications to traditional SG operations, PCI’s objective is to leverage the SG foundation (regular meetings, leadership roles, social cohesion) to intentionally create the conditions needed for women to set out on a process of individual and collective social empowerment, driving them to take action on their own recognized needs. This, coupled with financial empowerment in SGs, serves to strengthen participants’ capacity to further promote and increase relevant programme objectives.

Methodology

Overview

Through a series of qualitative group interviews, PCI collected contextual data on the situation in which WE SGs operate in Guatemala, including leadership and community participation by women and information on WASH activities led by SGs in both urban and rural settings. The overall intent was to provide an improved understanding of the environment, practices, and community-level actions related to social empowerment and WASH in SG implementation. A group interview guide was designed specifically to: 1) identify actions carried out by SGs related to WASH improvements; and 2) learn more about the relationship between the social dynamics in groups and the actions taken (success factors). The instrument contained 24 questions and covered topics such as WASH attitudes and behaviours; WASH information received by groups; decision-making in the household around WASH; leadership and participation in the community; and WASH-related actions taken at the community level. SG group interviews were completed by PCI field staff in the local language of the groups and interviewers took notes themselves, which were coded and entered into a database for analysis. Data were analysed through frequency counts of the most common responses.

Sampling

PCI's portfolio of savings groups in Guatemala includes a total of 363 groups, 20 of which operate in urban settlements within the municipality of Mixco. The groups comprise mostly women (97 per cent) and all participants live in situations of extreme vulnerability (based on levels of health and poverty). Of this total universe, 95 groups were included in the sampling frame for this study based on one criterion: the age of the group. Because group development is an ongoing process which only *in time* leads to gradual changes in attitude and self-efficacy, groups operating for 12 months or more were considered for participation. The available time and resources to conduct the study allowed for a total of 49 interviews (41 rural and 8 urban) with randomly selected groups. A total of 956 respondents participated in the interviews (797 rural, 159 urban), with an average of 20 people participating per group.

Results

SGs leading WASH transformation

Data collected show that WE SGs provide a viable platform to promote community-level organizing and action in response to needs identified by group members. Almost half of the total groups interviewed had coordinated and/or led some type of community-level activity related to WASH. A total of 22 SG-driven WASH actions (18 rural, 4 urban) were documented during group interviews. They were categorized into four classifications: sanitation campaigns, awareness-raising/education campaigns, advocacy, and development of infrastructure.

Of the 18 actions carried out in rural areas under PAISANO, some related to organizing garbage pick-up and community clean-ups, while the majority focused on educating community members around WASH issues. In two (particularly extraordinary) examples, one group took the initiative to clean the community's water system piping and another coordinated with the local community-based government authorities to establish a water rationing scheme during a drought period. In the latter example, the interviewees stated that the group took this action based on their desire for all community members to have equal access to potable water.

In urban communities of Barrio Mio, activities promoted by women reflected the different types of needs found in those communities, as well as the different opportunities for engagement of women as leaders in the urban environment. The four actions carried out by urban groups for the most part belonged to different categories from those of the rural actions, namely advocacy and development of infrastructure. One of the groups visited the Ministry of Health (MOH) to advocate for elimination of various mosquito breeding sites, and another coordinated with the local municipal government and university students to organize a community education campaign against throwing waste in the streets. The two groups that worked on infrastructure-related projects mobilized both human and financial resources to: 1) build a community drainage system; and 2) build retaining walls out of recycled tyres. The urban SGs engaged additional stakeholders, such as the MOH and universities, to carry out these more complex activities. This level of stakeholder engagement was not reported in rural areas.

In both rural and urban cases, the actions and activities documented show that SGs can reach far beyond their traditional role as a financial capacity building tool, and can be used as a platform to actively engage communities as partners in solving their own health and development challenges.

Key success factors in SG empowerment for action

The SG social agenda

During the group interviews, SGs revealed that the topics of water, sanitation, and hygiene are on their social agendas, in both the rural and urban settings. All groups indicated WASH as a topic of importance to the group and the majority of them had discussed water, sanitation, and/or hygiene at one or more meetings. Through these discussions, the large majority of groups detected a WASH-related need in the community, and listed such challenges as water scarcity, contamination of water sources, insufficient waste management, absent latrines and drainage systems, and illness in the community due to lack of adequate sanitary systems and practices, among other challenges.

Furthermore, almost all SGs that detected and discussed a need also indicated that they felt they could do something as a group to change their situation, pointing to a sense of collective empowerment felt by the groups. The social issues discussions, therefore, became a critical factor in SGs' ability to identify, reflect and act on specific needs in the community. The creation of a collective social agenda promoted a sense

of solidarity which in turn led to groups not only feeling they have the capacity to make change, but actually taking concrete steps toward achieving that change.

Leadership and participation by women in SGs

Data showed remarkable levels of leadership and engagement of women at the household and community levels in both rural and urban SGs. The majority of group members expressed that in their households they participate equally as decision-makers when it comes to WASH and protecting the health of their families. This is particularly impressive in a conventionally *machista* culture – a culture characterized by men serving as the head of the household and maintaining control over final decisions, especially as they pertain to the healthcare of women and children. In fact, many women from the WE SGs reported that when it came specifically to water, sanitation, and health issues, they felt they had greater decision-making power than their husbands. This was true in both rural and urban groups. Additionally, 43 groups (88 per cent) reported at least one member participating in a leadership role in the community, whether as a member of local government, a women's network, a volunteer leadership or health position, or a member of a community-based committee focused on disaster risk management.

Several groups had implemented an activity to educate their community on WASH-related issues, supporting what Cheston and Kuhn (2002) call a 'positive cycle of self-esteem and respect in the community', where women in SGs begin to develop confidence, visualize themselves as leaders, and are then viewed by community members as such, which reinforces a now virtuous, instead of vicious, cycle.

The data support the idea that when all women in SGs are given an opportunity to challenge their leadership skills through strategies such as the rotating group facilitation policy in WE, they begin to display leadership in other areas of their lives. A positive causal relationship appears to exist where women who exercise leadership and decision-making power through participation in SG activities then go on to participate more actively in the home, as well as in leadership roles within their community.

There also seems to be a positive relationship between participation in community leadership roles and community-level actions being carried out by SGs. In groups where there was no participation by women in any type of leadership role in the community, fewer actions were carried out. In other words, 76 per cent of WASH actions documented were by SGs where women members had representation in some type of leadership role in the community. Leadership development opportunities for SGs are therefore indispensable in generating the capacity to carry out higher-level community actions. Providing opportunities for women to build and exercise leadership skills in their group, home, and community can be considered essential in the development of integrated programmes which aim to promote SG engagement in activities outside the SG itself.

The facilitative environment

The PAISANO and Barrio Mio programmes each have a different overarching focus and objectives, which, along with the setting in which SGs operate, not only affected the types of WASH activities that SGs engaged in, but also may have affected their rate of perceived success. For example, the SG-led WASH infrastructure projects in Barrio Mio, such as the community drainage system and retaining walls, were part of the programme's overall objectives and therefore were largely facilitated by the programme itself, which provided (some, not all) technical and financial resources to complete the activities. Also built into Barrio Mio were regular sensitization and capacity building for SGs around WASH and its importance in the healthy development of families. Key strategic partners in Barrio Mio include the local municipal government, MOH, and local universities, which facilitated increased levels of access by SGs to these institutions. All activities documented in urban areas were considered by groups to have met their objectives, and it is clear that the structural and institutional support provided by the Barrio Mio platform contributed to this success. The strategic integration of WE SGs into Barrio Mio proved effective in achieving the programme's overall goal of improved WASH infrastructure and practices, with both parties (SGs and the implementing organization) partnering to achieve that goal.

In the PAISANO programme, groups relied solely on learning about WASH issues through community knowledge (school events, media sources, social discussions during SG meetings). Still, nearly 44 per cent of rural groups interviewed in PAISANO planned and carried out some type of community activity related to WASH. Through the social analysis and action planning characterized by the WE methodology, a group could potentially identify any social challenge they wish, but women prioritized WASH, indicating the level of need in rural communities. The large majority of actions documented in rural areas (89 per cent) were considered by the groups to have met their objectives. However, unlike in the urban areas of Barrio Mio, these groups potentially lacked the institutional support in managing WASH issues specifically, which may have affected their rate of perceived success. It is important to consider that when planning an integrated SG project, implementing organizations are prepared as much as possible to support SGs in the achievement of the goals proposed in their social agenda, whether that be through the programme's existing infrastructure and resources (human, financial, or other) or through local and international partnerships.

Implications

Through this study PCI explored the great potential women in SGs have to collectively own and manage their own development initiatives, in this case, improved WASH services. Faced with a global challenge as serious as access to clean water and sanitation services, development programmes should take into account community members themselves (particularly women) as the key stakeholders that they truly are. Results showed that when women have the opportunity to empower themselves through developing a consciousness of their surrounding environment

and needs, increasing financial capacity, participating in decision-making processes, and planning for action on issues of mutual concern, they can create transformational change for themselves, for their families, and for their communities. If the development community purposefully influences the conditions in which SGs operate (structuring a self-determined social agenda and implementing within larger development platforms), we can promote even further the inherent dynamic of empowerment which emerges as a result of the group development process.

Key factors contributing to SGs' capacity and desire to take collective action included setting and following a social agenda, participating in leadership roles (within and outside the group), and the implementing organizations' ability to create a facilitative environment where empowered SGs are leveraged to promote larger development objectives which respond to their needs. Within comprehensive development programmes such as Barrio Mio, strategic public-private partnerships are also essential, while keeping in mind that perhaps the most important partners can be found in community members themselves.

One challenge revealed in training SGs to set and follow their own social agenda is that the implementing organization should be prepared to support groups through the achievement of the goal of their choice, whether related to WASH, disaster risk-management, or women's rights and advocacy issues. The implementing organization's capacity to facilitate technical support to groups as they pursue their social endeavours could have implications in terms of the effectiveness and sustainability of their efforts in the long term.

The results from this study along with the research cited throughout, show that SGs have and will continue to collaborate on social issues of importance to them, and that it is beneficial for development practitioners to train SGs to purposefully do this as a parallel social empowerment activity which complements their economic functions. Practitioners can also successfully design holistic programmes that capitalize on the SG as a platform to increase social and community engagement and leadership. Through the resulting collective actions, SGs can then go on to carry out a larger and exceptionally valuable development role in their communities, in partnership with implementing organizations and in response to their own identified needs.

Future opportunities for learning include exploring the use of group financial resources in support of collective actions, as well as the effectiveness and sustainability of community-level actions led by groups. Practitioners can also look for an emerging trend in developing partnerships with formal financial institutions to develop WASH services for the poor, such as Water.org's WaterCredit (<http://water.org/solutions/watercredit/>), a strategy that could provide groups with the financial capacity to carry out larger WASH projects, yielding higher impact results and contributing as an additional factor of influence in the global WASH challenge.

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