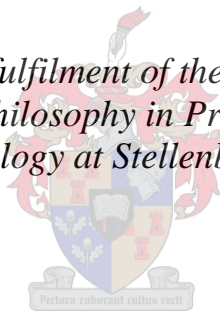


Microfinance as a tool for socio-economic empowerment of rural women in Northern Malawi: A Practical Theological Reflection

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Thesis presented in fulfilment of the requirements for the degree of Doctor of Philosophy in Practical Theology in the Faculty of Theology at Stellenbosch University



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Declaration

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April 2022

Abstract

Poverty is a multifaceted, gendered global challenge that affects women significantly more than men. To alleviate poverty and achieve sustainable development, women in the Global South are engaging in microfinance. Microfinance is the provision of financial services to underprivileged people who cannot access credit from commercial banks and is proving to be a tool of socio-economic empowerment of women from rural areas. This study explores the ways in which the church can promote the microfinance model of savings and loans in a holistic and sustainable way.

This study discusses poverty and the feminisation of poverty in the light of the gender and development (GAD) approach and explores the status of women in Malawi in terms of education, health, agriculture, the environment, politics, issues of gender-based violence and socio-economic empowerment. African women theologies and transnational feminism are the theoretical lenses used to explore the advancement of the socio-economic empowerment of rural women in the Global South in the context of economic globalisation. Identified as feminist liberation theologies that seek justice and liberation of all people, African women theologies, are used as the theological lens to analyse the socio-economic empowerment of women in order to explore how women can be liberated from the oppression caused by economic injustice.

As a qualitative empirical study, this research explores the nature and impact of existing savings and loans groups run by rural women in the communities of Bwengu and Bolero in Northern Malawi. With a view to understanding the role of the church in microfinance with regards to rural women, clergy from the Henga and Nyika Presbyteries and church leaders of the CCAP Synod of Livingstonia and the Malawi Council of Churches were also included in the study. The findings from the empirical research indicate that microfinance is beneficial to individual women, their families and communities as the savings and loan model encourages women to save money from their resources. Through the savings and loan groups, it appears that women are empowered socio-economically and they become financially independent. The findings also indicate that women who are involved in savings and loan groups can now participate in decision making at household and community levels. Furthermore, women's involvement in such groups assists in reducing incidents of gender-based violence at the household level because women are making a substantial contribution to the household income. The microfinance model of savings and loans is, therefore, deemed to be both holistic as it encourages women to save from what they have and to generate social capital and spiritual inspiration as they work together in solidarity through the groups.

These findings call the church to engage with such models of economic development as they highlight the fact that the churches are aware of microfinance initiatives but the churches have not engaged in

the initiatives. However, there is need for the churches to engage in such initiatives because they empower the communities. In order to promote holistic and sustainable microfinance, the church has to advocate for economic justice and build the capacities of its members concerning microfinance. The church should, therefore, seek to encourage all including men, women and youth to engage in microfinance so that the entire community is lifted and empowered socio-economically.

Opsomming

Armoede is 'n veelvlakkige globale uitdaging waarby gender ook 'n rol speel; dit raak vroue beduidend meer as mans. Vroue in die Globale Suide maak gebruik van mikrofinansiering om armoede te verlig en volhoubare ontwikkeling te bewerkstellig. Mikrofinansiering is die voorsiening van finansiële dienste aan minderbevoorregtes wat nie toegang tot krediet van kommersiële banke het nie en blyk 'n instrument van sosio-ekonomiese bemagtiging van vroue in landelike gebiede te wees. Hierdie studie ondersoek maniere waarop die kerk die mikrofinansieringsmodel van spaar-en-leen op 'n holistiese en volhoubare manier kan bevorder.

Die studie bespreek armoede en die feminisering van armoede volgens die gender en ontwikkeling (GAD) benadering, en ondersoek die status van vroue in Malawi wat betref onderwys, gesondheid, landbou, die omgewing, politiek, gender-gebaseerde geweld, en sosio-ekonomiese bemagtiging. Die teoretiese lense van Afrika-vroue-teologieë en transnasionale feminisme word gebruik om die bevordering van die sosio-ekonomiese bemagtiging van landelike vroue in die Globale Suide in die konteks van ekonomiese globalisering te ondersoek. Afrika-vroue-teologieë, wat geïdentifiseer word as feministiese bevrydingsteologieë wat geregtigheid en bevryding van alle mense nastreef, word gebruik as die teologiese lens om die sosio-ekonomiese bemagtiging van vroue te analiseer ten einde te ondersoek hoe vroue bevry kan word van die onderdrukking wat deur ekonomiese onreg veroorsaak word.

Hierdie kwalitatiewe empiriese studie ondersoek die aard en impak van bestaande spaar-en-leningsgroepe wat deur landelike vroue in die gemeenskappe van Bwengu en Bolero in Noord-Malawi bestuur word. Predikante en kerkleiers van die Henga- en Nyika-sinodes, die Livingstonsiasinode van die Church of Central Africa Presbyterian (CCAP) en die Malawi Raad van Kerke is ook by die studie betrek met die oog daarop om die rol van die kerk in mikrofinansiering met betrekking tot landelike vroue te verstaan. Die bevindings van die empiriese navorsing dui daarop dat mikrofinansiering voordelig is vir individuele vroue, hul gesinne en gemeenskappe, aangesien die spaar-en-leningsmodel vroue aanmoedig om van hul middele te spaar. Dit blyk dat spaar-en-leningsgroepe bydra tot die sosio-ekonomiese bemagtiging en finansiële onafhanklikheid van vroue. Die bevindinge dui ook daarop dat vroue wat by spaar-en-leningsgroepe betrokke is, betrek word by besluitneming op huishoudelike en gemeenskapsvlakke. Verder dra vroue se betrokkenheid by sulke groepe by om voorvalle van gender-gebaseerde geweld op huishoudelike vlak te verminder omdat vroue 'n beduidende bydrae tot die huishoudelike inkomste lewer. Die mikrofinansieringsmodel van spaar-en-lenings word dus as holisties beskou, aangesien vroue van die middele tot hul beskikking

spaar; dit genereer ook sosiale kapitaal en geestelike inspirasie aangesien die vroue in solidariteit in die groepe saamwerk.

Hierdie bevindinge roep die kerk op om met sulke modelle van ekonomiese ontwikkeling in gesprek te tree, aangesien dit beklemtoon dat kerke bewus is van mikrofinansierings-inisiatiewe, maar nie aan die inisiatiewe deelneem nie. Daar is egter 'n behoefte daaraan dat kerke aan sulke inisiatiewe deelneem omdat dit gemeenskappe bemagtig. Ten einde holistiese en volhoubare mikrofinansiering te bevorder, moet die kerk pleit vir ekonomiese geregtigheid, en lidmate se vermoëns rakende mikrofinansiering opbou. Die kerk moet dus poog om almal, insluitend mans, vroue en jongmense, aan te moedig om mikrofinansiering te beoefen sodat die hele gemeenskap sosio-ekonomies opgehef en bemagtig word.

Dedication

This work is dedicated to God Almighty – the Father, the Son and the Holy Spirit for His grace that I can go this far. It is also dedicated to my husband George Chilongozi and our children Chisomo, Deborah and Emmanuel.

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First of all, I give my sincere thanks to the Almighty God – the Father, the Son and the Holy Spirit who has brought me this far. Thank you LORD for your faithfulness, your mercies and your loving kindness and for assuring me that this is your will for my life. Lord, you have been my strength throughout this journey.

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Make me to know your ways, O LORD; teach me your paths. Lead me in your truth, and teach me, for you are the God of my salvation; for you I will wait all day long. Psalm 25:4-5.

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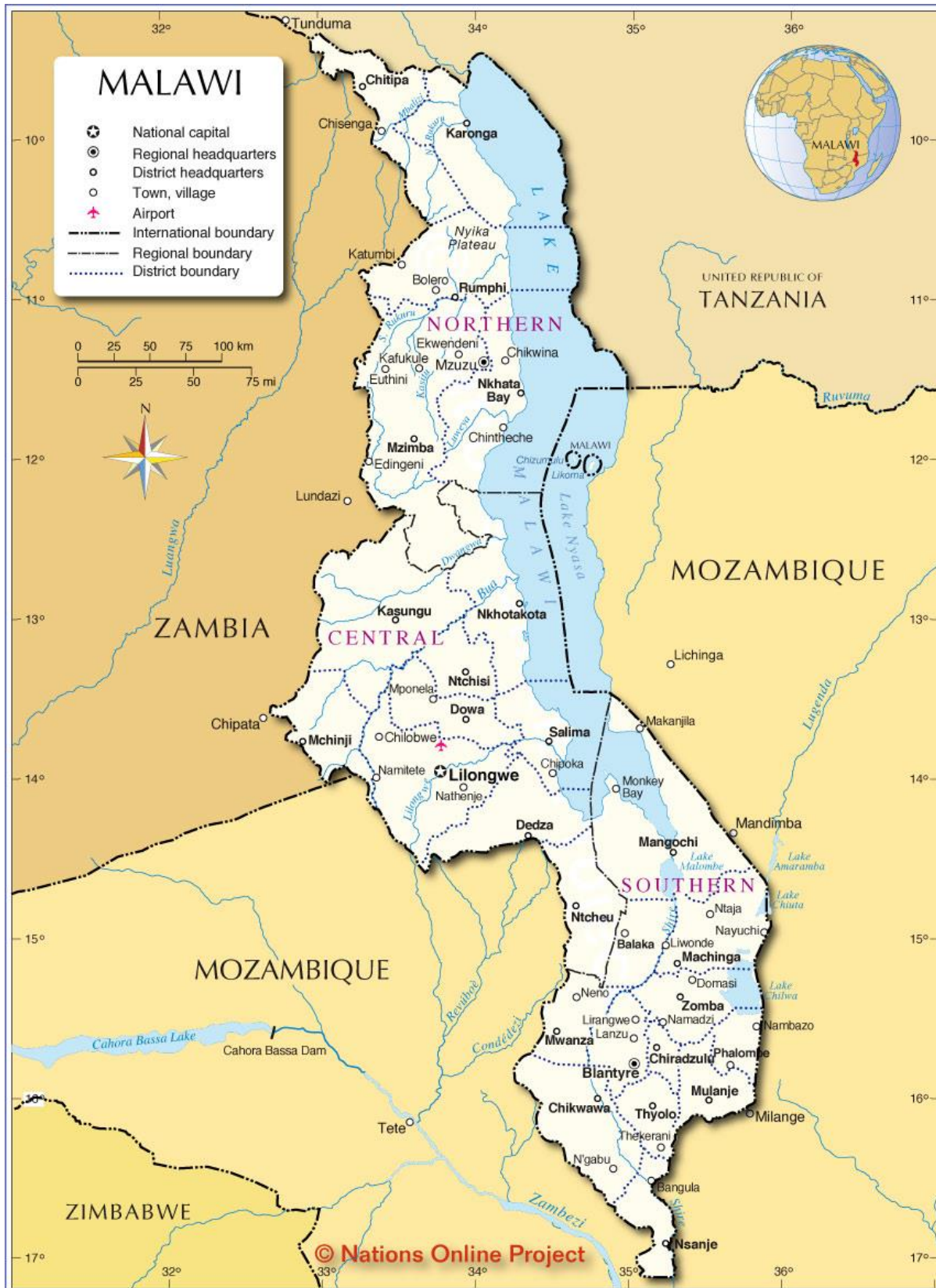
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List of Acronyms and Abbreviations

AACC	All African Conference of Churches
AGEM	Advisory Group on Economic Matters
CCAP	Church of Central Africa Presbyterian
CCPD	Commission on the Churches' Participation in Development
CEDAW	Convention on the Elimination of All forms of Discrimination Against Women
COMESA	Common Market of Eastern and Southern Africa
FBOs	Faith-based Organisations
FPE	Free Primary Education
FISP	Farm Input Subsidy Programme
GABLE	Girls Attainment in Basic Literacy and Education
GABLE-SMC	Girls Attainment in Basic Literacy and Education – Social Mobilisation Campaign
GAD	Gender and Development
GBV	Gender-based Violence
MAMN	Malawi Microfinance Network
MCC	Malawi Council of Churches
MFI	Micro Finance Institutions
MMF	Malawi Mudzi Fund
MRFC	Malawi Rural Finance Company
NABW	National Association of Business Women
NCWID	National Commission on Women in Development
NGO/GCN	Non-Governmental Organisation Gender Coordination Network
NGOs	Non-Governmental Organisations
NGP	National Gender Policy

PAP	Poverty Alleviation Programme
PHC	Primary Health Care
SACA	Smallholder Agricultural Credit Administration
SADC	Southern Africa Development Community
SDGs	Sustainable Development Goals
SHGs	Self-Help Groups
SME	Small and Medium Enterprises
SRGBV	School Related Gender Based Violence
TNCs	Trans National Corporations
WCC	World Council of Churches

Map of Malawi



CHAPTER 1

INTRODUCTION

1.1 Introduction

The socio-economic empowerment of women is essential to ending extreme poverty and achieving sustainable development. Although women make a substantial contribution to socio-economic development, their work in reproduction and production is not counted (Momsen 2010:12). Furthermore, women are regarded as secondary income earners as their work is mostly confined to the private sphere either in the home or the neighbourhood (Moser 1993:27-33). Unfortunately, in the previous development approaches that emerged between the 1940s and 1970s, women were excluded from the development agenda and largely regarded only as recipients of development. It was only in the late 1980s and early 1990s when the Gender and Development (GAD) approach emerged that women were recognised as agents of change (Haddad 2010:122). As agents of change, women become pro-active in the designing and implementation of development projects, if empowered and supported.

Women's participation in development is crucial if development is to be sustainable as neglecting women in socio-economic development only results in increased poverty, economic injustice, gender inequality and gender-based violence. Furthermore, women should have equal access to education, health services, economic resources and financial services. This study on socio-economic empowerment of rural women focuses on church and development as well as religion and development. The rationale of the focus is to find out what role the church can play in promoting socio-economic strategies that are holistic and sustainable. In this regard, microfinance is recognised as a tool that empowers women by providing financial services to all women regardless of their social status and education levels. Against this backdrop, this study focuses on empowering women socio-economically through microfinance.

1.2 Background to the Study

The past three decades have seen the rapid growth of microfinance as a tool to end extreme poverty. Poverty is a global challenge that affects more people in the Global South compared to the Global North (World Bank Report on Poverty 2016). At the same time, poverty is higher in rural areas in comparison with urban areas (Chirwa 2002:1). Nevertheless, the United

Nations (UN) is working towards eradicating extreme poverty through the Sustainable Development Goals (SDGs). The SDGs are officially known as *Transforming our world: the 2030 Agenda for Sustainable Development*, which succeeded the Millennium Development Goals (MDGs) 2015¹. Both the MDGs and SDGs identified gender as a focus area in sustainable development - hence this study's focus on gender as a cross-cutting issue in development agenda.

Goal 5 of SDGs aims at achieving gender equality and empowering all women and girls by 2030. One of the targets of Goal 5 is “to undertake reforms to give women equal rights to economic resources, access to ownership and control over land. Women should have access to property, financial services, inheritance and natural resources, following national laws”. In this regard, Claassens (2016: xvii) argues that poverty and lack of resources can be described as a kind of violence that puts the vulnerable at risk, especially women. Consequently, women at different levels of society face more socio-economic challenges than men. Women are poorer than men are; hence, the term ‘feminisation of poverty’ coined in gender and development studies. It is also the case that rural women are denied access to credit facilities because most of them are uneducated and the banking institutions presume that the women would be defaulters (Cheston & Kuhn 2002:4). If women are denied access to financial services and are not empowered socio-economically, communities cannot achieve sustainable development as stipulated in SDGs 2030. This target can only be achieved when women are empowered socio-economically, of which microfinance can be a contributing drive.

It is estimated that fifty per cent of the global poor live in Sub-Saharan Africa and the most affected people are women and children. Women are vulnerable and marginalised in most societies and are usually denied equal access to education, property, land and even credit facilities (Momsen 2010:10). Here, poverty is a multi-faceted phenomenon that is expressed in different ways including lack of financial capacity to meet daily needs. LenkaBula (2007:1) states that “poverty and wealth cannot be understood in isolation from socio-political, ecological, economic, historical and geo-spatial contexts in which they exist and are encountered”. Consequently, poverty alleviation efforts should be multi-faceted and holistic (Corbett & Fikkert 2009:60). The UN agencies, governments and non-governmental organisations (NGOs) cannot do this alone but rather work in collaboration with the church,

¹The Seventeen SDGs follow and expound on the Eight MDGs 2015. The SDGs aim at eradicating extreme poverty and hunger, improving health and education, making cities more sustainable, combating climate change and protecting oceans and forests.

para-church organisations and faith-based organisations². The Church is one of the few institutions that are present in almost every community and works at the grassroots and often reaches out to people in the remotest areas where governments and most NGOs do not reach.

According to the World Bank Overview of Malawi (2016), “poverty and inequality remain stubbornly high” and over sixty per cent of the population is poor, living on less than 1.25 US dollars per day. Eighty-five per cent of the population in Malawi lives in rural areas and depends on subsistence farming for their livelihood (UNDP Malawi Report 2015). In addition, Malawi’s economy is agro-based and the country depends on rain-fed agriculture. As such, the state of the economy results in significant social and economic development challenges as it faces the consequences of climate change like drought and floods. Poverty is one of the hard-pressing issues in Malawi and is understood as a lack of power, freedom, infrastructure, facilities and financial capability. Thus, access or lack of financial services influences household income and food security (Chirwa 2002:3). Access to credit, for example, provides additional capital that can be invested in more profitable income-generating activities (Chirwa 2002:3). At the same time, access to credit helps households to access farm inputs such as seeds and fertilizer that would enhance food security.

Nevertheless, the challenge facing the church is that most of the Evangelical churches in Africa, and Malawi in particular, emphasise the spiritual well-being of its members and neglect socio-economic empowerment. This happens despite the fact that some of the Pentecostal and Charismatic churches that are mushrooming all over Africa are emphasising a ‘gospel of prosperity’ for every Christian. Here, Soboyejo (2016:3) notes that prosperity gospel emphasises on “wealth, health and total success”. In prosperity gospel, poverty is viewed as “lack of faith, lack of giving, a lack of knowledge or negative confession and thinking” (Kasera 2012:1). Also, it teaches that Christians can get out of poverty through giving, sowing seed and positive confession (Soboyejo 2016:3; Kasera 2012:7). This notion of wealth creation and prosperity is, however, problematic as it does not give people concrete ways on how they can get out of poverty. It also promotes laziness instead of working hard, consequently, increasing/widening the gap between the rich and the poor. As it were, preachers of the

²According to Tveit (2016:1) governments, bilateral donors, multilateral organisations and international development community are now recognising and appreciating the role of religion and religious actors in human and sustainable development.

prosperity gospel live luxurious lives³ (Soboyejo 2016:8). Although people in Africa are not necessarily poor entirely because of the prosperity gospel, it may be seen to exacerbate poverty. In Africa, most people still live in abject poverty, especially those living in rural areas.

This study's aim is to investigate the viability and sustainability of the micro-savings and lending model (VSLAs) for socio-economic transformation. The study will focus on micro-savings and lending model of microfinance as a way of empowering women socio-economically. Nevertheless, this is an interdisciplinary study as it integrates methods, tools, concepts and theories from a number of disciplines (Repko 2012:54), namely Practical Theology, Theology and Development, Gender and Development approach, feminist liberation theology and African women theologies.

1.3 The motivation for the Study and Focus

The first motivation for doing a study on microfinance arises from my background as an ordained female minister of the Church of Central Africa Presbyterian (CCAP), Synod of Livingstonia⁴. Having ministered in both rural, semi-urban and urban congregations in Northern Malawi and having once served as a director of the women's department in the Synod, motivated me to consider ways women can be empowered socio-economically. Knowing that women constitute the poorest sector of society, which is also the hardest hit by economic globalisation as well as working with women in the rural setup, brought awareness to me of the reality of the feminisation of poverty and how women suffer to make ends meet in many communities. Most women are subsistence farmers and head of households as some are widows, others divorced and other whose husbands have migrated to urban areas or South Africa to search for work - leaving their wives and children in the villages.

The second motivation for this study has to do with the perception of women's role in the church and society. Societies in Northern Malawi practise a patrilineal culture, where power and property belong to men, therefore, wives and daughters cannot inherit land and property including homes and livestock. Women are vulnerable in such societies. When a woman is divorced, for example, she has no right to land and property and she returns to her father's home empty-handed. Similarly, when the husband dies, the woman will have the right to

³ Usually the preachers of prosperity gospel have a fleet of luxurious cars, personal jets and put on expensive clothes while some of their followers live in poverty (Soboyejo 2016:8; Kasera 2012:3).

⁴ Currently, I am the Secretary General of the Church of Central Africa Presbyterian (CCAP), General Assembly. I was elected to this position in August 2020 while I was doing this study and after I had already done the empirical work.

cultivate the land that belonged to her husband as long as she remains in the husband's village. If she remarries, she loses land and property. It is also the case, in such societies, that women are regarded as inferior to men and, therefore, cannot participate in decision making. Owing to the cultural and social construction of the gender roles, most women are uneducated and their economic contribution as women is never counted. Since the Synod of Livingstonia as a church exists within this patrilineal cultural framework, it is shaped and influenced by this culture within which the cultural patterns are oppressive to women.

The third motivation is the contribution of the Synod of Livingstonia to the socio-economic development of the country. The Synod of Livingstonia as a denomination contributes to the socio-economic development of the nation through the education, health, agricultural and development sectors⁵. The Synod implements these through the establishment of primary and secondary schools, health care facilities, the operation of mobile clinics in remote areas and developmental projects such as water and sanitation. The Synod also partners with the government in development and works in collaboration with other stakeholders towards poverty alleviation to achieve sustainable development⁶. Nevertheless, the Synod of Livingstonia lags behind in issues of empowering the poor masses socio-economically. It is this gap that has motivated me to investigate how the church can promote microfinance as a way of poverty reduction while socio-economically empowering rural women in Northern Malawi.

My fourth motivation is inspired by the fact that I am doing studies in Theology and Development that looks at a holistic way of achieving sustainable development. The Gender and Development (GAD) framework in Theology and Development studies made me realise that there could be no sustainable development without empowering women in the socio-economic aspect. Previous development approaches have not included women in planning, implementation, monitoring and evaluation of development programmes and activities. The GAD approach is, however, specific with regard to the importance of involving women at all levels of development programmes and activities from the initial stages of designing and planning to implementation and monitoring as well as evaluation. Through the socio-economic empowerment of women, gender equality and respect of human dignity can be achieved. This is because sustainable development can only be attained by addressing the root causes of

⁵ Source: www.ccapsolinia.org

⁶ Source: www.ccapsolinia.org

poverty, which include gender inequality. It is also the case that gender equality is only achievable when women are empowered socio-economically by ensuring that they have equal access and opportunities to economic activities. When women are empowered, a nation is empowered, just as a saying goes that “if you educate a man, you educate an individual but if you educate a woman, you educate a whole nation”⁷.

A final motivation for engaging in this study of microfinance as a way of empowering women is that, as a theologian, I believe that the gospel of Jesus Christ is holistic (August 2010:45; Myers 1999:10). As such, the preaching of the gospel should bring transformation in all aspects of the lives of the people. Furthermore, the church has a mandate to care for the underprivileged and marginalised people in society. Here, the role of the church, being holistic in nature, is not to simply cater for the spiritual needs, but also to cater for the physical, emotional and socio-economic aspects of human beings (Kamaara 2000:166). Furthermore, the church is often better positioned than the government to help people gain skills that will lead them to be self-reliant and independent as the church works with people at the grassroots and it is present in most communities where at times the government may not be available (Kamaara 2000:174).

There are several scholarly studies that have been done on microfinance from different perspectives. There is, however, a scholarly gap in studies done from a theological perspective and, especially those dealing specifically with women. Phiri’s study⁸ entitled *Poverty and the Impact of Microcredit: A theological reflection on financial sustainability*, for example, focused on the micro-credit model of microfinance in Zambia. The study was a theological reflection on how microcredit contributes to financial sustainability. There is a gap in the study of the micro-savings and loan model from the field of theology as studies have shown that it is a better model compared to the micro-credit model⁹. In addition, it appears that there is a dearth of literature on the studies that have been done on the model I propose with regard to women and the church’s role in their empowerment.

Microfinance as one component of socio-economic empowerment and poverty alleviation should be promoted by the church. It is hoped that such a study can assist and encourage the church to take a leading role in empowering rural women in Malawi with the aim of reducing

⁷ An African Proverb.

⁸ Unpublished MTh thesis in Practical Theology (Stellenbosch University).

⁹ Microfinance model of micro-credit is a loan facility that is given to a group of people and the group act as a collateral. This model is usually done by Microfinance Institutions (MFIs) while the savings and loans model is where people come together in a group and save money from their resources and lend the money to each other.

incidents of gender-based violence, empowering the girl child and achieving gender equality while enhancing sustainable development.

The micro-savings and lending model of microfinance has the capacity to increase and diversify the incomes of women in rural communities. It also increases economic activities as more women are involved in small-scale businesses yet the church has not promoted it as a tool for socio-economic empowerment. This research will investigate the viability and modus operandi of hastening this model of microfinance as a tool for the socio-economic empowerment of rural women in Northern Malawi.

1.4 Preliminary Literature Review

Studies done to assess the impact of microfinance (see for example Makina et al. 2004; Chowdhury 2009) have provided some evidence that microfinance has a positive impact on the beneficiaries. As such, microfinance improves the quality of life of poor and low-income people in both rural areas and urban slums because it supports people excluded from commercial banking institutions. The other positive impact of microfinance is that empowered women become financially independent from their husbands and participate in community management (Momsen 2010:216). In another study by Hermes (2014) done to investigate whether microfinance reduces the levels of income inequality in seventy developing countries, it was concluded that microfinance plays a role in reducing the income gap between the rich and the poor. Furthermore, Hermes (2014:1031) argues that microfinance lifts people from poverty as it enables them to be self-employed and to engage actively in the economy through Income Generating Activities (IGAs) and small-scale businesses. Similar studies that were conducted (see for example Barr 2005:280; Makina et al. 2004), concur with the above studies that microfinance diversifies incomes of poor people and promotes household savings.

One of the challenges of the micro-credit model, according to Corbett & Fikkert (2009:207), is that the group-lending model fails to reach the extreme or destitute poor. They argue that the absence of saving services makes it difficult for the extremely poor to handle the loans from MFIs. Moreover, in a study conducted by Stewart et al. (2010)¹⁰, in ten countries in Sub-Saharan Africa, in both urban and rural setups on how microfinance impacts the rural people,

¹⁰ The study entitled “*What is the impact of microfinance on poor people? A systematic review of evidence from Sub-Saharan Africa*”. The study was done in the following countries Ethiopia, Ghana, Kenya, Madagascar, Malawi, Rwanda, South Africa, Tanzania, Uganda and Zimbabwe (Stewart et. al 2010:6).

it was concluded that the micro-credit model of microfinance leaves people poorer than they were before. Anyango (2005:9) expresses similar sentiments that beneficiaries of micro-credit institutions got poorer and their livelihood status declined. The same studies, however, noted that micro saving and lending (Village Savings and Loans) was a better model than the micro-credit model, as it does not require an increase in income to pay high interest. Thus, Stewart et al. (2010) argue that this is evident both theoretically and through available evidence. They further recommend more research on Village Savings and Loans as a micro-savings model of microfinance to establish the evidence that it is a better model compared to the micro-credit model.

Brannen (2010) through a study entitled *An impact study of the Village Savings and Loan Association (VSLA) program in Zanzibar, Tanzania*¹¹ investigated the dynamics and impact of Village Savings and Loans (VSLAs) participation. The study concluded that VSLAs help poor families to have their own savings. The savings, in turn, help poor families to access both farming inputs, such as fertilizer, and education for their children. Similarly, Cooperative for Assistance and Relief Everywhere (CARE) Malawi¹² did an assessment of the impact of VSLAs in Central Malawi, which showed that the VSLAs programmes assist in alleviating poverty, improving the welfare of women who are members of the VSLAs and increasing the number of economic activities among the members (Anyango 2005:5-6). In addition, a study that was done in Northern Malawi, Ksoll et al. (2016) *Impact of Village Savings and Loans Associations: Evidence from a cluster randomised trial*; confirmed that VSLAs' participants had an increase in agricultural investment and income from small businesses. As noted above (see Section 1.1), most farming in Malawi is subsistence and increases in agricultural investment improve food and nutrition security. This results in improved agricultural production and an increase in the number of meals per day, thus, combating malnutrition, which is prevalent in most poverty stricken areas.

In the book entitled *There shall be no poor among you*, Hoppe (2004) argues that poverty results from oppressive political structures that human beings have created. These oppressive structures divide societies into two, the rich and the poor, resulting in “a structural violation of human rights” with the poor being denied equal access to the resources and services available (Hoppe 2004:16). Myers (1999:27) further argues that poverty is the result of broken

¹¹ The unpublished thesis BA Economics, Wesleyan University.

¹² CARE MALAWI (a humanitarian, non-governmental organisation) implemented a project ‘Central Region Livelihood Security’ that included VSLAs as a component of livelihood security.

relationships – relationships that are broken because of sin. Human beings relate to God, self, others and the environment. When these relationships are broken, the result is the absence of *shalom* – true peace. In this context, true peace does not only mean the absence of strife but also includes health, wholeness, prosperity, justice, harmony and general well-being (Bowers-du Toit 2010:167). Consequently, a holistic approach to poverty alleviation must be one of the church's priorities in its mission. Such a holistic approach should bring about a just and harmonious relationship.

According to Corbett & Fikkert (2009:128), the holistic approach to poverty alleviation is to “identify and mobilise the capabilities, skills and resources of the individual or community”. Here, helping the poor to use their local resources and social capital available in their community is considered holistic. Giving aid or hand-outs to the poor, however, does not help to mend the broken relationships but perpetuates a dependency syndrome among the poor (Corbett & Fikkert 2009; Myers 1999). Myers (1999:58), furthermore, argues that poor people have God-given gifts and God has been working among and through them even before any aid or development assistance came to their community. A microfinance model that encourages people to save their own money and lend it to each other would, therefore, be an appropriate approach since it does not depend on external funds to operate.

The other challenge the church has in terms of addressing issues of poverty and socio-economic empowerment is the western dichotomy of separating the spiritual and physical domains (Myers 1999:3; Oduyoye 2001:26). This dichotomous view results in the church regarding evangelism as a spiritual exercise, while the social action is not (Myers 1999:6). Myers finds that this leads to the belief that God's redemptive work occurs only in the spiritual realm. As a result, issues of socio-economic empowerment and poverty alleviation are viewed as secular. The preaching of the gospel should, however, be holistic – incorporating all aspects of a human – spiritual, physical and social as in the African view of life as a whole (Oduyoye 2001:26). The holistic approach can help to restore people's relationship with God and restore just economic, social and political relationships among people.

Arguably, the practical theological aspect of doing microfinance is embedded in Christ's mission to bring the good news to the poor, set the captives free, bring sight to the blind and liberate the oppressed (Luke 4:18). Here, empowering the poor socio-economically and allowing them to participate in the development of their communities is fulfilling Christ's mission. The development and social transformation, therefore, should be holistic and

sustainable. Microfinance as one way of empowering the poor household socio-economically should take a holistic approach. In the same vein, Hughes (1998:154) argues, “there is no significant social transformation without spiritual transformation”. In agreement, Myers (1999:88) finds that there can be no practice of transformational development if the spiritual aspect of life is neglected. This can only result in unsustainable development. A holistic approach to poverty alleviation would, thus, lead to sustainable development.

According to Phiri (2011:78), micro-credit as a development strategy offers the church an opportunity to engage with the government and form strong ties in development. He further argues that the church’s role is to teach its members to be responsible stewards of their resources, including their integrity and credibility. Although the church’s core mission is to bring good news to the poor (Luke 4:18), the church has not taken an active role in issues of microfinance. Sometimes, microfinance is regarded as a secular thing in which the church cannot be involved. The church, however, needs to be involved in issues of empowerment and equipping the community to be self-reliant and rejecting the dependency syndrome of relying on donations and hand-outs. Microfinance could be a tool of socio-economic empowerment that the church could use to promote a holistic approach to poverty alleviation.

The Circle of African Women Theologian (hereafter the Circle) at its inception in 1989 had chosen theology, religion and culture as theoretical frameworks for research and publication (Phiri & Nadar 2010:213). Later, from 2002, the Circle focused on issues of women, religion and health with a special focus on HIV and AIDS (Phiri & Nadar 2006:9). Nonetheless, Phiri et al. (2010:214) state that there are seven features of African Women Theologies, namely feminist cultural hermeneutics; narrative theology; theological and social advocacy; communal theology; the Bible and African Women Theologies; race, class and gender in African Women Theologies, as well as the inter-disciplinary and multi-faith nature of African Women Theologies. As such, African Women Theologians have theologised on issues of poverty, gender justice and environmental degradation and reflected how these issues affect African women on a daily basis¹³. It appears, African Women Theologies have tried addressing issues of poverty and socio-economic in research and writing, but have not specifically dealt with microfinance. This thesis, therefore, seeks to focus more specifically on the latter in response to this research lacuna.

¹³ For instance, Oduyoye’s article “*Poverty and Motherhood*” in *The Power of Naming: A Concilium Reader in Feminist Liberation Theology* (1996) and Chirongoma “*Women, Poverty and HIV in Zimbabwe*” in *African Women, Religion and Health: Essays in Honor of Mercy Amba Ewudziwa Oduyoye* (2006)

It should be noted that African Women Theologies are developing within the context of globalisation (Amoah 2012:242). Globalisation is defined as “a complex process of interaction of economic, political and social forces throughout the world producing a new way of looking at, and understanding the world” (Magesa in Mwaura 2012:25). Mwaura (2012:251) argues that globalisation has both positive and negative impacts. She states that

On [the] one hand, it increases the integration of nation-states through economic exchanges, technology advances, and cultural influences, on the other hand, it creates and accentuates sharp differences between people and societies, and causes identity crises, unbalanced development and income inequalities.

Globalisation impacts negatively on women making them poorer than men. In the light of this, the current study will engage microfinance to explore the intersection of transnational feminism and African Women Theologies to explore the effects of globalisation on women socio-economically. As a feminist paradigm, transnational feminism is concerned with how economic globalisation and capitalism affect people across nations, races, gender and class (Grewal & Kaplan 1994). Transnational feminism also recognises that global capitalism has created similar relations of exploitation and inequality around which feminists across the world can find solidarity and seek collaboration (Grewal & Kaplan 1994).

1.5 Research Aim and Question

The aim of this study is to investigate the viability and the modus operandi of the micro-savings and lending model as a tool for enhancing the socio-economic empowerment of rural women in Northern Malawi holistically and sustainably. The research question for the study, therefore, is:

In what ways could the church promote a holistic and sustainable intervention to a micro-savings model of microfinance in order to empower women socio-economically and alleviate poverty in Northern Malawi?

1.6 Objectives

To answer the research question, the following objectives are formulated:

1. To investigate the viability and sustainability of a savings and loan model of microfinance and the continuity of saving cycles.

2. To explore the intersection of gender, development and economic justice issues within the Malawian context and how they affect rural women socio-economically.
3. To identify how transnational feminism and the Circle of Concerned African Women Theologians engage with the socio-economic empowerment of women.
4. To discuss the faith-based and ecumenical initiatives with regard to the socio-economic empowerment of women and how they enhance faith motivated praxis.
5. To examine the current savings and loan groups/village banks in local communities and how they assist in poverty alleviation.
6. To make recommendations to the CCAP, Synod of Livingstonia from the findings of this study on how they can promote microfinance as a tool for socio-economic empowerment.

1.7 Theological Positioning

This study on the socio-economic empowerment of rural women through microfinance is positioned within the discipline of Practical Theology and the subfield of Theology and Development. African Women Theologies provide an additional scholarly intersection of gender and socio-economic empowerment, which are helpful in terms of providing a gendered lens to the study. These are fields are discussed in the sections that follow.

1.7.1 Practical Theology

Practical Theology was originally intended to study the practices of the church. The field has, however, grown over the years that it is now an interdisciplinary field playing an important role in academia, also in ways that make clear the connection between church and society (Miller-McLemore & Mercer 2016:1; Immink 2003:140). In concurring with Immink, Miller-McLemore et al. (2016:1) state that Practical Theology “seeks to reconnect proclaimed beliefs to action, scientific explanation to normative appraisal, intellectual theory to boldly practice and theoretical ideas to practical and aesthetic knowing”. As a discipline, therefore, Practical Theology analyses the concrete realities of everyday life and seeks to bring social transformation toward the love and justice of God for all people (Mercer 2014:436). It should be noted, however, that issues of socio-economics were not always included in Practical Theology - this is a recent development. The position taken in this study is that Practical Theology accommodates an interdisciplinary approach and empirical work (Hancox 2020:16).

Nevertheless, within the discipline of Practical Theology, the theme of theologising from a place of injustice resulting from gender, race and socio-economic status is very clear (Hancox 2020:15). Here, microfinance and socio-economic empowerment of women are positioned at a focal point of social and economic injustices. Furthermore, Practical Theology acknowledges the intersectionality of gender and theology and that gender issues affect the praxis of theology. This is important because gender injustice denies the flourishing of life. Thus, Denise Ackermann's feminist theology of praxis¹⁴ falls within Practical Theology. Its point of departure is the "critical analyses of given contexts and a particular focus on how gender roles are understood and lived out" (Ackermann 2006:227). Ackermann (2006:227) further argues that feminist theology of praxis "seeks to engage contextual situations with liberating and transformative praxis in order to encourage human flourishing, undergirded by the belief that such theology is done in service of furthering God's reign on earth". Microfinance and socio-economic empowerment of women, therefore, become liberative and transformative as they improve the livelihoods of families and communities.

1.7.2 Theology and Development

Theology and Development¹⁵ is a discipline within Practical Theology that has emerged over the past few decades. It is interdisciplinary in nature and stretches across theological disciplines. It is also multi-disciplinary as it engages with other disciplines such as economics, sociology and political science (August 2010:93; Hancox 2020:20). August (2010:93) argues that Theology and Development is systematic, practical and ethical in nature. It is systematic as it deals with traditional teachings of the church and its covenantal relationship with God (August 2010:93). At the same time, it is practical as "it studies the activities and organization, and structures of the church in order to get to the best form(s) that are appropriate for today in the third public of society". It is also ethical in that it looks for values in development and Kingdom values while promoting a people-centred approach and the people-centred participation by putting "people's realities and human dignity in development" (August 2010:93). In a similar vein, De Gruchy (2003:21) argues that the praxis of faith and

¹⁴ Denise Ackermann is a South African Practical Theologian who developed the feminist theology of praxis.

¹⁵ In the ecumenical movement, theology and development is known as *Diakonia*, which is the Christian social practice. Nordstokke (2013a:287) defines *Diakonia* as social services rendered to the under-privileged people expressing the love and compassion of Christ. The term *diakonia*, however, is popular in the Global North and not in the Global South. According to Phiri & Kim (2014:256), *diakonia* "remains an abstract and distant theological term".

responsibility theology is to transform the lives of people in different communities. It could, therefore, be argued that Theology and Development seeks to equip church leadership at different levels and their congregations in development (Bowers Du Toit 2017; Hancox 2020:20). It is also the case that Theology and Development has a strong link with missions and evangelism given that preaching of the gospel goes hand in hand with social action to uplift the lives of people (De Gruchy 2003). From the biblical point of view, De Gruchy (2003:20) observes that “just as the body without the spirit is dead, so faith without works is also dead” (James 2:26).

Development is regarded as the social transformation of people’s lives in all aspects and giving them hope. It regards the whole being of a person, which is a biblical view that does not separate the sacred and the secular but takes a holistic approach to development. In this regard, the church is called to do both social development work and evangelism as its missiological task (Bowers-Du Toit 2010:432; Bowers 2005:22). As such, social development work and evangelism are inseparable. Socio-economic empowerment through micro-enterprises, therefore, can be one of the practical ways the church can fulfil its mandate.

The gender and development (GAD) framework falls within Theology and Development as it recognises the importance of the partnership of men and women in development. August (2010:74) acknowledges that the partnership of men and women in development affirms God’s intention in creating men and women in His own image. GAD, thus, recognises the limitation of focusing on women in isolation as doing that ignores the deep rooted issues and keeps women in subordinate position (Moser 1993:3). GAD also recognises patriarchy as oppressive system that oppresses women across race, class and ethnicity. In this regard, GAD ensures that men and women are given equal socio-economic opportunities in order to attain sustainable development (Haddad 2010:124). As such, GAD is exclusive of the gifts and talents of all without affirming one gender on the expense of the other (August 2010:74).

1.7.3 African Women Theologies

This study also uses African Women Theologies, which are interdisciplinary as they cut across theological disciplines, as a further intersectional lens in this thesis. African Women Theologies are feminist theologies of liberation that seek the liberation of all people from oppression, discrimination and all forms of injustices (Dube 2012:387). The researcher, being an African woman doing theology in the context of globalisation that results in social, economic, ecological and gender injustices, seeks to affirm ways of empowering rural women

socio-economically. African Women Theologies acknowledge that poverty results from patriarchal structures that oppress women denying them a dignified life (Amoah 2012:242; Njoroge 2004:455). Regardless of their acknowledgement of the importance of socio-economic empowerment of women, African Women Theologies have not specifically looked at microfinance as a tool of socio-economic empowerment.

Nevertheless, African Women Theologies are contextual and communal as they use storytelling as a source of theologising (Mwaura 2015:96). In this regard, socio-economic empowerment through microfinance is about empowering and transforming the lives of people, enabling them to find their true identity and dignity and at the same time use their God-given potential. It is argued that socio-economic empowerment embodies the church's goal of caring for the marginalised and underprivileged members of society.

1.8 Research Design and Methodology

The research design for this study is qualitative and qualitative research entails sampling, data collection, analysis and interpretation of the data. Qualitative research design was employed to obtain an in-depth understanding of the reality of microfinance initiatives by rural women in Northern Malawi. Purposive sampling was employed to sample the areas where the research was conducted and cluster sampling within purposive sampling was employed to sample the participants of the research. Through purposive sampling and cluster sampling the relevant people who could participate in the research were identified in two areas in Northern Malawi. Four existing groups of savings and loan groups were sample and 32 members of the four groups participated in the focus group discussion. Ten ministers – six ministers from local congregations and three church leaders at Synod level and one church leader from Malawi Council of Churches (MCC) participated in semi-structured interviews.

Data was collected through focus group discussions and semi-structured interviews. The rationale for choosing the two qualitative data collection methods was that in focus group discussions participants build on each other's ideas and comments and this provides an in-depth understanding of the topic. While semi-structured interviews are flexible giving a chance to the researcher to come up with a follow-up question depending on the response of the participant. Through these methods a researcher gets a deeper understanding of the topic being discussed. The data collected was coded using Atlas.ti – a computer software (Schurink et al. 2011:401). The coding assisted in managing and analysing the data.

The research design and methodology are discussed in details in Chapter 5.

1.9 Ethical Considerations

Ethical considerations were adhered to in the study. The ethical clearance was obtained from the Ethics Research Committee at Stellenbosch University; permission from the CCAP Synod of Livingstonia and Malawi Council of Churches. Participants were informed of the purposes of this study and asked their consent to participate in the study and their freedom to stop taking part at any point if they felt the need to do so.

1.10 Limitations of the Study

This study has limitations in its scope. One of the limitations is that the study is delimited to one denomination, that is, CCAP Synod of Livingstonia. Limiting it to one denomination will help the researcher to establish the practicability of involving the church in issues of socio-economic empowerment (Kamaara 2000:165). The study will also be limited to 2 Presbyteries of the Synod of Livingstonia and church leaders at Presbytery and Synod levels. The selected Presbyteries are in rural areas in two different districts, namely Mzimba and Rumphi districts in Northern Malawi, and the selected local congregations from the two Presbyteries are rural congregations.

A further limitation of the study is that it focuses on women only, however, it should be noted that women make up sixty per cent of the church membership and play active roles in the church (Mlenga 2008:1). It is also the case that most societies in Northern Malawi are predominantly patrilineal and this will assist in delving into an in-depth understanding of the challenges women face in these societies.

The other possible limitation of the study is that it focuses solely on rural women. As noted in Section 1.1, eighty-five per cent of the population in Malawi lives in rural areas and women comprise fifty-one per cent of that. This is the rationale for focusing on rural women since they are a large percentage of the population and the most affected by economic injustice and economic globalisation.

1.11 Potential Impact of the Study

The significance of this study is that it contributes to the body of knowledge and attempts to fill the scholarly gap on microfinance from a theological perspective with a gender lens and the role of the church on microfinance initiatives. It also contributes to the body of knowledge

by reflecting and exploring the intersection of gender, microfinance and development from the perspective of socio-economic empowerment. As such, the study will provide the church – more specifically the Malawian church - with a broader view of socio-economic empowerment as one way to alleviate poverty as the church works towards fulfilling its mandate of caring for the poor.

It is hoped that this study will bring knowledge that will enhance the praxis of microfinance in communities and will assist the church to promote microfinance. The study will bring awareness to the Church and society at large of the reality of what microfinance initiatives are contributing to socio-economic development.

1.12 Context of the study

This section briefly explores the context of the nation of Malawi and the current church context in the country.

1.12.1 A Profile of Malawi as a country

Malawi is a landlocked country that lies in the southern part of Africa. It borders with Mozambique in the east, south and south-west, Zambia in the west and Tanzania in the north and northeast. Malawi is 855 km long with varying width of 10 km to 250 km covering a total area of 118,484 km and total landmass is 94,280 square kilometres. One-fifth of the country is covered by freshwater Lake Malawi¹⁶. Malawi's population is growing at a fast rate with a growth rate of 2.75 per cent per annum. The population census that was done in 2018 showed that the population has grown from 13 million in 2008 to 17.6 million in 2018 – growth of 4.6 million in 10 short years (Malawi Housing Population Report 2018:4). Fifty-one per cent of the population are women, while fifty-one per cent of the population are young people below the age of 18, which means the majority of the Malawi population is still young (Malawi Population and Housing Census Report 2018:16). Life expectancy at birth is 65.6 years. Eighty-four per cent of the population lives in rural areas. Malawi is one of the poorest countries with the Human Development Index ranking at 171 out of 189 countries (UNDP Report on Human Development Index 2018). The country's economy is dependent on agriculture and especially on subsistence agriculture as Malawi does not have mineral resources. The agricultural sector employs about 80 per cent of the population.

¹⁶ Source: naosupportmw.org/index.php/malawi-country-profile

The majority of the Malawian population (83%) are Christians owing to the missionary work conducted by the Scottish and English missionaries in the 1870s (Ross 2013:9). Muslims make up 13.8 per cent of the population and the remaining 3.2 per cent of the population adhere to African Traditional Religions (Malawi Population and Housing Census Report 2018:18). English and Chichewa are the official languages, although other languages are also commonly spoken. Tumbuka, Tonga and Kyangonde are the common languages in the Northern region and Yao and Lomwe are commonly spoken in the Southern Region while the Chichewa is commonly spoken in all the regions but it is the main language in the Central region (Malawi Population and Housing Census Report 2018:20).

The capital city of Malawi is Lilongwe. For administrative purposes, Malawi is divided into three regions, namely Northern, Central, and Southern regions (Kauye et al. 2007:9). The regions are sub-divided into twenty-eight districts. Northern Region has six districts, Central Region has nine while Southern Region has thirteen (Kauye et al. 2007:9). Each district is headed by a District Commissioner.

Malawi is a member of several regional and international blocs, namely the Southern Africa Development Community (SADC), the Common Market of Eastern and Southern Africa (COMESA), the African Union (AU), the Commonwealth and the United Nations Organisation (National Statistics Office 2020).

1.12.2 The Malawian church context

This study is done within the context of the Malawian church through the Malawi Council of Churches and particularly within the Church of Central Africa Presbyterian (CCAP), Synod of Livingstonia. The socio-economic empowerment of rural women is explored within the church in order to establish the ways in which the church can promote socio-economic empowerment through microfinance. The church in Malawi plays an important role in the socio-economic development of the country as it works in partnership with the government (Phiri et al. 2016:637). The Malawi Council of Churches is the ecumenical mother body that is involved in education, health, food security and good governance projects through its member churches (Amanze 1999:226). The Church's role in development is inspired by its relationship and call by God (August 2010:48). The call of the church is to establish God's kingdom and to stimulate justice, equality, respect of human dignity and care for the environment in the world (August 2010:50).

The Synod of Livingstonia is one of the five synods of the Church of Central Africa Presbyterian (CCAP). The Synod of Livingstonia (hereafter Synod) plays an important role in the socio-economic development of the country. The Synod provides social services such as education from primary to tertiary level, health care services and primary health care through its mission hospitals, health centres and mobile clinics¹⁷. It also works with communities and brings sustainable interventions on issues of HIV and AIDS. It is also involved in development and relief work as it has projects of water and sanitation, sustainable agricultural practices among others. The Synod does advocacy work on issues of human rights, good governance and democracy. The Synod fulfils all its obligations through its departments¹⁸.

The Synod covers central and northern regions of Malawi. The Synod has 32 Presbyteries and 235 local congregations and 229 ministers (GAC Minutes 2021). Out of the 229 minister only 16 are female ministers. The Synod ordains women as elders and deacons since 1939. This was because of the gap in the leadership of the church as most men had gone to the World War II, so to fill that gap, women were allowed to be elders and deacons (Ross 1996:98-99 cf. Gondwe 2009:3). It, however, took 61 years before women were allowed to be ordained as ministers. As such, the first female minister was ordained in the year 2000. Twenty-one years down the line, female ministers are still in the minority as they comprise only 7 percent of the ministers in the Synod.

Nevertheless, women play an important role in the life and work of the Synod through Women's Guild (*Umanyano*) and other forums. Women also take part in the leadership of the local congregations as they serve as session clerks and hold different positions in church committees, at Presbytery and Synod levels (Mlenga 2008:3). Although women are in the majority as they comprise 60 percent of church membership and very active in church programmes, they are still in the minority in the leadership of the church (Mlenga 2008:1). The election of church leaders¹⁹ is embedded in culture and patriarchy, so it is mostly men who are elected in leadership positions. The Malawi Council of Churches (MCC) and Synod of Livingstonia are discussed in detail in Chapter 4.

¹⁷ Source: www.ccapsolinia.org

¹⁸ Source: www.ccapsolinia.org

¹⁹ This is changing slightly because in 2020 I was elected as the Secretary General of the CCAP General Assembly and the first woman to hold that position together with Rev. Dr Gertrude Kapuma as the Deputy Secretary General. Rev. Dr Kapuma is also the first woman to hold the position of Deputy Secretary General and she is from Blantyre Synod. We are both members of the Circle of Concerned African Women Theologians.

1.13 Conceptualisation and Definitions of Key Terms

In this section, some of the key concepts used in this study are defined. This assists to understand the terminologies and how they are employed in the study.

1.13.1 Economic Justice

The term economic justice has several definitions depending on the different academic disciplines. The Global Justice Academy, for example, defines economic justice as “the enhancement of the welfare of individuals, groups, and nations within national and international and intra- and inter-generational contexts” (reference including page number). Economic justice works towards power-sharing, fair distribution and equitable access to God’s given resources. Economic justice is also crucial in poverty alleviation strategies as noted by Hermes (2014:1021) that “poverty can be reduced by tackling income inequality because the income distribution can affect the level of poverty through its impact on economic growth”.

1.13.2 The Church and Economic Justice

It is important to discuss the church’s role in economic justice issues. The call for economic justice in all spheres of life is based on God’s reign in the world. Ackermann (2013:3) argues that God’s reign is “the fulfilment of justice, love, freedom, peace, wholeness and the flourishing of righteousness and shalom. In essence, it calls us – in following Christ – to a radical activity of love, to a way of being in the world that deepens relation, embodies and extends community and passes on the gift of life”. In concurring with Ackermann, Koopman (2015:27-28) argues that justice entails seeking freedom to have access, inclusion and participation. Justice entails access to basic human needs; inclusion in social and economic bonds of life such as family life, arts and culture and politics, on the one hand. On the other hand, participation is about being involved in decision-making and the implementation of the decision of the processes of life (Koopman 2015:28). The absence of economic justice, therefore, violates the dignity of humanity (Moyo 2015:180).

In the Old Testament, economic justice is based on the biblical covenant and its concern for economic rights (Horsley 2009: xiii). The Torah includes laws and teachings on political as well as economic matters (Horsley 2009: xvi). As such, God encourages the Israelites to pursue justice as noted in Deuteronomy 16:20 “Justice shall you pursue, that you may thrive and occupy the land that the LORD your God is giving you”. Justice in all spheres of life is what God intended for the people of Israel. In the pursuit of economic justice, thus, God instructed

the Israelites to be fair in their business dealings by using honest standards of measurements. “Do not use dishonest standards when measuring length, weight, or volume. Your scales and weights must be accurate” (Leviticus 19:35-36). Furthermore, instructions included the prohibition of interest on loans, cancellation of debts and release of debt slaves. Equally, the Old Testament prophets preached against the economic exploitation of the people by the rulers (Horsley 2009:28). The prophets defended the economic rights and interests of the people.

In the New Testament, central to the teachings of Jesus Christ in the gospels are economic concerns (Hosley 2009: xvi). Jesus was often in conflict with the religious leaders who were oppressing people as the political-economic aspects are inseparable from the religious aspect. His message is about the liberation of the oppressed and the marginalised of society while proclaiming God’s new act of deliverance in bringing the kingdom directly to the people and a spiritual renewal. Similarly, Paul’s mission fields in the Hellenistic world were quite different from the agrarian society of Israel socio-economically (Hosley 2009:136). Although the economy of the Greco-Roman world was mainly agricultural, trade was also an important economic activity. So, Paul in his letters in the New Testament mentions the economic challenges that some of the early churches had and the support that they received from fellow Christians who supplied their needs (cf. 2 Corinthians 8:1-7). It was, indeed, the case that Paul addressed some of the socio-economic needs of the early church.

Furthermore, the theological argument for a just economy nowadays has to do with what Pope Francis (*Evangelii Gaudium* 53) aptly states: that

Just as the commandment ‘Thou shalt not kill’ sets a clear limit in order to safeguard the value of human life, today we also have to say ‘thou shalt not’ to an economy of exclusion and inequality. Such an economy kills. How can it be that it is not a news item when an elderly homeless person dies of exposure, but it is news when the stock market loses two points? This is a case of exclusion. Can we continue to stand by when food is thrown away while people are starving? This is a case of inequality.

As Pope Francis has rightly put it, economic justice is about fairness, inclusion and equality. A just economy should take into consideration people of all walks of life while respecting the dignity. Here, economic justice is interrelated to social justice, ecological justice and gender justice.

The role of the church in economic justice matters is founded on the fact that “God-given economic rights are inseparably connected with public communal values” (Horsley 2009: xvi). This is also true in the current globalised economy where the economic rights and the livelihood of people are undermined. The Transnational Corporations (TNCs)²⁰ are wealthy and powerful that they influence foreign policy in many countries (Horsley 2009:168). They usually relocate to countries where they get cheap labour without being concerned with the livelihood of the workers (Horsley 2009:168). As such, their presence contributes to deforestation and pollution as they seek to expand their power and profits (Dube 2012:389). It is also the case that the current globalised economy excludes and exploits people rendering them landless and unemployed. Here, the local farmers are exploited as market prices of their farm produce are very low leading to a wide gap between the rich and the poor (Amoah 2012:243). As a result, the poor are denied their economic rights as well as their fundamental right to a livelihood as they have difficulties accessing education, health care facilities and financial services

Nevertheless, the biblical covenant insists on protecting the economic rights of people. The church should, therefore, pursue economic justice for all people regardless of their social status and gender so that all should have the fullness of life (John 10:10). Here, the church ought to be the voice of the voiceless who are being exploited by the current economic globalisation.

1.13.3 Microfinance

1.13.3.1 Definition and microfinance models

Microfinance is defined as the provision of financial services to underprivileged people who cannot access credit and other services from commercial banks (Armendariz & Morduch 2010). Microfinance can be seen as a broader term used to refer to the “provision of a large variety of financial service” such as micro-savings, micro-loans or collateral-free loans (Hermen 2014:1023). It is considered a poverty reduction tool.

Daley-Harris (2007:1) finds that “there is no single solution to global poverty. The solution must include a broad array of empowering interventions and microfinance when targeted to the very poor and effectively run, is one powerful”. In a similar vein, Hermen (2014:1021) finds

²⁰ Transnational Corporations (TNCs) also known as Multinational Corporations (MNCs) are international companies mostly based in the Global North but are found across the globe. Usually, TNCs establish their companies where raw materials and labour is cheap as they want maximum profit and they exploit workers (Van Drimmelen 1998:40).

that microfinance is one of the ‘pro-poor growth’ strategies as it benefits the poor more than wealthy people by providing them small, collateral-free loans. Such loans increase their incomes, which are, in turn, used for self-employment and other income generation activities.

There is a wide variety of microfinance models (Pronky, Hargreaves & Morduck 2007:1925) ranging from locally organised model to those provided by Microfinance Institutions (MFIs) and community-based microfinance groups initiated by NGOs and FBOs. There are four basic models of microfinance that are being practised in Malawi and other countries in Sub-Saharan Africa. The first model is the Rotating Savings and Credit Associations (ROSCAs), which is locally known as *Chipiligano*. In the ROSCA model, a number of people contribute equal amounts of money monthly and the money is “allocated to one member at a time either by a demonstrated need or in a sequence agreed upon” (Seibel 2005:6). The cycle ends when each member has had his/her turn (Seibel 2005:6). For instance, if there are seven members, the cycle will end on the seventh month when the last member gets his share. In this model, one does not get any loan or interest on the savings.

The second model is the Savings and Credit Cooperatives (SACCOs), referring to member-owned financial cooperatives and credit unions (Chirwa 2004:11). Their main objective is to provide financial services to their members which include savings and loans. When a member gets a loan, s/he pays back with interest. Members get dividends every year depending on one’s savings/shares in the SACCO (Chirwa 2004:11). In Malawi, the SACCO model is commonly practised by employees in the civil service²¹ or the private sector.

The third model is micro-savings and micro-credits that are manned by Microfinance Institutions (MFIs) (Chirwa 2004:11). In this model, it is the Microfinance Institutions (MFIs)²² that provide credit to groups and individuals. Here, the MFIs determine the interest rate for the credits they provide and the repayment schedules (Chirwa 2004:11).

The fourth model is the Self-Help Groups (SHGs) (Cassidy & Fafchamps 2015:3). These are community-based microfinance groups which are initiated by NGOs or FBOs or are self-initiated groups (Seibel 2005:10; Cassidy et al. 2015:3). The Self-Help Groups are rapidly growing both in rural and urban setups. The Self-Help Groups are popularly known as Village banks or Village Savings and Loan Associations (VSLAs) (Cassidy et al. 2015:3). The

²¹ For instance, teachers in the public schools as civil servants have well-established SACCOs in Malawi.

²² The MFIs that are operating in Malawi include FINCA Malawi, FINCOOP, Small and Medium Enterprise Development Institute (SMEDI), National Economic Empowerment Fund (NEEF) and Malawi Union of Savings and Credit Cooperatives (MUSCCO).

participants are invited to self-select group. They receive training from an NGO or FBO and have weekly meetings at which members make savings deposits from their resources. Members also get loans at an interest rate that is agreed upon by the group. They have a savings cycle which is between 6 months and 12 months. At the end of the savings cycle, all the savings and accumulated interests are paid out to the members (Ksoll et. al 2016:71). Members, therefore, have a secure way to save, have access to loan and have interest accrued on their savings (Cassidy et al. 2015:3). They do not need external help as they save from their resources and within their means. In this regard, this study focuses on savings and loan model as members are usually women in rural areas, unemployed and most of them have low level of education.

1.13.3.2 Microfinance in its historic perspective

Asia has a long history of microfinance while in Europe the onset of microfinance dates back to the 18th Century (Seibel 2005:1). India's microfinance dates back to the 14th Century and it had three strands of microfinance, namely moneylending, Rotating Savings and Credit Associations (ROSCAs) popularly known as *Chit funds* and the merchant banking (Seibel 2005:6). ROSCAs were practised in many countries in Asia such as China, Vietnam and Nepal (Seibel 2005:6). In Europe countries such as Germany and Ireland, microfinance began from "informal beginnings as a type of banking with the poor, juxtaposed to the commercial and private banking sector" (Seibel 2005:1). In Europe in the 20th Century, most microfinance institutions were turned into banks. Microfinance institutions were, thus, instrumental to the mainstreaming the banking sector.

Nevertheless, the current practice of micro-credit and group lending was pioneered by Grameen Bank of Bangladesh²³ in the 1980s (Chowdhury 2009:1). The model has been replicated by most Microfinance Institutions (MFIs) as they were inspired by the success stories²⁴ of the Grameen Bank (Chirwa 2002:1). Here, providing credit to groups not individuals was promoted by MFIs since most of the borrowers do not have collateral, members of the groups act as guarantors of each other (Armendariz & Morduch 2010:12; Chowdhury 2009:9). The groups pay back the loans they get with interest.

²³ The Grameen Bank of Bangladesh is a community-based bank that was established in 1983 by Muhammad Yunus to give loans to poor women who have no collateral to get loans from commercial banks in order to raise their socio-economic status (Yunus 1999:11). The founder, Muhammad Yunus was awarded a Nobel Peace Prize for establishing the Grameen Bank. The concepts of micro-credit and lending to groups not individuals have been replicated not only in Sub-Saharan Africa but also in Asia and Latin America (Yunus 1999:118).

²⁴ The success story of Grameen Bank was the high repayment rate of the loans that were given to the poor women and the raising of the socio-economic status of these women.

The 1990s, the Self-Help Groups²⁵ (SHGs) model of microfinance evolved (Ksoll et. al 2016:70; Brannen 2010:23). As alluded above, it was NGOs and FBOs who mobilised self-select groups and trained them to save money from their own resources and to lend each other on a small interest. The practice is done both in rural and urban areas.

1.13.4 Poverty

Poverty is a complex phenomenon as it is multifaceted and it dehumanises individuals, families and communities. Poverty violates the human rights of the affected and it leads to a “state of powerlessness, hopelessness and lack of self-esteem, confidence and integrity” (Chebet & Cherop 2015:195). It is rather difficult to define poverty as it eludes a specific definition. Myers (1999:81), however, highlights the holistic nature of poverty since poverty is a complex problem that encompasses all aspects of life – spiritual, physical, personal, cultural and social. According to Myers (2011:144), poverty is the absence of *shalom* that results from broken relationships between human beings and God and between human beings and the environment. In addition, poverty is a relative concept that can be broadly defined in two forms of poverty, namely case and community poverty (August 2010:1). Case poverty occurs where certain individuals or families do not share in the general well-being of society while community poverty manifests itself where almost everyone in a community is poor and where the living conditions of the more affluent individuals or families are more visible compared to most of those living close to them.

In addition, Swanepoel & De Beer (2011:12-3) state that poverty can be classified according to the level of disadvantage experienced, namely *absolute* and *relative poverty*. *Absolute poverty* is a condition where individuals are so poor that their next meal means the difference between life and death. *Relative poverty* refers to people whose basic needs are met, but who in terms of their social environment²⁶, still experience some disadvantage.

The causes of poverty are also multi-faceted and complex. Some of the root causes of poverty are the structures that institutionalise oppression at the global level (August 2010:18). Poverty alleviation strategies, therefore, have to uproot the causes of poverty as noted by Hermes

²⁵ Self-Help Groups commonly known as Village Savings and Loans Associations (VSLAs) were first launched in Niger in 1991 by CARE International (Ksoll et. al 2016:70; Brannen 2010:23). VSLAs have been replicated in many countries in Sub-Saharan Africa.

²⁶ Lack of basics such as access to healthcare facilities, access to educational institutions, employment and access to safe drinking water and sanitation.

(2014:1021) that “poverty can be reduced by tackling income inequality because the income distribution can affect the level of poverty through its impact on economic growth”.

1.13.5 Feminisation of poverty

The feminisation of poverty is the phenomenon that refers to the gendered face of poverty. The inequalities and power relations that exist between men and women puts women at a disadvantage in terms of poverty (Chant 2008:167; Bentley 2004:255). Women are poorer than men and this is a global trend despite the racial, social class, education and cultural differences of women. For instance, although women play an important role in agriculture and food production, they are not given equal access to land, credit and modern farming technologies, which results in them being poorer than their male counterparts (Moyo 2015:181). It is also the case that most female-headed households are poorer than male-headed households. It is, therefore, difficult for women in female-headed households to escape the poverty trap.

Additionally, women are deprived the decision-making power in most societies. It is men who make decisions for them, which leaves them vulnerable (Moyo 2015:181). The unequal access to education also contributes to the feminisation of poverty.

1.13.6 Feminism and feminist theologies

There are many definitions of feminism with no specific definition being agreed upon. The two core principles are underlying the concept of feminism that feminist agree with. The first principle is that feminism is concerned with equality and justice for all people. It is a social movement that seeks to eliminate systems and structures of inequality and injustice in all aspects of women’s lives and anticipates respect for human dignity and equality for men and women (Shaw & Lee 2012:10). The second principle is that feminism is inclusive and affirming of women while celebrating the achievements of women despite their struggles. Feminism is a social movement that arose in the 19th Century in North America and Europe to fight against sexism, discrimination, oppression and exploitation (Shaw et al. 2012:10). Women struggled for equal rights in the social, political and economic arenas. At the same time, feminism²⁷ affirms that women and men are not the same but God created them equal.

²⁷ There are various kinds of feminist thoughts but the main ones are liberal feminism and radical feminism. Liberal feminists attempt to remove obstacles to women’s full participation in public life while radical feminism was total transformation as removing barriers of equality is not enough (Shaw & Lee 2012:11). Feminist theology rose from liberal feminism.

Feminist theology arose in the 1960s when feminist theologians undertook the task of rethinking the traditional theological notions from the perspective of women's experiences. Through reinterpretation and reconstruction of various passages from the Bible, feminist theologians recognised the patriarchal underpinnings of various interpretation and the ways they have been used to oppress women. Feminist theology, thus, became one of the liberation theologies. Several branches of feminist theologies also arose from the 1970s including womanist theology, African Women Theologies and Asian Women Theologies.

1.13.7 African Women Theologies

African Women Theologies are feminist liberation theologies originating from the Circle of Concerned African Women Theologians founded in 1989. African Women Theologies also belong to the African theologies of liberation that include Black Theology and African Theology of Reconstruction (Gathogo 2007:1224). African Women Theologies are diverse because African women are not a homogenous group as they have different races, ethnicities, socio-economic status and religions (Oduyoye 2001:10; Haddad 2010:121). The points of departure for African Women Theologies are the experiences of women in religion and culture. As such, feminist liberation theologies, African Women Theologies aim at bringing to an end sexual discrimination, oppression of women as well as patriarchy in church and society.

African Women Theologies have contributed to the transformation of the theological landscape through writing and publications. Here, African women theologians have contributed significantly towards a rereading of the Bible that aims to “unveil the role of sexism and gender politics play in the biblical roots of Christianity”. It critiques “the silences that tend to veil the presence of women and the powers of naming that assign evil and weakness to women” (Oduyoye 2004b:71). Furthermore, Oduyoye (2004b:73) argues that African women theologians reread the Bible and re-image God to be able to free themselves “from the prevailing images of God that discount women's vision, creativity and agency”.

1.13.8 Women's Agency

Women's agency refers to the ability to make a choice and to be able to pursue the goal without interference, violence or fear (Hanmer & Klugman 2016:237). Women's agency is crucial as empowerment without agency will not make any difference in the lives of women. Agency is about capacity to make decision at household level as well as the community level and being able to control resources. Socio-economic empowerment helps to build women's agency as

women are able to make decisions, have control over resources and distribute resources accordingly.

1.14 Chapter outline

This section gives an overview of the framework and structure of the thesis focusing on the specific questions as follows:

Chapter 1 – Introduction. This chapter is the introduction to the study which includes background, motivation and focus of the study, a preliminary literature review, research question and objectives. It gives a brief overview of the research methodology and the research plan, schedule and structure. The chapter gives the reader the idea of what the whole thesis is about by highlighting the importance of pursuing economic justice and empowering women socio-economically through microfinance initiatives.

Chapter 2 – Gender, Development and Socio-economic Justice in Malawi. This chapter investigates how gender and development, and socio-economic justice issues have developed in Malawi. It discusses how women in Malawi have fared in terms of education, health, agriculture, environment and politics. It also discusses gender-based violence and how it negatively impacts socio-economic development. It further explores how economic injustice and gender inequalities affect women and children while exploring the remedial measures put in place by the government and NGOs to empower women.

Chapter 3 – The Socio-economic Empowerment of Women in the Global South: Transnational Feminism and African Women’s Theological Perspectives. This chapter discusses the socio-economic empowerment of women in the Global South within the context of economic globalisation. It discusses the development of African Women’s Theologies as feminist theologies that have emerged through the Circle of Concerned African Women Theologians. It further discusses globalisation and its economic effects on women in the Global South and the rise of transnational feminism – a feminist paradigm in third wave feminism that advocates the liberation of marginalised women. Finally, the chapter employs transnational feminism in conversation with African Women Theologies as they both contribute to the liberation of African women from oppressive structures as well as from social and economic injustices.

Chapter 4 – The Ecumenical initiatives on socio-economic empowerment. This chapter explores the faith-based initiatives with regard to socio-economic empowerment from an

ecumenical perspective. The chapter also explores the role of Faith-Based Organisations (FBOs) in socio-economic development and puts it in a historical perspective. This brings the discussion to the socio-economic initiatives done by the Ecumenical Movement on the global level, Africa level and in Malawi, namely the World Council of Churches (WCC), the All Africa Conference of Churches (AACC) and the Malawi Council of Churches (MCC). The socio-economic initiatives that are done by the CCAP, Synod of Livingstonia as a denomination are also explored since the research is done within the Synod of Livingstonia. The chapter closes with a discussion on the role of the church in socio-economic development and how the church can initiate microfinance programmes that can assist in empowering women socio-economically.

Chapter 5 – Research Design and Methodology. This chapter presents in detail the research methodology and methods used to collect and analyse the data. A qualitative approach is employed and the rationale for the choice of the research methodology used is discussed. Purposive sampling was engaged to select the participants in the empirical study. The locations of the study are Bwengu area in Mzimba district and Bolero area in Rumphi district. Both areas are within Henga and Nyika Presbyteries respectively. The chapter also explains the data collection methods, that is, focus group discussions and semi-structured interviews. The focus group discussions were done with existing microfinance women's groups in the areas of study, Bwengu and Bolero. Furthermore, the data analysis procedure is discussed and the chapter is finalised by presenting the ethical consideration, validity and reliability of the data as well as the reflexivity and limitation of the study.

Chapter 6 – Analyses of Socio-economic Empowerment through Microfinance: This chapter presents the key findings, interpretation and analyses of the empirical data collected for the research. The chapter addresses the aim of this study, that is, to investigate the viability and modus operandi of a micro-savings and lending model of microfinance as a tool of socio-economic empowerment of rural women in Northern Malawi in a holistic and sustainable way. The presentation and discussion of the key findings is divided into three sections aligned to the three groups of respondents, namely members of existing microfinance groups, ministers in local congregations in Henga and Nyika Presbyteries under the Synod of Livingstonia and church leaders from the Synod of Livingstonia and Malawi Council of Churches.

Chapter 7 – Analysing the key findings in light of Gender and Development with special attention to African Women Theologies. This chapter analyses the key findings in the light

of Gender and Development (GAD) with special attention to African Women Theologies as in Chapters 2 and 3. The analysis is in three sections (1) viability and sustainability of savings and loans model; (2) how savings and loan groups impact the livelihood of women (3) the role of the church in micro financing. The chapter does an in-depth analysis of the key findings of the study.

Chapter 8 – Summary of the findings, conclusion and recommendations. The final chapter of the thesis summarises and presents an overview of the key findings of the research. It draws conclusions based on the findings concerning the impact of microfinance initiatives on the livelihood of women in rural areas in Northern Malawi. Finally, a general conclusion and recommendations are made to the CCAP Synod of Livingstonia, Malawi Council of Churches (MCC) and the Circle of Concerned African Women Theologians.

1.15 Conclusion

This chapter has served as the general introduction of this study that focuses on investigating the socio-economic empowerment of women in Northern Malawi. It also introduces the reader to the topic of the study, the background of the study and the problem statement. The chapter has discussed the issue of poverty as a challenge that needs to be addressed through concerted efforts by the church, the government and other stakeholders. It also discusses the researcher's motivations in doing this study. The point of departure to this study is the intersection of the social, gender and economic injustice that contribute to poverty and feminisation of poverty.

The main focus of this study is the promotion of microfinance as a tool for empowering rural women socio-economically in the church, and particularly, within the CCAP, Synod of Livingstonia. The study aims at identifying a sustainable and holistic way of doing microfinance that would assist in empowering rural women socio-economically and alleviate poverty. It furthermore discusses the role of the church in issues of economic justice. The church as an institution and as an ecumenical body should address issues of economic injustice that leave women in a disadvantaged position in comparison to men. Since the church is better positioned in most communities than other institutions and takes a holistic approach to ministry, it can play a crucial role in empowering women socio-economically. The church can liberate the poor and the vulnerable by preaching against economic injustice while finding ways to empower them.

The chapter has discussed the research question, aims and objectives of the study and has briefly described the research methodology and methods of data collection. Theologically, the study has been located within Practical Theology, Theology and Development and African Women Theologies. The significance of the study, ethical issues and limitations of the study are also discussed.

The final section of the chapter provided an outline of the entire thesis. In keeping with the outline of the thesis above, the next chapter provides a review of the literature concerning the women in Malawi based on gender, development and economic justice discourse.

CHAPTER 2

GENDER, DEVELOPMENT AND SOCIO-ECONOMIC JUSTICE IN MALAWI

2.1 Introduction

This chapter explores the different definitions of poverty, the feminisation of poverty and the development of Gender and Development (GAD) approach in Malawi. It discusses the intersection of gender and development (GAD) and feminisation of poverty while paying particular attention to the ways in which economic injustice and gender inequality affect the lives of people, especially women and children. The chapter also explores how women in Malawi have fared in terms of education, health, agriculture, environment and politics since independence. It further discusses the negative impact of Gender-Based Violence (GBV) on socio-economic development and the instruments the government has put in place to combat it. The chapter also presents the remedial measures that have been put in place by the government and Non-Governmental Organisations (NGOs) to bring about gender equality and promote the welfare of women and children. Lastly, the chapter examines the development and growth of microfinance in the Malawian context and how it assists in poverty alleviation, through an evaluation of both its strengths and shortfalls.

2.2 Poverty and the Feminisation of Poverty in Malawi

This section discusses poverty and feminisation of poverty in Malawi. It is divided into three sub-sections, namely exploring poverty in the Malawian context and various definitions, feminisation of poverty as well as the feminisation of poverty in Malawian context.

2.2.1. Exploring poverty in the Malawian context and various definitions

It is important to note that Malawi is one of the poorest countries in the world with its Human Development Index (HDI) ranking at 171 out of 189 countries, according to the UNDP Report (2018). The poverty head count ratio is at 50.7 per cent of the population (HDI Report 2018), which indicates that half of the population of Malawi lives in poverty. This section, therefore, analyses the different definitions of poverty from the secular development views to the various sacred and Christian views. Poverty has been defined differently by development practitioners,

donor agencies, Non-Governmental Organisations (NGOs) and the Christian development practitioners who are involved in social transformation work.

Poverty is a multifaceted, complex phenomenon that encompasses not only the material aspect but includes the social, physical, mental and spiritual dimensions of human life (Chebet & Cherop 2015:198). According to Chebet & Cherop (2015:198), “poverty has many facets and these include issues of nutrition, child and maternal mortality, limited access to safe drinking water and sanitation, illiteracy, low income, vulnerability to natural disasters and climate change”.

In his book entitled *Development as Freedom*, Amartya Sen (1999:20) states that poverty is a deprivation of basic capabilities in a person’s life. Sen (1999:20) argues that poverty cannot be measured by one’s income or the poverty line alone²⁸. According to Sen (1999:20), the poverty line framework neglects the seasonal nature of income in rural areas, overemphasises measurability, calculating average expenditure using calorie intake and ignores other non-food expenses. Moreover, the emphasis on numbers tends to reduce the poor to statistics. Sen (1999:21) further notes that people who are deprived of capabilities that help them to live to their full potential in terms of education, health care, political freedom and economic opportunities tend to live in poverty. Another development practitioner and academic, Robert Chambers (1983:111-112), states that poverty is “a deficit where households have little or no material resources such as land and livestock”. Chambers finds that such households are weak physically, isolated and vulnerable. As such, the poor are vulnerable to diseases, they have no voice and are prone to self-destruction because of low self-esteem.

The definitions above are among the many definitions of poverty from a secular perspective. These definitions may, however, be considered incomplete, because they lack the spiritual and religious dimensions of poverty – dimensions which are key to many people in the world. This lack of a holistic understanding of poverty results in the development of poverty alleviation strategies and development frameworks that do not address the root causes of poverty. In

²⁸ The UN measures poverty based on one’s income and thus what they describe as the poverty line. Therefore, UNESCO defines poverty as: “the total absence of opportunities accompanied by high levels of undernourishment, hunger, illiteracy, lack of education, physical and mental ailments, emotional and social instability, unhappiness, sorrow and hopelessness for the future. Poverty is also characterised by a chronic shortage of economic, social and political participation relegating individuals to exclusion as social beings, preventing access to the benefits of economic and social development and thereby limiting their cultural development”.

addition, it could be said that many of these definitions and strategies often ignore systems and structures that perpetuate poverty.

In defining poverty from a Christian perspective, Myers (1999:81) describes poverty as “a complicated social issue involving all areas of life - physical, personal, cultural, social and spiritual”. Myers (2011:144) further argues that poverty results from a broken relationship with oneself, fellow human beings, God and the environment and, subsequently, the absence of *shalom*. Myers’ view of poverty is holistic for it encompasses all aspects of human life. In addition, the biblical understanding of poverty is that power relations, oppressive socio-economic structures and injustice result in some people being rich and others living in poverty (Jeune 1987:218). The Biblical prophets in Old Testament, thus, preached against social and economic injustice and oppressive structures that perpetuated poverty among the Israelites (Isaiah 1:17, 23; Amos 5:24; Micah 6:10-12) (Hughes & Travis 1982:54). In the New Testament, Jesus Christ in the gospels renounced the socio-religious structures that oppressed and exploited people (Luke 4:18) (Hughes et al. 1982:108). It is, therefore, critical to analyse poverty in its totality as human beings are both physical and spiritual beings.

In this regard, Myers (2011:15) argues that a holistic view, which does not separate the spiritual and physical realms is crucial in broadening our description of poverty. In the same vein, the strategies to poverty alleviation should include the spiritual and religious dimensions. Furthermore, poverty is caused by failure of the diverse systems of societies such as social, economic and political resulting in “marred identity” and worldview of poor people (Myers 2011:202). Here, Myers (2011:16) finds that people who are transformed spiritually are changed and discover their true identity and vocation, and consequently, changed relationships that are just and peaceful. What this means is that poverty cannot be eradicated without tackling the its root causes as most of the strategies only deal with its symptoms. Here, sin is the chief cause of poverty as it corrupts the human heart and cause people to live selfishly (August 2010:18).

Subsequently, the root causes of poverty are not just individual sin but rather the structures that institutionalise oppression and exploit those who are underprivileged. People exploit others and accumulate wealth at the expense of other people as a result of selfishness and greed that emanates from sin. Similarly, understanding that the root cause of poverty is sin, that results in broken relationships at all levels and structures of society, would assist in poverty alleviation

strategies and programmes that work towards bringing just societies where all people are regarded as equal.

The strategies and programmes for poverty alleviation should be transformative and inclusive. As such, they have to incorporate all people regardless of gender and social class. Here, all development partners and practitioners such as the government, churches, religious leaders, non-governmental organisations, faith-based organisations, and traditional leaders should pursue gender and social justice in development work. Traditional leaders, for example, play an important role in the lives of communities in Africa and they are custodians of people's culture.

2.2.2. The feminisation of poverty

Gender issues have to be highlighted in any development endeavour if sustainable development²⁹ is to be achieved (Chant 2008:166). Across the globe, women tend to be poorer than men because of the traditional gender roles and social structures that favour men over women (Moghadam 2005:1; Ngwira 2010:5). This results from the fact that poverty wears a female face and, therefore, the fight to end poverty will be won only if development projects are working towards ending gender inequality.

The term 'feminisation of poverty' describes poverty as a gendered phenomenon in that women are the most disadvantaged owing to the gender biases that exist in different social structures and economic policies (Chant 2008:166-167; Moghadam 2005:1). According to Chant (2008:167), it was asserted at the Fourth World Conference on Women in Beijing that women comprise 70 per cent of the poor globally. Ngwira (2010) states that "it is mostly women who experience or live with the most undignifying consequences of poverty" as a result of their gender and biological roles. Apart from these reasons, women are poorer than men because of patriarchal³⁰ economic structures and policies that position women at a disadvantage. These patriarchal social systems are prevalent in most societies and regard men as superior to women (Ray 2008:1). In such systems, women are oppressed and exploited as they are deemed weak.

²⁹ Sustainable development is a development strategy that manages all the financial and physical assets and natural and human resources to improve the well-being of people and at the same time to increase long-term wealth (Repetto 1986:15). Furthermore, it is a development that "meets the needs of current generations without depriving future generations the ability to meet their own needs" (WCED 1987:43).

³⁰ Patriarchy literally means the rule of the father (who is a patriarch) and it is a socially constructed ideology that regards men as superior to women. Its' structures, practices and policies exploit and discriminate women because of their gender. It enforces masculinity and femininity stereotypes that perpetuate gender inequality in a society (Ray 2008:1-3).

This hierarchy in power relations between men and women gives men dominance and control over women's lives (Ray 2008:3). In many societies, even to date, women are denied ownership of property, equal access to land, credit facilities, well-paid jobs, education, health and other social services (Momsen 2010:12; Chebet & Cherop 2015:197).

Furthermore, Moghadam (2005:2) observes that "the poverty status of women is manifested at the household, sectoral, occupational and locational levels" and that "the global feminization of poverty may have many causes or correlates, including wars and civil conflicts". Chant (2008:167) agrees with Moghadam (2005:4) in noting that the feminisation of poverty is usually linked to "feminisation of household headship" and that "the female-headed households are the poorest of the poor". In addition, international economic policies for economic reforms that World Bank and International Monetary Fund (IMF) imposed on countries in the Global South in the 1980s and 1990s such as Structural Adjustment Policies (SAPs³¹) have left women poorer than men (Mwaura 2012:259; Dube 2012:288). In the same way, economic globalisation has contributed to the feminisation of poverty through its ethics of competition and maximising profits at the expense of people. Women who are employed in Multinational Corporations (MNCs³²) usually work for long hours but get low wages and they remain poor (Mwaura 2012:260). This is further discussed in Chapter 3.

2.2.3. The feminisation of poverty in the Malawian context

The same is true for the Malawian context as it has not been spared the effects of globalisation and Structural Adjustment Policies (SAPs). Structural Adjustment Policies have, for example, reduced the public sector employment through the retrenchment of workers, privatisation of public enterprises and a reduction of government subsidies on essential services such as health and education. These have had devastating effects on the livelihood of people (Mwaura 2012:259). As a result, there is a disruption of traditional family life as most men migrate to urban areas or neighbouring countries in search for jobs, leaving women behind as heads of

³¹ Structural Adjustment Policies (SAPs) were economic reforms required by International Monetary Fund (IMF) which were implemented in countries in the Global South and these structural adjustments had devastating results as countries were required to devalue their currencies, privatise state-owned companies, suspend subsidies on health, education, housing and social welfare (Ault & Sandberg 2002:510-511). Although these policies no longer being implemented but they are still being enforced in different ways and as such many countries in the Global South are still living with the consequences of these policies.

³² The term Multinational Corporations (MNCs) is used interchangeably with Transnational Corporations (TNCs). These are international companies that have branches in different countries worldwide. Some corporation go abroad to exploit raw materials whilst others go abroad for cheap labour and even low taxes (van Drimmelen 1998:40).

households. According to Ngwira (2010:2), in Malawi, 30 per cent of the households are female-headed, although in some areas, it is proportionally higher. In addition, older women now take over the responsibility of caring for orphaned grandchildren. Another factor that increases female-headed households is the matrilineal system of marriage where the divorce rate is higher than the patrilineal system³³ (Ngwira 2010:5).

Furthermore, most female-headed households in Malawi usually have low or no income, making it hard for them to move out of poverty (White 2007:6; Ngwira 2010:5). Such households depend on subsistence farming and food security is a challenge because most of them cannot afford to purchase farm inputs such as fertilizer and seeds resulting in low yields (White 2007:6; Ngwira 2010:5). In some cases, female-headed households may not have a piece of land for farming and they may have to lease land from others to farm. Sometimes they engage in casual wages employment (*ganyu*) and this may hinder them from working in their own farms. Poverty then becomes a vicious circle, because children who grow up in poor households may get little or no education. A girl child growing in such households is more disadvantaged than a boy child. A girl child would do most of the household chores, denied access to education and may end up getting married at a tender age, sometimes to raise fees from the dowry to educate the boy child.

Some of the effects of poverty among women include: social exclusion, dependency and the inability to participate in decision making (Chebet & Cherop 2015:195). Poverty is dehumanising as poor people's basic human rights such as the right to association and the right to education are violated. The poor have low self-esteem because poverty subjects them to the state of powerlessness, hopelessness and lack of confidence and integrity (Chambers 1983:111; Chebet & Cherop 2015:195).

According to Mussa (2017:2), the Malawian Government had put forward the following strategies to alleviate poverty: Poverty Alleviation Programme (1994); The Malawi Poverty Reduction Strategy (MPRS) (2002-2005); and The Malawi Growth and Development Strategy (MGDS) (2006-2011 and 2011-2016). Mussa (2017:2), however, critiques the above strategies and observes that "they do not recognise the role of inequality in increasing poverty and

³³ Concurring with Ngwira, White (2010:80) argues that in both matrilineal and patrilineal systems, decisions are primarily made by men and women are at the receiving end. However, White (2010:80) continues to state that in patrilineal systems men are more responsible for their families unlike the matrilineal where the maternal uncle is the one responsible for the children. In this scenario, the poverty of women in the matrilineal culture is worse off as women take more responsibilities than women in patrilineal societies.

reducing economic growth”. Mussa (2017:2) further argues that although economic growth is essential, economic growth alone is not sufficient to reduce poverty. Similarly, Ngwira & Mkandawire (2003:3) argue that there is evidence of a relationship between gender inequality and economic growth as gender inequality impacts the economic growth rate and reduces the speed of poverty alleviation. The strategies for ending poverty should, therefore, be inclusive and reduce disparities to access to education, land and employment between women and men. The next section discusses the emergence of gender and development approach in Malawi.

2.3 Gender and Development in the Context of Malawi

In 1964 the Malawian government formulated the Statement of Development Policies: 1971-1986 (Ngwira 2010:1). Ngwira points out that this development strategy made no mention of women’s or gender issues. Women’s issues were basically dealt with in some of the government ministries such as agriculture, community development and education. Women were only trained in home care skills to be good wives and mothers (Ngwira 2010:2).

The United Nations Decade for Women 1975-1985, UN Women’s Conferences and the Women in Development (WID) movement assisted the government to start focusing on issues of women in their development agenda. It is important to note, however, that the WID approach has been widely critiqued as an approach that perpetuated the marginalisation of women. This is due to the fact that during the first decade of the WID movement, there were minimal results, because the approach reinforced women’s roles and emphasised their integration in existing development projects (Mbilizi 2013:150). Instead of improving the status of women, it often resulted in women working for longer hours and still occupying marginal status, at the receiving end of development projects, rather than as active subjects within the development process (Mbilizi 2013:150).

In the same vein, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1979, urged countries across the globe to form “National Gender Machinery³⁴” to coordinate the policies and programmes that would assist in the implementation of gender equality and women empowerment (Mbilizi 2013:150). In response to this, the Malawi government established the National Commission on Women in

³⁴ National Gender Machinery is “a single body or a complex organised system of bodies, often under different authorities, but recognised by the government as institution dealing with the promotion of the status of women” (NGP 2015:10).

Development (NCWID)³⁵ in 1986 (7) as part of its own National Gender Machinery (White 2007:8; Mbilizi 2013:150). This Commission spearheaded new development strategies to improve the status of women that included the programme for improving the education of girls and further developed a “National Platform of Action for implementing the Beijing Platform of Action” after the fourth Women’s Conference in Beijing in 1995 (Mbilizi 2013:150). In addition, the NCWID assisted in the reform of laws on family relations, wills, inheritance, marriage and domestic violence in order to implement the Beijing Platform for Action (Ngwira 2010; Mbilizi 2013).

In the 1990s, there was a paradigm shift from the Women in Development (WID) approach to the Gender and Development (GAD) approach (Ngwira 2010:2). The GAD approach shifted from an approach which regarded women as recipients of development towards an approach which sought to empower women as participants and agents of development (Moser 1989:1810). GAD, therefore, regards women as participants in the design, planning, implementation, monitoring and evaluation of development projects (Moser 1989:1810). The GAD approach emerged then within the Malawian context as a framework that facilitates women’s emancipation and releases them from subordination positions (Mbilizi 2013:150). The dawn of democracy in Malawi in 1994 and the outcome of the 1995 Beijing Conference then led to the creation of Non-Governmental Organisations (NGOs). Most of these NGOs started to implement the GAD approach in their development agendas (Ngwira 2010:2). According to Mbilizi (2013:150), gender mainstreaming³⁶ emerged in the late 1990s as a tool to promote gender equality. The Government of Malawi (GoM), thus, began to advocate for the GAD approach and gender mainstreaming to advance gender equality and women empowerment. To embrace the GAD approach, the GoM renamed the ‘Ministry of Women,

³⁵ In addition, the Government of Malawi (GoM) in 1985 established the Chitukuko Cha Amayi M’Malawi (CCAM) (literally meaning Women in Development in Malawi) as a department under the Office of the President and Cabinet (OPC). CCAM was established with the purpose of engaging women in development. The CCAM developed programmes for women that tried to empower women socio-economically. Some of its activities were disbursing small loans and skills training in income generating activities (Green & Baden 1994:48). However, the CCAM was active for eight years from 1985-1993 before the democratic dispensation in 1994. After the change of government from one party system to multi-party system, CCAM ceased to be a government department and later CCAM was registered as an NGO.

³⁶ Gender mainstreaming is “the process of assessing the implication for women and men of any planned action, including legislation, policies or programs, in any area and at all levels” (UNIFEM 2000).

Children and Community Services’ to the ‘Ministry of Gender, Children and Community Development’ (Mbilizi 2013:151).

Furthermore, in the year 2000, the National Gender Policy (NGP) was passed as a short-term policy to assist in the implementation of gender mainstreaming. The National Gender Policy was a five-year term from 2000-2005 as an integral part of the government’s developmental strategy to eradicate poverty through growth (White 2007:7). The Gender Policy focused on “six thematic areas namely: Education and Training, Reproductive Health, Food and Nutrition Security, Natural Resources and Environmental Management, Governance and Human Rights, Poverty Eradication and Economic Empowerment” (White 2007&; NGP³⁷ 2015:5). Through the implementation of the first National Gender Policy, the government managed to develop and implement gender mainstreaming guidelines. The government also developed and reviewed legislation with a gender perspective, such as the Deceased Estates Bill (Wills, Inheritance and Protection) (NGP 2015:3). In the same vein, in order to implement the Gender Policy, in 2004 the government established the National Gender Programme under the Ministry of Gender, Children and Community Development. The National Gender Programme was instrumental in the implementation of gender programmes such as the National Response to Combat Gender-Based Violence and the 50/50 Campaign³⁸ (Mbilizi 2013:151).

Subsequently, the National Gender Policy was reviewed in 2015 as the 2000-2005 National Gender Policy experienced some challenges in its implementation and did not address some emerging issues (NGP 2015:6). The emerging issues that were overlooked in the first gender policy include: HIV and AIDS, human trafficking, child labour, Gender-based Violence (GBV)³⁹, environmental degradation, climate change and extreme poverty (which has a gender dimension) (NGP 2015:6). The timeframe of the implementation of the revised National Gender Policy was 5 years running from 2015 to 2020 (NGP 2015:26).

Similarly, in 2000, the Malawian Government adopted the eight Millennium Development Goals (MDGs) as a framework in its development agenda with the pledge to “eradicating extreme poverty and achieve sustainable development” by 2015. Since MDG 3 aimed at

³⁷ The second edition of the National Gender Policy.

³⁸ The 50/50 Campaign is a campaign that was initiated by Southern Africa Development Community (SADC) Gender Protocol and it advocates for equal representation of men and women in the Parliament and Local Government in several countries in Southern Africa.

³⁹ The first Gender Policy only covered domestic violence. However, Gender Based Violence is not about domestic violence only but includes Intimate Partner Violence, sexual violence and harmful cultural practices that put lives of men and women at risk (UNDP.MAF 2013:18).

promoting gender equality and women empowerment, the Government of Malawi integrated gender issues into the overall national development agenda to reduce the gender gap using gender mainstreaming and GAD approach (Mbilizi 2013:152). The government had some strategies in its effort to achieve the MDGs by 2015, namely the Malawi Poverty Reduction Strategy Paper (MPRSP) (2002-2008), and the Malawi Growth and Development Strategy (MGDS) 2006-2011 and 2011-2016 (Mbilizi 2013:152). The country, however, did not achieve MDG 3 of achieving gender equality by 2015 - there were still gender gaps and disparity in all sectors.

Consequently, in 2015 the Malawi government adopted the Sustainable Development Goals (SDGs)⁴⁰ 2030 as the developmental framework for ending extreme poverty and achieving sustainable development. The Sustainable Development Goal 5 notes that gender equality and women empowerment are fundamental in the efforts to end extreme poverty and to achieve sustainable development. Thus, Malawi is currently implementing the SDGs and making efforts to achieve gender equality and women empowerment in order to achieve sustainable development by 2030.

Although Malawi is a signatory to several women's rights machinery such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW); the Southern African Development Community (SADC) Declaration on Gender and Development; the Protocol to the African Charter on Human and Peoples Rights on the Rights of Women in Africa and African Union's Solemn Declaration on Gender Equality in Africa, there is still a long way for the country to go in order to achieve gender equality and end the socio-economic inequalities women face. The section that follows discusses the intersection of gender and development and feminisation of poverty in the Malawian context.

2.4 The intersection of Gender and Development (GAD) and the Feminisation of Poverty

This section explores the intersection of GAD and the feminisation of poverty given that this study is particularly focusing on microfinance as a tool for socio-economic empowerment as a way of alleviating poverty among rural women. The term 'intersectionality' is used in different

⁴⁰ Officially known as *Transforming our World: The 2030 Agenda for Sustainable Development*. The seventeen SDGs build and expand on the eight MDGs that came to an end in 2015. The SDGs attempt to address the root causes of poverty, gender inequality and achieve sustainable development that works for all. (www.sustainabledevelopment.un.org)

ways and, sometimes, it is both ambiguous and inconsistently used. The word ‘intersectionality’ was coined in 1989 by Kimberlé Crenshaw as “a multidisciplinary approach for analysing subjects’ experiences of both identity and oppression” (Nash 2008:2; Davis 2008:68). Intersectionality is the analytical tool for multiple dimensions of a subject, for instance, doing an analysis of ‘women’ as a subject should encompass their simultaneous positions that include social class, race, ethnicity, nationality (Phoenix & Pattynama 2006:187). The intersection of GAD and feminisation of poverty, therefore, describes how gender and development interacts with the gender dimension of poverty as is experienced by women.

As mentioned in Section 2.2, globally, women in female-headed households are poorer than those in male-headed households (Chant 2008:167; Ngwira 2010). This is because most women do not work outside the home and the work women do at home is not recognised or measured economically. It is also the case that most women, who work outside the home, are either underemployed or underpaid (Momsen 2010:79). Consequently, the poor (in this case ‘women’) are usually marginalised in society and cannot participate in politics and ‘social dialogue’. Their voices remain unheard (Chant 2008:171).

The GAD approach deals with the disparities in the socio-economic and political balances between women and men with the aim of bringing sustainable development (Mbilizi 2013:149). This approach critiques the system of patriarchy that puts women in subordinate positions causing women to be vulnerable to poverty. Furthermore, GAD advocates for men and women to work together in all phases of development projects. Women have to be involved from the preliminary, designation, implementation, monitoring and evaluation of any development project if the project is to have a sustainable impact. Thus, capacity building with a gender dimension is crucial in sustainable development. The GAD approach operates in the belief that empowering women socio-economically is one of the ways of both ending poverty and a move towards sustainable development. Chant (2008:171) argues that for planners, policymakers and within Gender and Development circles, the concept of ‘feminisation of poverty’ has assisted in raising the status of women’s concerns both at national and international level. This has also assisted in the inclusion of gender in poverty reduction strategies and policies.

Similarly, gender mainstreaming is critical in all sectors as it would assist in bringing awareness of the ills of gender inequality. It must be stressed, however, that gender inequality does not negatively affect women only but also the overall development of communities and the nation

at large. In the Malawian context, strong patriarchal attitudes that discriminate and oppress women are still prevalent in all sectors leading to perpetual poverty among women (Mbilizi 2013:160). Women are poor because they are denied access to education. As such, women who are educated tend to have fewer children as they marry later and have fewer years of childbearing. Such women have control over their fertility and have power in decision-making at household and community level (Ngwira & Mkandawire 2003:7). Education, thus, is a powerful tool that can empower women to be self-reliant, to participate in decision-making at different levels, to work outside the home, to promote the education of their children and, in the end, alleviate extreme poverty.

Malawi is yet to implement the gender strategies and policies it has put in place in its development framework and agenda. The section that follows discusses social and economic justice in Malawi and how their absence violates human rights and deters development progress in all aspects.

2.5 Social and Economic Justice in Malawi: a gendered issue

This section discusses social and economic justice as a gendered issue while highlighting how injustice perpetuates inequalities and affect the livelihoods of women in Malawi⁴¹.

2.5.1. Towards defining social and economic justice holistically

It is crucial to explore the definition of the concepts ‘social justice’ and ‘economic justice’. Social justice “is a political and philosophical concept which holds that all people should have equal access to wealth, health, well-being, justice and opportunity”⁴². August (2010:18) argues that the increasing gap between the rich and the poor contributes to social injustice. Thus, Keyser & Laubscher (2016:91) argue that there is a need to “shift from the current economic system to a fair and just economic framework”.

Moyo finds that there is no single definition of the concept ‘economic justice’ as the term is debated in different academic disciplines, for example, in the field of economics and theology

⁴¹ According to Rakodi (2015:19) “colonization had produced impoverished countries lacking viable economies and political infrastructures”. Same is true for Malawi (then Nyasaland) as it was colonised by the British and was made a British Protectorate in 1891 (Lodge et al. 2002:119). The colonial system of land tenure and taxes was the major cause of economic injustice in Malawi from the colonial era (Lodge et al. 2002:120). These led labour migration to neighbouring countries and forced labour in the white-owned farms and later on the Uprising of John Chilembwe in 1915 (Kandawire 1977:185-187). In the 1920s the locals formed the ‘Native Associations’ that focused on their land rights that were violated by the White settlers (Lodge et al. 2002:119).

⁴² Source: www.investopedia.com/terms/s/social-justice.asp.

(Moyo 2015:180). The Centre for Economic and Social Justice (CESJ) defines economic justice as follows:

Economic justice which touches the individual person as well as the social order encompasses the moral principles which guide us in designing our economic institutions. These institutions determine how each person earns a living, enters into contracts, exchanges goods and services with others and otherwise produces an independent material foundation for his or her economic sustenance. The ultimate purpose of economic justice is to free each person to engage creatively in the unlimited work beyond economics, that of the mind and the spirit.

According to CESJ, within the system of economic justice, there are three important guiding principles, namely “participative justice (the input principle)”; “distributive justice (the output principle)” and “social justice (the feedback and corrective principle)”. They argue that these principles are inseparable like a three-legged stool that cannot stand if one leg is missing”⁴³. From the biblical point of view, issues of economic justice are prominent throughout the Bible in both the Old and New Testaments (Lotter 2008:12-13). Equally, Horsley (2009: xvi) argues that in the books of the Pentateuch, most of the laws and teachings are concerned with economic matters including the prohibition of interest on loans and cancellation of debts. The Old Testament prophets preached against the exploitation of poor people by the rich. Furthermore, Horsley (2009: xvii) argues that in the New Testament, throughout the gospels in the teachings of Jesus, economic issues are central and the same is true with the letters of Apostle Paul.

In this regard, Moyo (2015:186-187) finds that the biblical view that God created male and female in His image (Gen. 1:26-27) and that all people are equal regardless of gender, age, ethnicity, (dis)ability and race is the basis for economic justice. As such, social and economic injustice is promoted by policies, structures and legal systems that disregard the fact that all people are equal. Economic and social justice is crucial for sustainable economic growth, poverty alleviation and for bridging the gender gap in our societies. Such social injustice and economic injustice are perpetuated through structures, policies and institutionalised systems in both the public and private sectors.

⁴³ Source: www.cesj.org accessed on 9 May 2019.

According to Jeune (1987:218), power relations, social and economic structures oppress people and perpetuate injustices⁴⁴. In the same vein, Bowers-Du Toit (2010) argues that it is sin that distorts God's perfect intention leading to oppression, poverty, injustice and the alienation of individuals, communities and nations. Here, Bowers-Du Toit finds that to live in a peaceful and just relationship is the gospel's message and God's created reality before the fall (Bowers-Du Toit 2010). Furthermore, Bowers-Du Toit (2010) states that:

Humanity was created to live in shalom, the absence of which leads to lack of harmony expressed in the social disorder of economic inequality, political oppression, and exclusivity. [Thus], shalom not only means 'peace' in the sense of the absence of strife, but also health, wholeness, prosperity, justice, harmony and general well-being.

The absence of justice is the absence of shalom. Shalom means living in harmony within all relationships: with God, with oneself, with others, and with environment (Bowers-Du Toit 2010:267; Thesnaar 2010:94). The absence of shalom is manifested in social injustice where people and natural resources are exploited, there is corruption, child labour and people get low wages (August 2010:19). Besides, Myers (1999:64) notes that patriarchal systems⁴⁵ and class oppression can be addressed by shalom. Consequently, when people are insecure in their relationships, they do not live in peaceful co-existence. Peaceful relationships are basis for wholeness, health and well-being. It is wholeness that makes life to flourish and makes people celebrate the fullness of life as God intended (John 10:10) (Oduyoye 2001:34).

In Malawi, the gap between the rich and the poor is wide (Demographic and Health Surveys (DHS) 2017). Consequently, there is exploitation of people, natural resources, unfair distribution of wealth and corruption, which results in high levels of poverty, corruption, child labour, increasing levels of distributive inequality and environmental destruction (Keyser & Laubscher 2016:90). These inequalities are evident in the Malawian education sector where the rates of school dropouts are higher among poor households than in richer households (UNDP.MAF 2013:18). Owing to economic hardships in poor households, children are forced

⁴⁴ Thesnaar (2010:94) concurs with this perspective and describes a community where there is absence of justice as a wounded community.

⁴⁵ Patriarchal systems are power relations in society that regard men as heads and rulers and keep women in subordinate positions. Patriarchal system and how it operates oppresses women socially, economically and politically (Mwaura 2008:127-129). The system excludes women in decision-making processes. Patriarchy is institutionalised in society and church and patriarchal socialisation process conditions women to think, act and react as second class citizens (Onwunta & August 2012:7).

to drop out of school to assist in household chores and in income generation activities. Apart from family responsibilities, girl children also drop out of school due to child marriages, early pregnancies and other education costs (UNDP.MAF 2013:18). But in some cases, at secondary level as they have to pay school fees, most parents cannot afford to pay tuition fees for their children and to buy school supplies. The same is true at tertiary level, where the fees are expensive. It is those from well-to-do families that do tertiary education, a situation that is also echoed in terms of access to the health sector. Poor families, especially in rural areas, have challenges to access health services. Although the government provides free health services, most rural health facilities have shortage of medical staff and medical supplies making it difficult for the rural masses to get the right services. The rich go to private hospitals where services are good, or even to better hospitals outside the country. Systems and structures can, therefore, be seen to perpetuate inequality.

In summary, social and economic injustices are prevalent in Malawi. There is an unfair distribution of wealth and resources either locally or nationally. The overall gap of human inequality is on the increase, which leads to a high level of poverty and corruption in all societies. The church must speak against the injustices and inequalities while promoting policies that respect the human dignity of all people.

2.5.1 Gender inequality in Malawi with regards to socio-economic status of women

This section explores the socio-economic status of women in Malawi in terms of education, health, agriculture, politics and environmental issues. As already noted in Section 2.2, Malawi is one of the poorest countries in the world whose economy depends heavily on rain-fed agriculture, which mainly is subsistence farming. Women in Malawi make up fifty-one per cent of the population according to the population census done in 2018. The Malawian society, however, is still patriarchal and women are still side-lined in decision making, discriminated against, oppressed and face GBV on a daily basis. Gender is not yet mainstreamed in all sectors while the biases and social inequalities leave women poorer than men as previously noted in Section 2.3 (Mbilizi 2013:160).

It is also the case that the economic growth in Malawi is constrained by gender inequality (Ngwira & Mkandwire 2003:1). According to Mussa (2017:2), inequality increases poverty and reduces economic growth. As such, economic growth is a prerequisite of poverty reduction (Chirwa 2002:4; Ngwira & Mkandwire 2003:3; Mussa 2017:2). The inequalities that still exist

in all sectors, both private and public spheres, put women at a disadvantage in terms of socio-economic growth. In addition, economic injustice limits the productivity of women resulting in slow economic growth. This results from unequal power relations between women and men as patriarchal attitudes are still persistent in our societies.

Another contributing factor to the limitation in the socio-economic growth is the high population growth rate. Malawi has a high fertility rate of 4.4 children per woman with its population growth rate at 2.9 per cent per annum while the country's life expectancy at birth being 63.7 years (Human Development Index Report 2018). Consequently, there is a scramble for the few resources that are available, which, in turn, hinders economic growth. In addition, the effects of climate change and environmental degradation contribute to the slow growth of the economy and puts a strain on the socio-economic status of women (Booth et. al 2006:6). Gender equality and women empowerment can, however, contribute to sustainable economic growth as women who are empowered socio-economically can be productive in all sectors.

2.5.1.1 Women and Education

In 1964 when Malawi became independent, only 10 per cent of the population was literate (Kishindo 1994:19). By 1994, the literacy level had gone up from 10 per cent to 40 per cent, although the percentage of literate women was lower than that of men (Kishindo 1994:19). From 1964 until 1994, only tertiary education was free and this resulted in access to primary education being limited to a few elite families as many poor families could not afford to pay school fees for all their children (Kendall 2006:4). Girls' enrolment in primary and secondary schools was lower than boys' enrolment. Consequently, there was a gender gap in the education system. Some of the reasons for lower enrolment of girls was that the cost of school supplies and uniforms were higher for girls than boys and that "parents and the wider society had a lower expectation of girls' performance and educational attainment" (Kadzamira 2003). This led parents to prioritise the education of boys over girls with the belief that girls will get married and they do not require schooling as much as boys do (Kadzamira 2003; White 2007:14). In addition, most of the primary schools were not conducive for girls' education in terms of their sanitation needs once they reach puberty. Similarly, lack of sanitary pads made it difficult for girls to go to school during their menstruation period and, in the end, dropped out of school. Most girls who enrolled at primary level dropped out of school because of long distances they had to walk to school, unwanted pregnancies, early marriages and the demand for labour for the girl-child at the household level (Kadzamira 2003; White 2007:11).

On an international level, the World Conference on Education for All (EFA) held in Jomtien, Thailand in 1990 made a declaration on education for all and proposed that basic education should be equitable for all (Munthali 2004:46). In 2000, at the World Education Forum held in Dakar, Senegal, it was acknowledged that girls'/women's education is key to the development of any nation. It was noted that girls and women who are educated contribute positively to the health and wellbeing of the family and community since they have fewer children, as well as lower maternal and infant mortality rate. They are also able to send their children to school and can participate in political activities (Kendall 2006:1). As Munthali (2004:46) notes, however, the challenge that Education For All in Malawi had was not just enrolment of girls in schools but retention of girls in school and that retention and completion of girls' education are vital for the achievement of Education For All.

Malawi is a signatory to the 1990 EFA Declaration (Munthali 2004:45; Hau 1997:5). As a result, when the country went through a transition from one party system of government to a multi-party democratic government in 1994, the government introduced Free Primary Education (FPE) and the primary school enrolment increased by over 68 per cent (White 2007:11) in the same year. The introduction of FPE, however, had its own challenges and negative effects on the education system. The FPE brought an increase in school enrolment that resulted in a shortage of classrooms, lack of trained teachers and a shortage of teaching and learning materials (Hau 1997:4; Munthali 2004:47; White 2007:11).

Although FPE had these challenges, the government of Malawi and some Non-Governmental Organisations (NGOs) acknowledged that girls faced more challenges in attaining education than boys did. The traditional gender roles assigned to girls made it very difficult for girls to have equal access to education as the boys. Girls who fell pregnant had no chance of going back to school and most schools were unfriendly such the girls (Kendall 2006:2). This led to the establishment of the Girls Attainment in Basic Literacy and Education (GABLE) project⁴⁶ that focused on girls' access to basic education whose aim was to improve the enrolment of girls in primary education. Through the programme, girls who had dropped out of school due to pregnancies were encouraged to go back to school after giving birth. The GABLE project was very successful as it achieved its objectives of increasing the enrolment of girls, decreasing the gender gap between girls and boys in enrolment in primary schools and a gender-sensitive curriculum was developed (Kendall 2006:4). Later, GABLE produced a Social Mobilisation

⁴⁶ The project was funded by the United States Agency for International Development (USAID).

Campaign (GABLE-SMC) project that aimed at changing the negative attitudes of people towards the importance of girls' education in Malawi (Hau 1997:5; Kadzamira 2003). According to Kadzamira (2003:5), "SMC employed person-to-person communication approach using participatory drama, workshops and focus group discussions". This approach brought awareness and empowered communities to identify constraints to girls' education and to come up with action plans to overcome them. Thus, girls who dropped out of school due to pregnancy were encouraged to go back to school (Kadzamira 2003).

Although there were success stories in enrolment of girls in primary schools, the number of girls that completed primary education and those that went on to secondary and tertiary education did not increase per se. Girls still dropped out of school due to pregnancies, early marriages, sexual assault and harassment from their male teachers and peers and School-Related Gender-Based Violence (SRGBV) (Kadzamira 2003; White 2007:13). This leads to an unequal number of girls and boys that attain secondary education. In addition, there is inequitable access to tertiary education as the percentage of girls and women who go for higher education is lower when compared to that of boys and men (White 2007:11).

The government and other stakeholders developed a curriculum that is gender sensitive for both primary school teacher training and primary school learners (Hau 1997:10; Kadzamira 2003:10). To assist with the retention of girls at the secondary level, the government and some NGOs provided scholarships for girls meant for their tuition, school uniforms and examination fees (Kadzamira 2003:5). Some NGOs worked towards keeping girls in school by ending child marriages. In addition, the University of Malawi at Chancellor College established a department for gender studies in 1996 but the department was short-lived owing to lack of funding to support the running of the department (Mbilizi 2013:156). According to Momsen (2010:65), access to tertiary education is "dependent on class, location and income". This makes it difficult for girls from poor families and from rural areas to attain higher education even when they have the potential. As such, higher education becomes discriminatory in that only those from rich families can attain it. Similarly, gender imbalance is still prevalent in tertiary education institutions because of the gender stereotypes of regarding some disciplines such as social sciences as 'feminine' while assuming that only a few women can do the 'masculine' disciplines such as natural sciences (Tackie et al 2005:121).

In summary, education is the key to achieving gender equality and women empowerment. Over the years, the government, NGOs and the church have put in place strategies and mechanisms

that would assist in girls' and women's education. Nonetheless, Malawi still faces many challenges in the education sector in order to provide equal access to education for girls and women, to retain them in school and to complete primary, secondary and tertiary education. The literacy level of women is also still lower than the level of men.

2.5.1.2 Women and Health

Good health and well-being of people is essential for sustainable development and economic growth. It is important to start by defining the word 'health'. The World Health Organisation (WHO) defines health as "a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity" (WHO 1948). According to Phiri & Nadar (2006:9), health is understood in its broad context, encompassing the physical, emotional, psychological and social domains. Akoto (2006:99) concludes that health involves completeness in all aspects of life and that the emphasis on the value of health suggests that it is an indispensable and basic human right that must be prioritised by governments.

Health problems in Malawi are exacerbated by gender inequality and power imbalances. Child mortality and maternal mortality are still high according to the standard set by the Sustainable Development Goals 2030 (SDGs). Child and Maternal Mortality Rates are projected at 112 per 1000 births and 534 per 100 000 live births respectively (SADC Gender Protocol Barometer 2018). Maternal mortality is a major cause of death among women of childbearing age. Apart from untimely deaths, the other complication during pregnancy and childbirth is obstetric fistula⁴⁷ (Safe Motherhood Review 2005:62). Factors that lead to maternal mortality include child marriages, teenage pregnancies, harmful cultural practices, gender-based violence (GBV), religious beliefs and lack of information and services. Child marriages are common in Malawi and are a violation of the rights of a girl child and a form of gender-based violence. Girls who are forced into marriages drop out of school and may become pregnant at an early age, which exposes them to health risks such as maternal death, sexually transmitted infections and HIV/AIDS (Rembe et al. 2011:69).

Likewise, lack of information and access to Sexual and Reproductive Health (SRH) services put women and girls at risk to HIV and AIDS and other Sexually Transmitted Infections (STIs). Furthermore, women are at higher risk of HIV infection and STIs than men because of their

⁴⁷ Obstetric fistula is caused by prolonged and obstructed labour resulting in holes in the birth canal. Consequently, a woman with obstetric fistula cannot control the flow of urine.

physiological make-up (Phiri 2003:9). Statistics show that women are disproportionately infected with HIV as 59.79 per cent of adults living with HIV are women⁴⁸. Similarly, the number of new infections is higher among young women aged 15-24 than young men of the same age⁴⁹. Women as care providers are at times put at risk of contracting HIV through caring for AIDS patients as they may not have the right information on how to protect themselves (Phiri 2003:15). The subordinate position women and girls in sexual relationships also expose them to HIV and AIDS and STIs as they cannot negotiate for safer sex. Harmful cultural practices such as dry sex, widow inheritance and polygamy put women at risk of HIV infection as well (Phiri 2003: 10-11). Apart from these, the lower levels of education and poverty put women at risk of HIV and STIs as they are forced into prostitution when they cannot find jobs.

Most hospitals and health centres in Malawi, through Primary Health Care (PHC), provide preventative health services such as under-five clinics, family planning and ante-natal services (White 2007:15). Nevertheless, rural and uneducated women still face challenges to access the services. This is so because, in rural areas, it is difficult for women to access information and services pertaining to sexual reproductive health, for instance, modern family planning methods (White 2007:16). Inaccessibility to essential health services such as family planning methods puts women at risk of frequent pregnancies without proper spacing. At the same time, myths and misconceptions concerning modern family planning methods make it difficult for women to use them (Chilongozi 2017:65). The government and faith-based health facilities, however, work hand in hand to provide primary health care services to rural areas. In addition, there are programmes that reach out to men to involve them in sexual and reproductive health services so that they support their wives or partners (Chilongozi 2017:42).

Further challenges pertaining to health that women face, especially those from rural areas, are the distance to health facilities (White 2007:16). Due to the limited number of health facilities available in the country, women walk long distances to the nearest health facilities. In some places, women walk about 10 to 12 kilometres to reach the nearest health facility. Sometimes they walk these long distances with children on their back. Besides, there are poor road networks, which are rendered impassable in some seasons (Katenga-Kaunda 2010:23). In the same vein, other health care facilities have inadequate infrastructures that makes it difficult to offer right services. This poses a challenge to women, especially expectant mothers, who may

⁴⁸ <https://www.unaids.org/en/regionscountries/countries/malawi#>:

⁴⁹ Ibid.

develop complications due to delays to access services (White 2007:16; Katenga-Kaunda 2010:23). Equally, the lives of children are jeopardised if mothers have to walk long distances to access treatment when their children are sick.

Furthermore, malnutrition, resulting from food insecurity and poverty increases child mortality and morbidity. As such, children who are malnourished may have retarded growth and this affects their overall performance in school. Mothers with malnourished children spent most of their time caring for their children instead of being engaged in productive activities (Momsen 2010:12). The well-being of children is, therefore, dependent on their mothers. Healthy women give birth to healthy children and are able to care for their children. A child whose mother dies while the child is still very young has very slim chances to grow and may not get the nutrition it needs.

In summary, the health and wellness of women is dependent on several factors, namely education, access to right information and services on sexual and reproductive health, access to health care facilities and good nutrition. There is, therefore, a relationship between good health, education and poverty. Good health and girl/women-friendly health services are key to poverty alleviation and sustainable development. It is only healthy women that contribute to the socio-economic development of their families and communities.

2.5.1.3 Women and Agriculture

Agriculture is key to food security and nutrition, wealth creation and economic growth in that Malawi's economy is agro-based. As such, agriculture contributes 90 per cent of the country's export earnings and 45 per cent of gross domestic product (GDP) (NSO 2012:6). Agriculture is mostly seasonal as it depends mainly on rain-fed farming. The country grows and exports cash crops such as tobacco, cotton, tea, coffee and sugar while the main food crops grown for consumption are maize, rice, cassava, potatoes and vegetables. Ninety per cent of the population earns their livelihood through subsistence farming. The agricultural sector in Malawi also provides employment for 85 per cent of men and 94 per cent of women (Hyder et al. 2014:4). Nevertheless, it is women who do most of the farming work, which is mainly growing food for consumption at the household level. Although most farmers are women, they have less or no control over land and household decision making (Ngwira 2010; Mbilizi 2013:148-149).

In addition, there is usually low agriculture productivity as a result of drought and flooding experienced in the past few years, dependence on rain, use of traditional methods of farming

and poor land management (Hyder et al. 2014:5). As indicated in Section 2.4, in Malawi, most farmers are women and they are mainly subsistence farmers. Women, therefore, play a crucial role in the agricultural sector as they are the main workforce. Most of the food crops are grown by women for household consumption and if they have some surpluses, they sell to have some income. Women, however, have less land - on average 0.8 hectares in comparison to 1.0 hectares for male farmers. Also, women have less access to farm inputs, credit facilities and agricultural extension services (Ngwira 2010). Here, Ngwira (2010) notes that in some agricultural projects and programmes, for instance, in the Agriculture Sector Wide Approach (ASWAp) focal areas, gender is never mentioned.

In the 1990s, the government started distributing free farm inputs at the national level in the “Starter Pack” Programme (Schiesari et al. 2016:6). The programme was not as successful as it proved to be highly costly and did not achieve the intended results of bringing food security in poor households. In 2000, the government came up with the Target Input Programme (TIP) and continued with the free provision of farm inputs but now employed a different approach of targeting a smaller number of households (Schiesari et al. 2016:6). The programmes, however, did not specifically target female-headed households and women farmers as the less privileged.

In the 2005/2006 growing season, the government introduced the Farm Input Subsidy Programme (FISP) (Schiesari et al. 2016:6; Mussa 2017:3). The programme provides fertilizer and seeds subsidy coupons to less privileged households such as child-headed households, poor female-headed households, households headed by people living with HIV, households headed by physically-challenged persons and households headed by the poor elderly (Mvula et al. 2011:2; Asfaw & Carraro 2016:2). The primary purpose was to assist smallholder farmers to purchase farm inputs at subsidised rates as well as increase production volume for food security and have an income from selling the surplus (Mvula et. al 2011:2; Tostensen 2017:33). The FISP was successful in the first five years and contributed to food security in the country (Tostensen 2017:33). A survey that was done, however, showed that although most farmers are women, most of the female-headed households did not get the subsidy coupons to purchase subsidised fertiliser and seeds (Mvula et. al 2011:13; Asfaw & Carraro 2016:10).

According to Ngwira & Mkandawire (2003:14), increasing access of farm inputs and other agricultural services for female-headed households can improve food security as female-headed households would only sell 20 per cent of the maize to purchase non-food items while for male-headed households the proportion would be 40 per cent. The reality, however, is that

female-headed households are less privileged in terms of access to agricultural extension services such as land resource conservation, irrigation services, agricultural research and administration and support services (Ngwira & Mkandawire 2003:13).

Currently, the government is implementing another agriculture subsidy programme – Affordable Inputs Programme (AIP) (Kenamu & Thunde 2020). The AIP's aims at reducing poverty and ensuring food security at household and national levels. The results of the programme are yet to be known as the growing season 2020/2021 is the first year of implementation of the programme. Every change of government, however, brings a change in the implementation of agricultural programmes in the country. As such, every new government⁵⁰ implements their own agriculture subsidy programme.

In conclusion, agriculture is the backbone of Malawi's economy. Women are the major contributors to Malawi's agricultural sector although their role may not be fully recognised or measured economically. Apart from farming activities, women are also involved in food processing and storage, for instance, drying vegetables and fruits and the provision of locally made storage facilities. Most marketing activities are carried out by women as the sales of farm produce provide household incomes and develop their families and communities. Cultural norms and beliefs have, however, ban women from owning and/or having access to land, which is a drawback to their empowerment and economic development.

2.5.1.4 Women and Politics

According to Kamlongera (2008:471) Malawi lags behind when it comes to women's participation in state politics. During the one-party system of government from 1964 to 1994, few women served as Members of Parliament and cabinet ministers. The major political role women played was dancing for the president at political rallies (Tiessen 2008:201). Women were forced to sing praises and dance for the president and as a 'sign of loyalty'. They were forced to put on wraps⁵¹ with the president's portrait on them (Booth et. al 2006:11; Tiessen 2008:201). This trend of dancing and singing praises to politicians is still prevalent even in the multi-party era. It is now a tradition that has been difficult to change.

⁵⁰ Change of government comes every five years when general elections are done and a new political party rules the country.

⁵¹ Wrap is a traditional cloth popularly known as *chitenje* that are worn by women. The party cloth would have portrait of a political leader on it and women would put them on during political meetings and rallies.

In the same way, Kamlongera (2008:472) argues that the laws and policies in Malawi make it difficult for women to participate in active state politics. In addition, the attitudes and beliefs of women's roles in society contribute to the low participation of women in active politics (Kamlongera 2008:47). Traditionally, women who are active in politics are regarded as immoral. Only single women are viewed as being able to participate in politics (Mbilizi 2013; Kamlongera 2008). Consequently, women's participation in active politics as Parliamentarians was very minimal, which also meant that they could not participate in decision-making at the national level.

According to Amundsen & Kayuni (2016:3), during the one-party era (1964-1994), only two women served as cabinet ministers and women comprised as low as three per cent of the Parliamentarians. Thus, the number of women who participated in politics as Members of Parliament (MPs) was very minimal. The role of women was not acknowledged until the late 1980s when there was pressure from the international community to recognise women as a "significant group in national development" (Tiessen 2008:202). It was in 1994, after adopting the new constitution, that the bill of rights including women's rights and issues of gender equality were recognised as significant in the development of the nation (Tiessen 2008:202).

Subsequently, women were now participating in active politics and were given different positions in political parties and in government as cabinet ministers and Members of Parliament. Even then, the number of women who were MPs, cabinet ministers and had positions in the local government was still significantly lower in comparison to men in the same positions. For instance, Tiessen (2008:199) and Kamlongera (2008:472) indicate that in 1994, out of the 177 Parliamentarian seats, only 10 were filled by women presenting 5.65 per cent of the seats. There was a marginal increase of women Parliamentarians by 2004 from 5.65 per cent to 14 per cent. Women occupied 27 seats only out of the 193 Parliamentarian seats.

The Southern Africa Development Community (SADC)⁵² launched a campaign that aimed at increasing the number of women who participate in politics. The campaign targeted that 30 per cent of the Parliamentarian seats should be occupied by women in all countries in the region by 2007. Most countries in the region, including Malawi, did not reach the 30 per cent presentation of women in Parliament by 2007. So, in 2008, SADC, through the Protocol on Gender and Development, set up a goal to achieve gender equality 'in all areas of decision-

⁵² The Southern Africa Development Community (SADC) is the regional bloc of Southern Africa that was established in 1992 to spearhead economic integration for its member states. SADC is made up of fifteen member states.

making by 2030' and launched the 50/50 Campaign that fights for the equal presentation of women and men in Parliament (SADC Gender Protocol Barometer 2018:18).

In Malawi, the 50/50 campaign is coordinated by the NGO Gender Coordination Network (NGO/GCN) with support from the Ministry of Gender (Amundsen & Kayuni 2016:4). In the 2009 general elections, the number of women MPs increased from 14 per cent in 2004 to 22.3 per cent of the parliamentary seats. Women occupied 40 seats out of the 193 parliamentary seats. Equally, President Bingu wa Muthalika⁵³ appointed a cabinet in which 23.8 per cent were women (Amundsen & Kayuni 2016:4). In the 2014 elections, however, the number of women MPs dropped. Women occupied 32 parliamentary seats out of the 193 parliamentary seats presenting 16.7 per cent. Different stakeholders were concerned with the decline in the number of women parliamentarians since the 50/50 Campaign had a goal of having 50 percent of the seats occupied by women (Patel & Wahman 2015:86). Again, in the 2019 parliamentary elections the number of women MPs rose from 32 to 44. The increase from 16.7 per cent in 2014 to 37.5 per cent in 2019 was significant although it was far from the equal representation that gender activists were advocating for. Nonetheless, Malawi Parliament in 2019 elected the first female Speaker of Parliament Catherine Gotani Hara - a major milestone in the politics of Malawi. Despite this, the country is yet to reach the 50/50 representation of female and male in Parliament.

Additionally, for the first time in history, Malawi had the first female vice president in the person of Joyce Banda in 2009. In 2012 when the then incumbent President Bingu wa Muthalika died whilst in office, Joyce Banda was elevated to be the first female president in Malawi and the second female president in Africa after Ellen Johnson Sirleaf, the former President of Liberia (Mbilizi 2013:149). Joyce Banda remained in the high office for 2 years after which she was voted out of office in the 2014 general elections. The female president's tenure of office was short-lived and only gave an indication of how patriarchy is still dominant and that accepting women as political leaders are far from reality (Amundsen & Kayuni 2016:4)

In conclusion, for the first thirty years of self-governance in Malawi, women's participation in politics was very insignificant. When they participated in politics it was mostly performing traditional dances in praise of the president. After 1994 when the country transitioned to a

⁵³ Bingu wa Muthalika was the third president of Malawi and ruled from 2004-2012 who advocated for gender equality as elected a woman as vice president.

democratic rule, however, women began to be active in politics although the numbers are still minimal. Malawi is yet to achieve equal presentation in Parliament, in the cabinet, private and public sectors.

2.5.1.5 Women and the Environment

It is crucial in this section to discuss how issues of environmental degradation and climate change affect women and their socio-economic status. Human beings are interconnected to the natural environment and they depend on the environment for the provision of food, energy and shelter (Oduyoye 2001:35). White (2010:83) states that “the rural population of Malawi depends entirely on forests and trees for their fuel and timber needs”. Yet, deforestation in the country is rated at 2.8 per cent per annum. The depletion of forests results from over-dependence on firewood for energy, charcoal production and rapid population growth (Booth et al. 2006:6; Mughogho et al. 2010:177; Nankhuni & Fiberries 2003:2). It is also important to note that the depletion of forests has a negative impact on the quality of livelihood of women and children as they spend hours in the forests/bush to fetch firewood.

The rapid population growth in Malawi (from 13.5 million in 2008 to 18.6 million in 2018) puts increased pressure on the limited natural resources. Environmental degradation is the consequence of increased population growth as this leads to deforestation, overgrazing and soil erosion. Farmers, charcoal makers and wood sellers encroach forest reserves, mountainous land and stream beds because of the scarcity of land and the need for more wood for fuel (Booth et al. 2006:7). According to Nankhuni & Findeis (2003:2), there is a relationship between population, environment and poverty as environmental degradation is associated with increased child labour and lower school attendance especially for girls. Environmental degradation affects women disproportionately, because of their traditional gender roles that include fetching firewood and water. This negatively impacts the lives of women in terms of time allocation for household chores, school performance for girls since they spend more time doing household chores, for instance, collecting firewood and water. Furthermore, environmental degradation also affects the health of women and girls as they do not get enough nutrition (Nankhuni & Findeis 2003:2).

In addition, climate change is negatively impacting the environment as evidenced by the drought and flooding that the country experiences (Gondwe & Munthali 2010:214). As people depend on rains for agriculture production, there is usually uncertainty about harvest outcome. Some of the effects of climate change include reduced crop productivity resulting in food

insecurity and increased poverty. It is, indeed, the case that women are more vulnerable to the effects to climate change as it exacerbates the already existing inequalities. Gondwe et al. (2010:214) argue that “climate change deters progress in many sectors that are critical to the social and economic growth of Malawi”. The authors also point out that development initiatives should recognise the interconnection and interdependency between sectors to “ensure co-benefits and synergy” (Gondwe et al. 2010:214).

In summary, the livelihood of human beings is interconnected and dependent on the environment. As such, human beings depend on the environment for their food supply, shelter and energy. Environmental degradation, therefore, affects all sectors such as health, education and agriculture among others, resulting in derailed development. To achieve sustainable development and economic growth, there is a need to take care of natural resources such as forests and water sources. To achieve this, communities must employ “best practices” such as afforestation, avoiding overgrazing and by not farming along the stream beds.

2.5.1.6 Gender-Based Violence

Gender-Based Violence (GBV) is prevalent and a deeply entrenched issue in Malawi. It is also one of the factors contributing to poverty as it obstructs socio-economic development and perpetuates gender inequality. Gender-based violence refers to “any act that results in or is likely to result in, physical, sexual or psychological harm or suffering to a person or it is violence directly against a person on the basis of one’s gender” (NPA GBV 2014:14-15). In Malawi, all types of GBV, that is, physical, sexual, emotional and economic⁵⁴ are rampant but in varying degrees in different areas (NPA GBV 2014:15). GBV is a social ill that has to be eradicated as it causes premature deaths and disability of women as is noted by CARE that:

Gender-based violence kills and disables as many women, aged 15–44, as cancer, malaria, traffic accidents and war combined. 1 billion women will be victims of violence in their lifetime. In some countries, up to 7 in 10 women are beaten, raped, abused or mutilated⁵⁵.

⁵⁴ Physical violence includes, but not limited to beating, battering, mutilation and burns; sexual violence includes rape, defilement, sexual harassment, forced and child marriages and incest; emotional violence includes humiliation, intimidation and verbal aggression while economic violence includes economic blackmail, depriving a family economic support and preventing a spouse to be involved in any economic activity (NPA GBV 2014:15-17).

⁵⁵ CARE. 2016. Violence against women. <http://www.care.org/work/women-empowerment/violence-against-women>.

GBV is viewed as a “global public health, development and human rights issue [with] far-reaching consequences for those who have experienced it, their families and communities” (le Roux & Bowers-Du Toit 2017:25). GBV is also an issue that “transcends geography, class, culture, age, race and religion impacting every community on the globe” (NPA GBV 2014:15). It hinders the work of poverty alleviation and negatively impacts vulnerable groups in relation to HIV and STIs. For instance, orphaned children are at risk of sexual exploitation and human trafficking (NPA GBV 2014:15). GBV can profoundly affect the social well-being of victims; individuals may be stigmatized and ostracized by their families and others as a consequence. It is also the case that women are disproportionately affected by GBV as most victims are women while most perpetrators are men, although GBV affects both women and men. The root cause of GBV is the socialisation process that creates power imbalance between men and women, that constructs dominant masculinities found in all patriarchal social systems (Moffett 2006:132). In addition, GBV is perpetuated by harmful cultural practices found in most societies in Malawi, for instance, child marriages and polygamy⁵⁶. Furthermore, Moffett (2006:132) argues that there is a link between the global economy (in which women’s bodies are increasingly being commodified) and the rising rates of sexual violence in developing countries. For example, women’s bodies are used in advertisements as if they are commodities. Consequently, gender disparities are deeply rooted in homes, in schools, in workplaces and the entire life of the society. In this regard, the harmful cultural practices and the trend of commodification of women’s bodies need to be eliminated from our societies through concerted efforts by both men and women (le Roux et al. 2017:24). Le Roux et al. (2017:37) argue that men and women need to work in partnership to combat the scourge of GBV. They further argue that the ‘women in solidarity’ initiatives and ‘men only’ initiatives cannot address the issue of GBV in patriarchal societies, hence, the need for men and women to work together in partnership (le Roux et al. 2017:37).

In the same vein, NGOs and government are working together to sensitise the public on the ills of GBV through campaigns and activism. At the same time, the government, NGOs and other stakeholders are working towards combating GBV in the country. The campaigns and

⁵⁶ A study done by the Malawi Human Rights Commission in 2005 described polygamy as a form of slavery whereby women and children are used as cheap labour force in farms controlled by men. In addition, polygamy was isolated as a cultural practice that promotes GBV, hinders development and wastes government resources and that it increases the incidences of STIs, HIV and AIDS. Malawi Human Rights Commission 2005. *Research Report on Cultural Practices and their Impact on the Enjoyment of Human Rights, Particularly the Rights of Women and Children in Malawi*. Lilongwe: Malawi.

activisms done by NGOs, government and other stakeholders include International 16 Days of Activism Against Gender-Based Violence that is observed every year, HeForShe Campaign⁵⁷ and End Child Marriages Campaign⁵⁸. These campaigns have put in place strategies to combat GBV that include men and boy in primary intervention (NPA GBV 2014:9). In addition, the NGOs have been lobbying the government to review the laws and policies on GBV so as to provide stiffer penalties to the perpetrators of GBV.

Furthermore, the Malawian government came up with the National Plan for Action for Combatting Gender Based Violence in 2002. The action plan was to be implemented in 5 years from 2002-2007. The action plan was the national gender-based response initiatives to provide “a comprehensive, multi-sectoral and sustained blueprint for ending violence against men, women and children” (NPA GBV 2014:4). The first National Plan for Action was reviewed in 2007 and the second NPA was implemented from 2008-2013. The NPA being implemented currently was from 2014-2020. The government efforts to combat GBV is a strategy that focuses on providing a framework that can be utilised by all stakeholders in the fight against GBV. The other strategy to fight GBV and to provide safe and confident environment to the victims is the creation of Victims Support Units (VSUs) in all police stations in the country. In addition, people are encouraged to report cases of gender-based violence in these units. The VSUs assist to rehabilitate survivors and to counsel perpetrators of GBV.

Similarly, it is important that the faith communities are involved in the fight against GBV as faith communities are closely linked with the life of communities. Faith communities ought to partner with government, NGOs and other stakeholders in the fight against GBV (le Roux et al. 2017:23). As such, GBV is a hindrance to the socio-economic development of any society. It is both a public health issue and a human rights issue. Therefore, it needs to be addressed by the government, NGOs, FBOs and faith communities to be eliminated from our societies. Men and women need to work in partnership to combat GBV.

⁵⁷ HeForShe Campaign is a UN Women solidarity movement that calls for men and boys to stand up against gender inequality globally. The campaign encourages men to advocate for women’s rights as human rights. The campaign fights for the end of child marriages and gender-based violence in Malawi. www.heforshe.org/en/malawi.

⁵⁸ End Child Marriages Campaign works towards ending child marriages in Malawi. Child marriage is a form of gender-based violence and it is common in Malawi because of cultural practices and beliefs that force girls who have reached puberty to get married as they deemed to have attained adulthood. Some girls reach puberty at a tender age as young as 9 years old and marrying them off at such an age violates their human rights which include right to education and right of association. This contributes to high illiteracy and low levels of education, thus limiting development in general.

2.6 The Development and Growth of Microfinance in Malawi

This section discusses the development and growth of microfinance sector in Malawi. It is divided in two sections (1) the growth and development of microfinance in Malawi and (2) women and micro-economic activities.

2.6.1. The emerging of microfinance in Malawi

This section will discuss the development and growth of the microfinance sector. In Malawi, the microfinance revolution emerged in the 1990s as an intervention for economic growth and poverty alleviation strategy (Chetama et. al 2016:84). Initially, microfinance in Malawi developed through the Ministry of Agriculture as a way of improving productivity by providing loans to farmers for farm inputs. Thus, the ministry of Agriculture established the Smallholder Agricultural Credit Administration (SACA) in 1987 to facilitate loans to farmers' clubs with a joint liability concept (Chirwa 2002:4). The SACA was, however, short-lived as the country went through a transition in 1994 and the micro-credits facility ceased.

It was also in the 1980s that the concept of microfinance gained popularity in many countries in Sub-Saharan Africa, Asia and Latin America following the success stories of the Grameen Bank in Bangladesh⁵⁹. It was alleged that microfinance assisted in breaking the barriers to financial services for the poor and, hence, its popularity provided an impetus for replication in other countries (Chirwa 2002:5; Disney et al. 2008:6). In the same vein, the development of the current trend of Microfinance Institutions (MFIs) in Malawi began after 1994 when the country went through the transition from one party system of government to multi-party democracy. Consequently, in the mid-1990s, the government introduced a policy framework for poverty alleviation known as Poverty Alleviation Programme (PAP). The purpose of this policy framework was to reduce poverty and the programme was scaled at the national level (Chirwa 2002:1; Disney et al. 2008:1). Thus, microfinance became instrumental in poverty alleviation as it promoted access to credit facilities for the less privileged people (Chirwa 2002:1).

Similarly, the government developed a Microfinance Policy and Action Plan (Luboyeski et al. 2004:2). The policy was a framework that defined the development of microfinance in Malawi.

⁵⁹ The Grameen Bank is a community-based microfinance bank that was established in 1983 in Bangladesh by Muhammad Yunus. The bank grants microloans to poor women in order to raise their socio-economic status. The success story of Grameen Bank is the high repayment rate and improved livelihood of women in rural areas (Masanjala 2002:88; Mainsah et al. 2004:3-4).

This was an indication that the government appreciated the importance and the role of microfinance in poverty alleviation and economic growth of the country. In the next decade, there was a slow growth of formal Microfinance Institutions.

The formal MFIs in Malawi are divided into three categories, namely state-owned MFIs; private local MFIs and international MFIs. The state-owned MFI – Malawi Mudzi Fund (MMF) was designed by the government to replicate the Grameen Bank of Bangladesh. Malawi Mudzi Fund’s financial services were rendered to “a group of five women with five groups forming a Mudzi Centre”. Malawi Mudzi Fund started its operations in 1990 (Green & Baden 1994:18; Chirwa 2002:5). The work of MMF was, however, more of the pilot project and it was in operation in Machinga and Mangochi districts only (Green & Baden 1994:18; Chirwa 2002:5).

The microfinance institutions that were operating in the 1980s and early 1990s were the Malawi Union of Savings and Credit Cooperatives (MUSCCO)⁶⁰, Smallholder Agricultural Credit Administration (SACA) and Malawi Mudzi Fund (Chirwa 2002:5). In 1995, the activities and operations of MMF and SACA were integrated into one microfinance institution known as the Malawi Rural Finance Company (MRFC) (Chirwa 2002:5; Luboyeska et al. 2004:34). Malawi Rural Finance Company (MRFC) was funded by the World Bank to provide credits to small groups of farmers for acquisition of farming inputs such as fertilizer, seeds and farming equipment (Disney et. al 2008:1). According to Chirwa (2002:7) “the government established a Small and Medium Enterprise Fund (SMEF) with Reserve Bank for lending through participating financial and non-financial institutions at highly subsidised interest rates”. Some of the micro-credit institutions that were established under SMEF were Development of Malawian Enterprises Trust (DEMAT) and Small Enterprise Development Organisation of Malawi (SEDOM) (Chirwa 2002:7). SMEF was supporting other local MFIs. Thus, the government took a leading role in the microfinance sector. An assessment that was done in 2004 on microfinance sector, however, critiqued the government for playing a dominant role in the microfinance sector instead of only providing legal and regulatory services (Luboyeski et al. 2004:6).

⁶⁰ MUSCCO is the umbrella body for the Savings and Credit Cooperatives (SACCOs) in Malawi.

The National Association of Business Women (NABW)⁶¹, as a private local micro-credit institution was established by Malawian women in 1990 with the aim of encouraging each other, doing business training and having access to loans. According to Chirwa et al. (1999:44), this local MFI was supported by the Small and Medium Enterprise Fund (SMEF) and the Social Dimensions of Adjustments (SDA) Project Implementation Unit.

In addition, the Foundation for International Community Assistance (FINCA) was another international microfinance institution that started its operations in Malawi in the 1990s. FINCA aims at facilitating credit schemes to reach out to the underprivileged especially women. FINCA replicated the micro-credit and group lending approach. FINCA is a non-governmental organisation based in the USA (Chirwa et al. 1999:43).

With the growing number of microfinance institutions, there was a need to formalise and regulate the work of microfinance institutions. This resulted in the development of the Malawi Microfinance Network (MAMN) as a network of Microfinance Institutions. The Malawi Microfinance Network (MAMN) was established in 2002. The MAMN was to act as an intermediary between the government and MFIs (Luboyeski et al. 2004:5; Chetama et al. 2016:85). Apart from the intermediary role, the network's role was

To develop, promote and regulate microfinance activities so as to ensure good governance and practices among members as a way of ensuring their sustainability and enhancement of their capacities to stimulate and enhance private sector development and be key players in rural economic and social transformation in Malawi

MAMN, however, experienced a challenge of few registered member institutions in comparison with the number of MFIs who were not registered members of MAMN.

Nevertheless, in recent years, there is a rapid growth of informal microfinance groups. The informal microfinance groups are community-based mostly promoted and organised by different NGOs and Faith-Based Organisations (FBOs) (Ksoll et al. 2016:70; Cassidy and Fafchamps 2015:3). NGOs and FBOs introduce microfinance as a basic part of their developmental agenda in rural areas (Chirwa 2002:15). The savings-based microfinance approach commonly known as Village Savings and Loans Associations (VSLAs) was

⁶¹ National Association of Business Women (NABW) is micro-credit institution which was founded in 1990 by the former State President Joyce Banda before she joined politics. Joyce Banda is well-known as a woman entrepreneur, a gender activist and a philanthropist (www.joycebandafoundation.com/about-us.html#founder).

standardised by CARE International⁶² and has been replicated in different countries in Sub-Saharan Africa (Ksoll et al. 2016:70; Brannen 2010:22-23). Although now there are several terms for what is popularly known as ‘village bank’ or Self Help Groups depending on which NGO or FBO initiates the microfinance groups (Cassidy & Fafchamps 2015:3).

Most Self-Help Groups (SHGs) are initiated by NGOs and FBOs in the catchment area they are working. They encourage participants to do self-selection into groups that are trained by NGOs and FBOs responsible (Cassidy & Fafchamps 2015:3). The NGOs coordinate the initiatives to help overcome the challenges of bringing people together and to highlight to the groups the “benefits of financial services and intermediation”. In addition, the trainings assist in developing a system of governance and accounting that helps to protect members against theft, fraud, default and any misconduct (Cassidy & Fafchamps 2015:4). In some cases, they provide accounts books and safe boxes although the SHGs are encouraged to purchase these with their own funds instead of receiving for free. The SHGs assist in empowering women socio-economically as they are able to do small scale businesses and to work together in groups.

In summary, the microfinance sector has developed rapidly over the last two decades. In Malawi, it was the government that initiated micro-credits institutions with the aim of improving agricultural production. The microfinance revolution emerged in the 1990s as it did globally in the 1980s. Microfinance is regarded as an intervention in poverty alleviation that enables the poor to invest in their future. The community-based microfinance approach assists in empowering the poor masses to have access to credit facilities and to have own savings. It is important to note that most members of the SHGs are women, hence community-based microfinance is crucial in empowering women to have small and medium enterprises, to be involved in decision-making and to accumulate assets such as livestock and in the end, there is economic growth. The next section discusses women and micro-economic activities and how these have assisted in promoting gender equality and human dignity.

2.6.2 Women and Micro-Economic Activities

This section discusses women and micro-economic activities in socio-economic development. The role that women play in socio-economic development cannot be underestimated. Women in Malawi are responsible for much of the economic activities, especially in the agriculture

⁶² Cooperative for Assistance and Relief Everywhere (CARE) is an international humanitarian non-governmental organisation founded in 1945 to respond to humanitarian crisis in Europe after World War II. CARE started the microfinance model of ‘Village Savings and Loans’ in Niger, West Africa in 1991 (Brannen 2010:22-23).

sector as well as in small and medium enterprises (Chirwa 2008:347). Women are, however, offered a few economic opportunities in terms of production, value addition, employment, access to loans and mortgages from commercial banks and ownership of property (Ngwira 2010; White 2010:22). This happens despite the fact that women generate one-third of all household incomes in rural areas through small-scale agro-businesses, trading, craftwork or cottage industry and casual labour (Chirwa 2008:347). Here, the recognition of women's contribution to economic growth and development is low. The question then remains: Are women given enough opportunities to participate in the socio-economic development processes?

Although women's contribution to the socio-economic development is significant, their socio-economic status still lags behind in comparison to that of men (Chirwa 2008:347; White 2010:22). In the formal sector, it is estimated that women comprise only 10 percent of the work force (Chirwa 2008:347; White 2010:22). It is also the case that women who work in the formal sector receive lower salaries for the same work done by their male counterparts (White 2010:23). Usually, women work in low-risk jobs with low technological challenges because of the gender division of labour and gender stereotypes (Chirwa 2008:349). In the informal sector, women are pushed to low-status and low-income businesses.

Despite these challenges, women are involved in Micro and Small Enterprises (MSEs). Chemata et al. (2016:84) argue that MSEs are crucial for economic development of most communities as they are a source of employment and income - they stimulate competition. In the same vein, Chirwa argues that MSEs are able to employ 2-4 people while medium enterprises are able to employ between 8 and 10 people (Chirwa 2008:347). Similarly, there has been a steady growth of women's participation in MSEs. For example, only 7 per cent of the MSEs were owned by women in 1987 (Chirwa 2008:347). A survey conducted by the National Statistics Office (NSO) in 2000, however, showed that women owned 34 per cent of the MSEs, men 35 per cent, while 30 per cent were jointly owned by married couples. This can be attributed to the gender and development (GAD) approach that the government adopted as a framework for development. The approach encourages men and women to work together in development initiatives while at the same time empowering women to participate in income generating activities as a way of alleviating poverty. Here, NGOs also initiate microfinance groups and encourage women to be involved in savings and loans associations.

From the mid-1990s, women both in urban and rural areas have been actively involved in Micro and Small Enterprises (MSEs) as noted in Section 2.6. Previously, it was only women who lived in urban areas that had access to micro-credits from microfinance institutions⁶³. These Microfinance Institutions were only lending funds to groups of women rather than individuals (Chirwa 1999:44). The group lending was a collateral requirement to access loans from the MFIs (Chetama et al. 2016:88). In addition, the conditions for the loans from the MFIs were tough and uncondusive for small-scale businesses and economic growth (Chetama et al. 2016:88). The loan repayment was on weekly or fortnightly basis while the interest rates were on the higher side - ranging from 51 to 89 per cent against the Reserve Bank of Malawi base lending of 24 per cent, which was the main reason for non-payment (Chemata et al. 2016:88). These conditions were only benefitting the MFIs and made it difficult for SMEs to access such financial services⁶⁴.

Consequently, the trend changed as a 'micro-saving' model of microfinance was introduced by some NGOs and FBOs⁶⁵ in Malawi. More women in rural areas are now involved in microfinance through community-based microfinance groups popularly known as Self-Help Groups (SHGs) or Village Savings and Loans (VSLs) (Cassidy & Fafchamps 2015:3). The SHGs are self-reliant groups that do not depend on funds from external sources (Ksoll et al. 2016:72). Some NGOs and FBOs who initiate the SHGs, take the responsibility of training women to equip them with skills of saving their own monies and lending each other within their groups (Cassidy & Fafchamps 2015:3). The micro-credits women get from the locally organised 'village banks' are used to run small and medium enterprises that help boost their income generating activities. As a result, more women are becoming self-reliant and are able to not only pay school fees for their children but also purchase farm inputs such as fertilizer and seeds for better yields. It, therefore, needs not be overemphasized that women's participation in small and micro enterprises would assist to unlock the full economic potential of the country.

⁶³ There were a number of Microfinance Institutions (MFIs) that were operating in Malawi in the 1990s namely the Women's World Banking (WWB), National Business Association of Women (NABW), FINCA and Pride Malawi. These MFIs focused on giving micro-credit to women in groups as a collateral since women could not provide individual collateral.

⁶⁴ This is based from a study that was done in Lilongwe District on the role of microfinance on growth of small-scale agribusinesses in Malawi. Although the study was done in one district in Malawi but the results are true for most areas where the MFIs are operating.

⁶⁵ NGOs such as Care Malawi and Plan Malawi and FBOs such Dan Church Aid (DCA) started implementing the 'Village Savings and Loans' model of microfinance in Malawi.

Community-based microfinance groups have also positively impacted different communities by enhancing food security as those involved can afford to buy fertilizer and seeds. It has also helped to improve the livelihoods of poor households as women now have an income and help their husbands in issues of money. In the same vein, women who are empowered socio-economically are respected in their communities and are sometimes elected to leadership positions in the villages or in the local councils, which allows their involvement in decision making at different levels. The micro-credits that women get from these institutions assist women to run small-scale businesses, to acquire assets and livestock and to become self-reliant.

2.7 Conclusion

In this chapter, various conceptualisations of poverty were discussed from different perspectives - ranging from how secular development practitioners define poverty to a Christian perspective. As such, poverty is a multifaceted phenomenon that has a gender dimension, hence, the feminisation of poverty. Women are more impoverished than men in all sectors because of the traditional gender roles assigned to them (Ngwira 2010:5). Additionally, in the Malawian context, globalisation and economic policies that were implemented in the 1980s and 1990s such as Structural Adjustment Policies (SAPs) contributed to the feminisation of poverty (White 2007:6; Ngwira 2010:5).

The chapter also discussed how issues of women have been dealt with over the years from the approach of regarding women as recipients of development projects towards the Women in Development (WID) approach; and finally, to the development of the Gender and Development (GAD) approach as a developmental framework that regards women as participants in all phases of development. The GAD approach is further identified as crucial for sustainable development. The chapter also explored how poverty and the feminisation of poverty intersect with the GAD approach.

The chapter then explored the notion of social and economic justice and how these promote sustainable economic growth and assist in alleviating extreme poverty. Also attended to in chapter was the socio-economic status of women in Malawi including how women have performed in the sectors of education, health, agriculture, environmental management and politics within the Malawian context. It also discussed how issues of gender-based violence have been addressed in Malawi as gender-based violence hinders development progress if not addressed. It was noted that promoting girls'/women's education is the key to sustainable development in that women, who are educated, contribute positively to all sectors. Such women

to the health and well-being of the families and communities, lower maternal and child mortality rates, they delay marriage and have fewer children and participate in decision making as well as in political activities.

Finally, the chapter discussed the development and growth of the microfinance industry in Malawi. Microfinance was shown to have emerged in Malawi in the 1990s as poverty alleviation and job creation strategy. The industry has grown from being micro-credit facility only to micro-savings and micro-credit popularly known as Village Savings and Loans (VSLs) or 'Village Banks'. The VSLs are now widespread in both urban and rural areas of through the Self-Help Groups (SHGs) that are promoted by the FBOs and NGOs. Through the SHGs, women are empowered socio-economically. One can, therefore, conclude that promoting women empowerment and gender equality are crucial for sustainable development. As such, promoting micro-savings and micro-credits empowers women to participate in socio-economic and political development. It also enhances the partnership of women and men in the community where women participate in decision making.

The next chapter provides the theoretical framework of the thesis. It specifically focuses on the gender and development discourse and African women theologies as feminist theology of liberation. It also engages African women theologies in conversation with transnational feminism.

CHAPTER 3

THE SOCIO-ECONOMIC EMPOWERMENT OF WOMEN IN THE GLOBAL SOUTH: TRANSNATIONAL FEMINISM AND AFRICAN WOMEN'S THEOLOGICAL PERSPECTIVES

3.1 Introduction

When considering issues of socio-economic empowerment, it is important to explore the intersection of transnational feminism and African women's theologies as represented by the Circle of Concerned African Women Theologians. In this chapter, I will argue for the importance of the socio-economic empowerment of women in the Global South within the context of globalisation. The chapter will begin by discussing the Gender and Development (GAD) approach within the development discourse and how GAD as an interdisciplinary development approach impacts the socio-economic empowerment of women in the Global South. The chapter will also discuss religion, gender and development and how religion is both oppressive and liberative. This is why I use the Circle's theology as a liberative African feminism that critiques the religious and cultural beliefs and practices that oppress women. I will also discuss the emergence of feminist theologies and African women theologies within third wave feminism as part of feminist liberation theologies. In addition, I will explore transnational feminism within third wave feminism and its advocacy role in liberating women on the periphery. These approaches are explored in order to identify and understand what gave rise to the feminist discourses and how they have impacted the lives of women in the Global South over the years.

Before turning to the intersection of transnational feminism and African women's theologies, this chapter provides the historical background of the Circle of Concerned African Women Theologians (the Circle) and the theological role it has played in socio-economic issues, with particular reference to their analysis of globalisation and its economic effects on women from the Global South. Here, African Women Theologies will be employed as a theological lens through which socio-economic empowerment will be explored. Special attention will be paid to how the circle views the relations of donors in the Global North and the recipients in the Global South. The last section of this chapter will engage transnational feminism in a conversation with African Women Theologies and how they may be able to contribute to

liberating African women from the oppression of poverty, religion, cultural and socio-economic injustices.

3.2 Gender and Development – Conceptions and Theories

Since this study falls within the field of Theology and Development, it is important to discuss how issues of development and gender⁶⁶ unfolded in the 1970s within the development discourse and practice. In the years preceding the 1970s, the development approaches and practices never considered the status and roles of women as important to social and economic development. The development policies and programmes were male-biased and women were disadvantaged by such development processes (Koczberski 1998:396). The earlier development approaches, such as Modernisation Theory⁶⁷, assumed that economic growth would trickle down to women within their families and communities (Coles et al. 2015:2). Hence, the development policies only regarded the role of women as that of wives and mothers (Moser 1993:27). According to Moser (1993:28), women were assigned triple roles, namely reproduction, production and community management. Women's work was mainly in the informal sector and the private sphere and were regarded as secondary income earners (Moser 1993:29). Within this approach, women's economic contributions, even in the agricultural sector, were not taken into account.

In 1970, when Ester Boserup, a Danish development practitioner, published a book entitled *Women's Role in Economic Development*, it brought attention to the issues of women that had been neglected for a long time. In her book, Boserup challenged the assumption that women benefit by being passive recipients of any development project or programme (Momsen 2010:12). She pointed out that women did not benefit from the income increase in male-headed households and critiqued the notion that women were regarded as traditionalist and backward (Coles et al. 2015:2). Further, Boserup pointed out that men were trained on how to operate agricultural equipment and machinery, leaving women to continue using the old hand tools

⁶⁶ Gender refers to the social roles, duties, functions, responsibilities, power relationships and privileges that women and men have in a given society or culture. All societies have a specific sexual division of labour and work considered as feminine or masculine varies from culture to culture as the divisions are not based on natural principles (Momsen 1991:3-4). Gender is dynamic and relative.

⁶⁷ Modernisation theorists defined development as the modernising and developing of societies deemed undeveloped. The idea was that countries in the Global South were to "catch up" with countries in the Global North (Biehl 2013:103). Countries in the Global North provided financial aid and technical assistance to the countries deemed undeveloped as way of assisting them to "catch up" or transformed into modern like Western countries. However, this approach was critiqued as it regarded development as economic growth and it failed to consider other aspects of development.

resulting in low production and lower status of women as they were the major cultivators of land (Haddad 2010:122). According to Momsen (2010:12), Boresup's interest was third world development work and her opinion was that recognising the women's role and participation in development could assist in the increase of economic growth and development.

Consequently, the 'Women in Development' approach emerged as a result of Boresup's work and was mainly advocated by some American liberal feminists. The Women in Development (WID⁶⁸) was the rationale that "women are an untapped resource who can provide economic contribution to development" (Moser 1993:2). The WID approach was adopted by international development agencies, however, it remained grounded in Modernisation Theory (Rathgeber 1990:491). In this regard, the WID approach focused on income generation activities as it only looked at the production aspect of women's work and ignored the other aspects. It assumed that if women have access to income, somehow this would encourage them to participate in other activities. Hence, the WID approach did not realise that women in the Global South are already overloaded with household tasks and responsibilities and that there is no clear sexual division of labour between men and women (Rathgeber 1990:492). The WID approach did not question or consider why women are oppressed and regarded as inferior to men and why certain gender roles are assigned to women in different societies (Reeves et al. 2000:33; Coles et al. 2015:2). Furthermore, the WID approach highlighted the need to integrate women in the ongoing development initiatives. Here, Koczberski (1998:399) argues that the integration of Women in Development:

...assumes that women were not already participating in development, thereby concealing and devaluing women's existing roles in informal economic and political activities and household production. Women's work in subsistence production and informal markets and community and household work was therefore considered outside the domain of 'development', with the result that a large part of women's work and daily life was neglected.

By emphasising the integration of women into development, on the one hand, the development practitioners were ignoring the role that women were already playing in the agricultural and informal sectors, thereby acknowledging "the invisibility of women's multiple work roles" (Koczberski 1998:399). On the other hand, the WID approach treated women as a homogenous group and failed to recognise that the differences in social status, race or ethnicity and religion

⁶⁸ WID was coined by the Women's Committee of the Washington, DC chapter of the Society for International Development. Their intention was to bring to the attention of policy makers issues of women in development strategies (Rathgeber 1989:3).

had an impact on the outcomes of development (Momsen 2010:13). As such, women's experiences in the Global North were quite different from the experiences of women in the Global South.

In the mid-1970s, another development approach that focused on the role of women in development emerged, that is, the Women and Development (WAD) approach. WAD was a predominantly white, middle-class feminists' approach to fight patriarchy and androcentrism while critiquing capitalism (Singh 2007:101). At the same time, its focus was on the economic agency of women (Singh 2007:101). WAD⁶⁹ like WID, however, did not understand that women in the Global South face other challenges apart from gender discrimination and inequality (Rathgeber 1990:9-10). Women in the Global South are not only dealing with gender inequality, but rather with issues of poverty alleviation, the aftermath of colonialism and neo-colonialism, culture and religion. The other weakness of WAD is that, like WID, it focused on the productive aspect of women's lives at the expense of the reproductive aspect of work (Rathgeber 1990:10). WAD like WID concentrated on income generation activities without taking into account the impact such strategies have on women's time and work (Rathgeber 1990:10).

Consequently, in the late 1980s, there was a shift in the development approaches from the term 'women' to 'gender', that is, from the Women in Development (WID) and Women and Development (WAD) approaches to Gender and Development (GAD) approach (Momsen 2010:12). According to Staudt (2001:47), "the shift had as much to do with the broader embrace of language as with the ambitions to move from the margins to the centre of institutional policies". The term 'gender'⁷⁰ is more inclusive and relational as it addresses issues that affect both women and men and the power relations between them (Staudt 2001:47). Concurring, Rathgeber (1990:402) argues that GAD is concerned with the social construction of gender and how specific roles, responsibilities and expectations are assigned to women and men. Hence, the GAD approach is concerned with the gender relation and thus it "welcomes the potential contributions of men who share a concern for issues of equity and social justice" (Rathgeber 1990:402).

⁶⁹ At the first UN Women's World Conference in Mexico City in 1975, the women from the South critiqued the WAD approach as it did not recognise their challenges as women from developing countries (Momsen 2010:13). In addition, there was no clear demarcation between WID and WAD (Rathgeber 1989:8).

⁷⁰ The term 'gender' is often misunderstood and sometimes it is used to refer to women only or conflated with sex (Momsen 2010:2).

Haddad (2010:125) argues that the GAD approach “resists focusing women in isolation, asserting that this ignores the real issue, which is patriarchy”. The term ‘gender’, therefore, has an advantage over the term ‘women’ as it defines the real problem and finds alternative solutions to this problem (Staudt 2001:48). The GAD approach is a developmental framework that takes a holistic approach as it looks at the “totality of social organisation, economic and political life in order to understand the shaping of particular aspects of the society” (Young in Rathgeber 1989:12). As a result, GAD became popular among development institutions, agencies and academics as it recognises the limitations of regarding women in isolation as was in WID and WAD (Momsen 2010:13). The GAD approach encourages women to enter the ‘public sphere’, for instance, participation in politics which was previously regarded as men’s sphere. GAD also denies the dichotomy of private and public spheres that keep women in the private sphere. The GAD approach regards women as agents of change and encourages women’s participation at all levels of development projects from designing, planning and implementation to monitoring and evaluation. Besides, the GAD approach encourages networking between women in the Global North and those in the Global South (Haddad 2010:126).

Subsequently, at the Fourth International Women’s Conference in Beijing in 1995, the issue of women’s rights drew the attention of the world. Women’s rights and the advancements of gender equality were regarded as fundamental human rights and, therefore, a prerequisite to social and economic justice (Haddad 2010:127). The term “gender mainstreaming” was adopted and came to be widely used. Gender mainstreaming is an approach that ensures the interests of both men and women are considered at all levels of development programmes and projects in order to end gender inequality. Gender mainstreaming is also regarded as a tool in implementing the gender and development framework in the development process and practice.

In summary, women were excluded from development discourse and their roles were invisible as they were regarded as recipients of development and that economic growth will trickle down to them. The realisation that women are marginalised in development processes, however, led to the emergence of WID and WAD approaches. WID and WAD emphasized the integration of women in development without considering the other challenges women face especially those in the Global South. Then the Gender and Development (GAD) approach emerged to respond to these challenges. The GAD approach acknowledges that women are an integral part and agents of change in the development process. GAD, being holistic in its approach, acknowledges that social inequalities and unequal power relations between women and men

negatively impact the development process. Gender equality is also seen as key to sustainable development. The next section, therefore, discusses the link between religion, gender and development while exploring how religion impacts gender and development - both positively and negatively.

3.3 Religion, Gender and Development

In this section, I bring religion into the conversation, since religion plays an important role in the socialisation of people in the Global South and is a determining factor with regard to issues of gender and development, which is central to this thesis. Religion is very significant in the lives of most people in the Global South, especially in Africa. As Mbiti (1969:1) notes, “Africans are notoriously religious”. According to Mtata (2013:23), religion is the belief and knowledge system around which all reality is organised. In this regard, the well-being of individuals and community is not conceivable outside the religious system (Mtata 2013:23). Religion is “an element of people’s identity” and it influences the way of life in terms of dietary preferences and laws, agricultural practices, dressing, relationships, times of celebrations and times of mourning and sadness (Hughes & Bennett 1998:133; Chilongozi 2017:38). In addition to these elements, Fashina et al. (2010:1234) argues that “religion can act as ... a tool to legitimize power”. Oduyoye (2001:25) states that “religion teaches its adherents how to survive and thrive in the world in which they have been placed”. As such, religious beliefs are handed down from generation to generation and they explain the origin and place of human beings in nature, beliefs concerning the existence of the Supreme Being and other spirits (Oduyoye 2001:25). The indigenous knowledge and the social capital of most societies are embedded in religious beliefs and traditions (Chilongozi 2017:38). Religion and indigenous knowledge are, therefore, crucial in mapping and planning development projects if development is to be sustainable.

In Africa, people’s existence is understood holistically given that the physical and the spiritual are intertwined unlike the dichotomous view of Western culture, which separates the spiritual from the physical (Ver Beek 2002:74). African religious beliefs acknowledge the interconnectedness of human beings, their environment and the spiritual realm. Besides, in the traditional religious order, human beings are responsible for the well-being of all creation as human action is believed to affect the rest of nature (Oduyoye 2001:26). Furthermore, African people are born into the traditional religion, although some Africans have adopted other religions such as Christianity and Islam (Oduyoye 2001:25). Nevertheless, the religious norms

remain the traditional ones that are handed down from previous generations (Oduyoye 2001:25). It should be indicated that religion has both positive and negative dimensions⁷¹ (Tveit 2016:3). For example, it is the religion that determines the socio-cultural and political dimension and the shaping of people's worldview (Oduyoye 2001:25). Here, Fust (2005:4) rightly argues that:

Religion and spirituality are sources of worldviews and views of life: they constitute creative political and social forces; they are forces of cohesion and for polarization; they create stimuli for social and development policies; they serve as instruments of political reference and legitimacy. Development cooperation cannot afford to ignore religion.

During the 1950s and 1960s, development practitioners and academics regarded religion as a development taboo (Ver Beek 2000:31). Development did not take into consideration the culture, religion and the local people's worldview but focused on transferring technology, knowledge and financial assistance (Nordstokke 2013a:227). For development practitioners, religion seemed irrelevant and an obstacle to development per se (Ver Beek 2000:31; Biehl 2013:98). According to Biehl (2013:98), "development was once conceived in the sense of modernizing and secularizing society of freeing the mind from religion". Thus, religion was ignored in development theories, policies and practices as development practitioners thought that once societies are modernised and are prosperous, they will do away with religion. They never realised that religion is ingrained in the lives of people and that their morals and values are founded on their religious beliefs.

Nevertheless, this trend began to change in the 1980s as there emerged a growing interest in the role of religion in development and Faith-Based Organisations (FBOs) as development agents (Nordstokke 2013b:227). Donor agencies such as the World Bank, UN agencies and bilateral donors began to show a keen interest in the role religion plays in development especially in the Global South (Nordstokke 2013b:226; Biehl 2013:99). The donor community, therefore, opened up to religious communities and faith-based groups as development partners (Biehl 2013:100). Marshall (in Biehl 2013:107) argues that the partnering of development actors with religious communities offers space for dialogue and development cooperation. Marshall (in Biehl 2013:107) further notes that the core values of many faith traditions include "compassion for fellow human beings, commitment to human dignity and concern for the

⁷¹ The negative dimensions include religious fundamentalism and religious conflicts between different faith groups. These have negative effects on development processes (Mbillah 2013:163). Tveit (2016:3) argues that the negative effect should be addressed through interfaith dialogues within the communities by religious leaders. At the same time, Biehl (2013:106) argues that development should be interreligious and intercultural.

downtrodden and outcasts”. For such reasons, faith communities are well positioned to bring transformation and sustainable development.

The centrality of religion in development has to do with how it connects humanity to the environment and to the Supreme Being as it influences the social, economic and political aspects of life in African communities. In the same way, religion impacts the way men and women relate to each other and enforces patriarchal roles, oppressive structures and gender stereotypes. Here, Kanyoro (2002:27) argues that women, despite their diverse contributions in the socio-economic or political aspect, by virtue of belonging to the female gender, are marginalised in most societies. In addition to this, the socialisation process from childhood to adulthood is influenced by religion and culture and, as such, “women are programmed to live for others” (Oduyoye 2001:31). Thus, religion is often used to oppress women and promote inequality between men and women as it relegates women to inferior positions in society (Kanyoro 2002:27; Rwafa 2016:44).

It is problematic that the Bible is sometimes used as an instrument of oppression instead of liberation. Rwafa (2016:44) notes that “some verses in the Bible limit the advancement of women ... and make male dominance an obstacle to gender equality”. For example, 1 Corinthians 11:7-9 “a man ... is the image and glory of God; but a woman is the glory of man. For man was not made from woman but woman from man”. Such verses are [mis]quoted to justify oppression of women and Phiri (2002:20) argues that the patriarchal structures in African communities are reinforced by the patriarchy in the Bible and Quran. In this regard, religion legitimatises male dominance and women oppression (Oluwafunmilayo 2006:409). Women are excluded from leadership role and participation in decision-making in issues that affect their daily lives (Chilongozi 2017:38). Oduyoye (2001:31) argues that the locus of women’s worthiness is only found in their sacrifice for children, family and community.

Nonetheless, in some of the African traditional religions, women used to serve as priests and leaders. The patriarchal structures of the church have, however, made this to diminish in most African communities (Phiri 2002:20). Despite the fact that religion places women in subordinate positions, it can be a tool for liberation against gender discrimination and inequality (Oluwafunmilayo 2006:410). Haddad (2010:129) argues that for women, religion is “an active weapon they use in their resistance to their oppression”. Women’s religious networks that are present in most churches in Africa, for example, are a source of inspiration and spirituality for the women (Haddad 2010:131). Through these religious groupings, women

find courage, strength and resources to persevere when they face situations of life and death (Haddad 2010:131; Oluwafunmilayo 2006:410). In many African societies, women help the needy while integrating this with their spiritual practices of prayer and bible study. Similarly, through the microfinance groupings women work in collaboration and resist patriarchy and gender discrimination.

In this regard, there is a paradox as religion is both part of the problem and the solution when it comes to gender issues. Religion reinforces patriarchy by regarding women as inferior to men and excluding women from leadership positions (Kanyoro 2001:36; Rwafa 2016:43-50). At the same time, one can employ one's religious resources to resist patriarchy, and to achieve the goals at the heart of gender and development (Para-Mallam 2006:419). Religion also influences the socialisation process of African communities and how women and men relate to each other, which indicates that religion cannot be ignored in development policies and practices.

Nevertheless, gender equality entails access to equal opportunities, rights and responsibilities to both women and men in all aspects of community life and work. According to Momsen (2010:8), "gender equality does not necessarily mean equal numbers of women and men or girls and boys in all activities nor does it mean treating them in the same way". Rather, it is giving equal opportunities to women and men so that they maximise their potential and capabilities. As noted earlier, in some of the African traditional religions, women were priests and were using their God-given potential by contributing to the religious life of their societies. It is a fact that denying women to use their God-given rights and gifts only "leads to a huge loss of the human potential that could have been utilised to promote sustainable development" (Momsen 2010:8). It is also the case that the needs and priorities of women and men are different and that they often face different constraints and inspirations. Hence, gender equality ensures social justice and at the same time, it promotes people-centred and sustainable development (Theron 2015:53). The exclusion of the 'other' in any development project is unsustainable as the impact of such development is short-lived.

This calls for a change of attitude and mind sets for both women and men to overcome gender biases. Sometimes, it is women themselves that perpetuate the gender inequality as they are the custodians of culture and accept the oppressive culture as the norm (Kanyoro 2001:70). This paradox can only be resolved through education of human rights and empowering women and men to understand that they are created equally by God (Chilongozi 2017:40).

In summary, for development to be sustainable, it has to take a holistic approach, that is, be inclusive and incorporate religious and gender issues in the development process. Development that excludes the ‘other’ cannot be sustainable. Religious communities are obliged to respect human dignity, care for the environment as they recognise their interconnectedness to nature and the Supreme Being. Although religious communities are obliged to respect human dignity, they do not live to fulfil this obligation. Thus, feminist theology has a role to play helping the religious communities by pointing out the violations of human rights and promoting the liberation of those oppressed by religious tradition and beliefs (Tomlin 2013:167). The next section discusses feminism and the emergence of feminist theologies as it intersects with religion, gender and development.

3.4. Intersecting feminist perspectives

Having discussed religion, gender and development in the previous section and how it is related to feminist theology, this section, discusses the emergence of the various feminist perspectives. It is crucial to bring the various feminist perspectives in this section as they all attempt to respond to various injustices and oppression that women experience in church and society. The various feminist perspectives are engaged as each perspective is distinctive in its context and “holds specific challenge for feminists” (Jerkins et. al 2019:416). All perspectives aim at challenging sexism, patriarchal power and gender inequality while affirming women’s agency and equal rights for all. Similarly, feminist theology rose out of an experience of oppression of women in church and society (Masenya 1994:64). It was a search for women’s involvement in religion and liberation from oppressive and sexist religious traditions (Masenya 1994:65). Feminist theology, like Gender and Development (GAD) approach, seeks for the liberation of men and women, the oppressors and the oppressed (Ackermann 1992:76). As such, feminist theology paved a way for women ordination in the church and now women are participating in decision-making in the church and can hold leadership positions.

The section is divided into four subsections that focus on (1) defining feminism, (2) third wave feminism from which emerged feminist liberation theologies including African women theologies, (3) Global feminism that brought tension between the Global North and the Global South and (4) Transnational feminism which centres on the Global South.

3.4.1 Towards defining feminism

Feminism is a movement that emerged in the nineteenth century in Europe and North America when women were fighting for equal rights in political, social and economic arenas. There are several definitions of feminism and scholars do not agree on a specific definition (Shaw & Lee 2012:10). Bell hooks (2000:33), for example, defines feminism “as a movement to end sexism, sexist exploitation, and oppression”. Hooks (2000:34) further argues that feminism is not about women seeking to be equal to men, but rather to end sexist thinking and action whether those who perpetuate it are female or male. In the same vein, Shaw & Lee (2012:17) argue that feminism does not encourage women to be like men but rather that it is about valuing women for being women. As such, feminism affirms the difference between men and women and works to maintain the difference and “it merely asks that these differences be valued equally” (Shaw & Lee 2012:17). Thus, feminism is concerned with equal rights and justice for all people regardless of gender, race, ethnicity and identity. It seeks to eliminate all systems and structures of inequality and injustice in the lives of both women and men (Shaw & Lee 2012:10). It is “a social movement for social justice and it anticipates a future that guarantees human dignity and equality for people, women and men” (Shaw & Lee 2012:10).

The feminist movement is divided into three stages, namely first wave⁷², second wave⁷³ and third wave. The term ‘wave’ describes the rise and fall of the feminist movement since its

⁷² First wave feminism can be described as the social activism by women in their struggle for gender equity that occurred in the Nineteenth Century and early Twentieth Century in Europe and North America (Shaw & Lee 2012:6). First-wave feminism had its roots in the Eighteenth-Century Enlightenment, the French Revolution and the Anti-Slavery Movement in the USA (Hammer & Kellner 1993:4). During that era, women had few legal, social and economic rights. Women had no right to vote, had no legal right to property ownership and were barred from higher education (Shaw & Lee 2012:8). Thus, women fought for their liberation to gain women’s suffrage (the right to vote), access to higher education and professions; right to property ownership and rights in marriage and divorce (Pilcher & Whelehan 2004:53).

⁷³ Second wave feminism can be described as the political and liberation activism that emerged in the late 1960s and early 1970s as women continued in their struggle for political and social equality (Pilcher & Whelehan 2012:144; Clifford 2001:21). The second wave was rooted in the civil rights movement and “the radical youth cultural movement” (Kinser 2004:128; Rakoczy 2004:13). Feminist theology emerged as one of the liberation theologies, much like the Black Theology and African Theology, as feminist activists and scholars began to turn to religion in a more sustained and sophisticated way than in the first wave (Riswold 2009:628). Women began thinking critically on how the Bible is interpreted and the position of women in the church. Thus, Mary Daly, a feminist theologian, began to question why the church used only the male images and language for God and why women who were in majority in churches were not allowed to lead worship, to preach or serve in leadership roles. She argued that “if God is male, then male is god” (Riswold 2009:635; O’Connor 2006:11&13). Women started demanding the right to go into ordained ministry in the Church. In the 1960s and 1970s most mainline Protestant Churches began to ordain women as ministers except the Orthodox and Roman Catholic Churches that prohibit women to be ordained as priests. However, feminist theology at that time was predominantly done by white middle-class women (Shaw & Lee 2012:606).

emergence in the Nineteenth Century just like “the motion of tidal water that swells, eventually cresting and final subsiding” (Pilcher & Whelehan 2004:52). The focus of this study is on what is known as transnational feminism and the African Women Theologies that belong to the third wave of feminism.

3.4.2 Third Wave Feminism and Feminist Theologies

Third-wave feminism emerged as a critique of second-wave feminism which was primarily championed by middle-class white women (Pilcher & Whelehan 2004:169). The second wave had considered issues that affected women as universal and without realising that women’s issues were different because of race, class, ethnicity, nationality, religion and cultural background (Fisher 2013). It is important to note that the conception of Women in Development (WID) emerged from the feminist understanding of the role of women in society. Equally, Women and Development (WAD) and Gender and Development (GAD) emerged in the second and third waves respectively, as a result of the criticism regarding women as a homogenous group. Although WID, WAD and GAD emerged from the feminist discourses, they were primarily concerned with the role of women in development as women were usually ignored in development discourses.

The third wave feminists examined the intersections between race, class, culture and sexuality (Hammer & Kellner 1993:4). The theory and practice of third-wave feminists were concerned with class conflicts, multiculturalism, globalisation, global human rights and environmental issues (Hammer & Kellner 1993:7). Intersectional feminism, therefore, incorporated queer theory, post-colonial theories, masculinities theory, ecofeminism and transnational feminism (Fisher 2013; Prokhovnik 2004:2).

It is important to note that during the third wave feminist movement, various feminist theologies emerged that focused on women’s experiences as a source of theology (Oduyoye 2001). Oduyoye (1994:166) notes that feminist theologians’ priorities of liberation differ according to whether they belong to economically underprivileged countries of the Global South or the rich countries in the Global North. In this regard, the feminist theologies that emerged include African Women’s Theologies by African women theologians (see more in Section 3.6.2 below), Womanist theology by African-American feminist theologians, and the coining of the term *Womanist* by Alice Walker. The latter lead to the rise of ‘womanism’, which is defined as the struggle of African-American for liberation from white supremacy, racial discrimination and prejudice (O’Connor 2006:20). Another feminist theology that developed

is the *Mujerista* theology by Latina women (*Mujerista* is derived from the Spanish term for women). Latina women theologise in their own experiences and contexts quite different from those of white or African American feminists (O'Connor 2006:20). As such, Latina women theologians' concern and struggle is the liberation of women from social and economic injustices. Similarly, Asian women's theology was championed by an Asian feminist theologian and scholar, Kwok Pui-Lan. She showed how Asian women struggle for liberation from political, religious and cultural oppression (Pui-Lan 2000:13).

For African women theologians, feminism is described as a precondition for Christian anthropology that does justice to the humanity of women (Oduyoye 2001:67). Oduyoye (2001:67) further argues that "feminism is part of the whole movement geared to[wards] liberating the human community from entrenched attitudes and structures that can only operate if dichotomies and hierarchies are maintained". Although these feminist theologies are different because of the context of their theologising and experiences, they are all, nevertheless, liberation feminist theologies and are connected through the Ecumenical Association of Third World Theologians (EATWOT⁷⁴) as they all struggle against patriarchy and sexism (Amoah 2012:241; Fabella & Oduyoye 1988).

In summary, the emergence of feminist theologies brought into the limelight the difference of experiences of women from the Global South to the women in the Global North and the intersection of theology with race, class, culture, ethnicity and gender. More women in the Global South were now engaging in theological studies even though there are few or no woman theologians on the academic staff in most theological institutions (Phiri 2008:73). The GAD approach emerged during the third wave of feminism and promotes the participation of both women and men in development, hence, it promotes gender equality.

3.4.3. Global Feminism – the tension between Global North and Global South

Perhaps it is important to note that the feminist movement began to spread from the West to other parts of the globe and that in this expansion, Western feminists began to encounter "new definitions of women's issues" (Rosen 2000:670). Western feminists began to grasp that their

⁷⁴ The Ecumenical Association of Third World Theologians (EATWOT) was formed in 1976 by theologians from the third world, that is, Africa, Latin America, Asia, Caribbean and North America. The goals of this ecumenical organisation is "the continuous development of Christian theologies of the third world that serve the commission of the church in the world and proclaim the new humanity in Christ in the struggle for a just society" (Monohan 2004:7).

struggles and context are quite different from the struggles and context of women from the other parts of the globe. For instance, what ‘freedom’ meant to women in the North was equality while in the Global South ‘freedom’ could mean access to safe drinking water or access to family planning methods (Rosen 2000:670; Basu 2000:71). Generally, women in the Global North struggle for equality, non-discrimination, civil and political rights whereas women in the Global South struggle for economic, social and cultural rights (Basu 2000:71).

The United Nations (UN) International Women’s Year 1975 and the Decade for Women from 1975 to 1985 was the turning point for the women’s movements at the global level. Women were brought together on a global level for the first time at the first International Women Conference in Mexico in 1975. Thus, women’s issues and concerns were highlighted at every subsequent UN gathering and these UN assemblies brought together women’s organisation and Non-Governmental Organisations (NGOs) from all over the globe⁷⁵. The four International Women’s Conference held in Mexico 1975, Copenhagen 1980, Nairobi 1985 and Beijing 1995 were instrumental in changing women’s relationships and perspectives transnationally (Basu 2000:70; Rosen 2000:670). Here, Basu (2000:71) finds that it was at the Beijing Conference that the women’s movements and networks were linked at both local and global levels. This, however, did not imply that the tensions between the North and the South had disappeared. At the same time, women discovered that they share kinds of oppression such as violence and poverty and that women encounter violence in their homes and communities not just in prisons or at protests (Rosen 2000:671). Women also agreed that violence against women is a violation of human rights and that women’s rights are human rights.

Rosen (2000:671) argues that “the essence of global feminism is addressing the world’s problems *as if women mattered*”. The coming together of women at the global level brought up transnational networks that address women’s issues at a local and global level. Mendoza (2002:296), however, argues that during the 1970s and 1980s, Western feminists used the term ‘global sisterhood’ as if the issues that affect women were universal. They disregarded issues of race, class, ethnicity, religion, sexuality and nationality that divided women globally (Mendoza 2002:296). Thus, global sisterhood was critiqued by third-wave feminists as it neglected issues of race, class, sexuality and national borders which are deeply rooted in the

⁷⁵ “At each subsequent UN Conference, there were two parallel meetings – one for delegates who represented their governments and another for women who participated in the Non-Governmental Organisation (NGO) meetings” (Rosen 2000:670). Similarly, Basu (2000:70) argues that ‘the two-tier system of conferences’ provided an opportunity for the women’s movement to establish networks and global civil society.

lives and experiences of women. Similarly, women from the global South defended “their nations and cultures against Northern hegemony – that treats western practices as the measure of progress for women and society and, thus, legitimises neo-colonial domination” (Brenner 2003:27).

Nevertheless, global feminism is defined by globalisation – a phenomenon that has a multifaceted character (Basu 2000:73). The next section discusses transnational feminism as a movement of solidarity of women in the North and South and how women from different parts of the world work together to respond to the challenges of globalisation and neo-colonialism.

3.4.4. Transnational Feminism: Centring the Global South

Mendoza (2002:296) describes transnational feminism as “the desirability and possibility of political solidarity of feminists across the globe that transcends class, race, sexuality and national boundaries”. According to Nagar & Swarr (2010:5),

transnational feminisms are an intersectional set of understanding, tools, and practices that attend to racialised, classed, masculinized, and heteronormative logics and practices of globalisation and capitalist patriarchies, and the multiple ways in which they (re)structure colonial and neo-colonial relations of domination and subordination.

Transnational feminism emerged in the mid-1990s as a critique of ‘global sisterhood’ - a notion that was promoted by white, middle-class feminists (Mendoza 2002:296; Ruddy 2015:13). The global sisterhood regarded women as a homogenous group in disregarding the differences of race, class, ethnicity, religion and nationality. Here, Shaw & Lee (2012:10) find that that the ‘global sisterhood’ notion resulted in women from the privileged Global North having an upper hand on the women from the Global South. As such, ‘global sisterhood’ did not understand that women’s struggle is different depending on their contexts and historical legacies of imperialism and colonialism. Transnational feminism is, thus, a movement for the social, political and economic equality of women across the national boundaries and it recognises both the similarities and differences of women’s status (Shaw & Lee 2012:10; 13). The point of departure for transnational feminism is, therefore, the differences between women (Gupta 2006:25).

Furthermore, Conway (2017:7) argues that the term ‘transnational’ is preferred over the term global or international as it affirms the differences across the borders and nationalities. Transnational feminism emerged as an interdisciplinary topic in gender studies because of the growing interests in issues of globalisation, neoliberalism and social justice (Nagar & Swarr

2010:2). As such, transnational feminism considers the differences not only of race, class, ethnicity and nationality but also the difference in terms of socio-economic status, education, politics and opportunities. Nevertheless, transnational feminism faces some challenges that make it difficult at times for women to remain in solidarity. Here, Gupta (2006:26) notes that the challenges of “translocation and outsourcing of jobs and services to the Global South, or religious fundamentalist prescriptions regarding dressing codes, may pitch women on different sides of the fence and could form a testing-ground for feminist solidarity”.

Transnational feminism also emphasises the diversity of experiences of women and the complexity of their subject positions. Furthermore, transnational feminism recognises not only the differences in women’s experiences but also “the extent to which such differences and existing power asymmetries among women are interconnected via historical legacies of imperialism and current practices of globalisation that (re)produce (neo)colonial relations of domination and subordination” (Kurtis & Adams 2015:393). Consequently, transnational feminism can be employed as an intersectional approach to interrogate the effects of neo-colonialism and globalisation as it denies the universality of women’s issues. Globalisation entails the disparities of people from the Global North and those from the Global South as it is more on unequal power relations.

The next section discusses globalisation and its effects on the livelihood of women, especially those from the Global South.

3.4.5 Globalisation and its economic effects on women in the Global South

This section attempts to define globalisation and explores its socio-economic effects on the lives of African women and the relation between the donors in the Global North and donor recipients in the Global South within the context of gender and development. Globalisation is a complex phenomenon that focuses on economic processes that usually benefits powerful economic interests. According to Cochrane (2004:121) communication, transport and information technologies have compressed time and space and that plurality and diversity are the characteristics of our societies. Globalisation overrides the national borders leading the world into a global village. Globalisation can be defined as a process that integrates goods and services into one global market intending to make a maximum profit (van Drimmelen 1998:7). It emphasises liberalisation and deregulation and at the same time undermining the concept of nation-state as it “erodes national sovereignty and can, in the end, threaten democracy and people’s participation” (van Drimmelen 1998:8-9).

One of the characteristics of globalisation is competition, which leads to inequality and exclusion of most people and nations resulting in widening the gap between rich and poor as well as the countries in the Global North and Global South. Thus, globalisation is one of the root cause of social and economic injustices although its impact differs from place to place. Globalisation perpetuates the feminisation of poverty as it seeks to maximise profit at the expense of the poor masses of whom most are women.

Globalisation is a phenomenon that different scholars have different views of its origins and its impact. For instance, Mwaura (2012:251-252) states globalisation in Africa is divided into four stages. The first stage has to do with the time when Europeans were trading slaves from Africa to the Caribbean and America. The second stage is a period when Europeans colonised Africa and drew map boundaries. Thus, Europeans regarded the African cultural heritage as inferior and without value. They equated civilisation with the westernising African way of life. The third stage is what Mwaura (2012:251) describes as neo-colonialism. This is a continuation of the influence of the powerful nations in the North over poor nations in the South through “unequal cultural, economic and political ties”. The fourth stage is the globalisation of recent times. Mwaura (2012:252) argues that “modern globalisation thrives on the foundation of its predecessors and adds its distinctive traits and globalisation promises the end of poverty, human suffering, and misery through free trade, but it has failed to deliver on the promise”. Similarly, Dube (2012:283) concurs with Mwaura by classifying globalisation within the family of imperialism, colonialism and neo-colonialism. Here, Dube (2012:283) argues that the notion of ‘a single global market’ or ‘global village’ was created by the former colonisers for their benefit and that of their collaborators.

There are several aspects and definitions of globalisation. Some aspects of globalisation include economic globalisation, cultural globalisation and political globalisation. In the interest of this study on the socio-economic empowerment of rural women, the definition I employ is one economic globalisation according to van Drimmelen (1998:7-8)

Globalisation refers to the process of growing and intensifying interaction of all levels of society in world trade, foreign investment and capital markets. It is abetted by technological advances in transport and communications, and by a rapid liberalization and deregulation of trade and capital flows, both nationally and internationally, leading to one global market.

It is, indeed, the case that globalisation comes with opportunities and quick access to services, exchange of goods, capital, transport and aviation, communication and technology across national and regional borders (Mwaura 2012:251). As such, advancement in technology has

brought modern high-tech medical equipment that helps to save lives of people. Modern communication devices, such as mobile phones, computers, televisions and the internet, have made communication easier and faster than before both locally and globally, which has turned the world into a global village. Globalisation can, however, be viewed as a two-edged sword that has both positive and negative impacts on the lives of people bringing benefits to some and misery to others (van Drimmelen 1998:10; Mwaura 2012:252). Mwaura (2012:260-261) for example, finds that the liberalisation of international trade that eliminates price control on agricultural products such as cocoa, coffee, tea, cotton and sugar, benefits the people from the Global North and impoverishes people from the Global South since they sell their farm produces at very low prices, yet the farm inputs are on the higher side. In addition, “globalisation is about maximising profits and characterised by competition, domination and indifference” (Dube 2012:387). As such, globalisation wears a gendered face as it affects women more than men (Mwaura 2012:261; Dube 2012:387). Here, the characteristics of globalisation of competition and domination disempower women by leaving them with little or no access to and control of resources such as land. Arguably, globalisation has increased the inequalities and the gap between the rich and the poor. In addition, globalisation has to do with power relations in all aspects whether it be cultural, political or economics (Cochrane 2004:128). Cochrane (2004:128) argues that these power dynamics are linked to “increasing inequality between people and nations, within nation-states and between them”. This is also evident in the relation of Western donors and donor recipients in the Global South.

Furthermore, the Bretton Woods Institutions – The World Bank and the International Monetary Fund (IMF)⁷⁶ - through neoliberal economic reform programmes have come up with policies that have exploited the poor nations from the Global South. It has, indeed, been the case that the IMF policies such as Structural Adjustments Policies (SAPs) and Poverty Reduction Strategy Papers (PRSPs) have impoverished most countries in the Global South and have negatively affected the lives of women and children (Ault & Sandberg 2002:510; Mwaura 2012:258). For example, policies such as the liberalisation of trade, deregulation and privatisation of statutory companies and discontinuity of governments’ subsidy to social services such as health, education, sanitation, housing and agriculture have been shown to have resulted in increased poverty and exploitation of women (Ault & Sandberg 2002:511; Mwaura

⁷⁶ The international financial institutions – IMF and World Bank were conceived at the Bretton Woods Conference in New Hampshire in 1944. Their goals were to assist in the reconstruction of European countries after the World War II and “to foster the economic integration of the world through trade and stable monetary policies” (van Drimmelen 1998:51).

2012:259). The SAPs required governments to devalue their currencies, which increases inflation and the cost of living. This has resulted in increased unemployment rates, suspension of education, especially for girls, as parents prefer to educate boys when they have minimal income, a decrease in access to health care and labour migration (Ault & Sandberg 2002:511). Similarly, this has increased the gap between the rich and the poor within countries in the global South (Amoah 2012:243).

The IMF, World Bank and Western countries believed that financial aid and technical assistance to countries in the Global South, especially in Africa, would assist in economic growth resulting in alleviation of poverty and contribute to the socio-economic development and assist in improving the livelihood of people (Haines in August 2010:30). The financial aid has, however, increased dependency on donations in most countries in the Global South with such countries remain poor. In this regard, the economist, Dambisa Moyo (2009:1-2) observes that:

... evidence overwhelmingly demonstrates that aid to Africa has made the poor poorer, and the growth slower. The insidious aid culture has left African countries more debt-laden, more inflation-prone, more vulnerable to the vagaries of the currency markets and more unattractive to higher-quality investment. It's increased the risk of civil conflict and unrest (the fact that over 60% of sub-Saharan Africa's population is under the age of 24 with few economic prospects is a cause for worry). Aid is an unmitigated political, economic and humanitarian disaster.

As such, financial aid, technical assistance and loans from rich nations have failed to develop the economies of countries in the Global South. This is because, they come with strings attached to them as countries in the Global South “have to accept the various social, economic and political prescriptions seen as universal solutions by the rich nations” (Amoah 2012:242-243). The economic growth has been very slow and has left most countries with the burden of debts and dependency syndrome on financial aid from the Western countries and donors in their national budgets.

In addition, the Transnational Corporations (TNCs) exploit workers, especially women, as they seek cheap labour and resources in poor countries with the intention of making maximum profits (Ault & Sandberg 2002:512; Dube 2012:387). According to Dube (2012:387), research has shown that women who are employed in TNCs get low wages although the work demands long working hours and they are not protected. It is also the case that women lose their land to commercial farmers or industries leaving them landless. Moreover, some TNCs are responsible for environmental degradation experienced in many countries (van Drimmelen 1998:42). Van

Drimmelen (1998:42) further states that some TNCs, through commercial logging and mining, have contributed to deforestation and the greenhouse gas emissions that accelerate climate change are mostly generated by TNCs. Where there is environmental degradation, it is the women who suffer most as they walk distances to fetch water and firewood.

Dube (2012:387) further argues that the ethics of globalisation, namely “competition, domination and indifference” are the grounds of social and economic injustice. As such, globalisation emphasises economic efficiency at the expense of social justice. It also promotes inequalities and insecurity as people are displaced from employment and livelihoods. Globalisation has contributed to human trafficking, labour migration, separation of families and an increase of female-headed households and increased child labour (Dube 2012:387-388).⁷⁷

In conclusion, globalisation has both negative and positive benefits. The negative effects of globalisation, however, far outweigh the positive benefits as millions of people are denied their human dignity. Women are the hardest hit as they constitute the poorest section of society. For instance, the privatisation of essential services such as water, health and education negatively impacts the quality of life for women as they have to do triple-work to be able to feed their children. Similarly, trade benefits the buyers, especially those from the Global North, and not the producers as they have no control over the prices of their produce. Additionally, women who are the main producers suffer as they make no profit on their farm produce resulting from the unequal power relations between countries in the Global North and those in the Global South. Globalisation has also contributed to the widening gap between the rich and the poor.

One does not always have access to women’s voices in terms of injustices affecting African women. The Circle of Concerned African Women Theologians has, however, done so much in engaging issues of economic globalisation in a theological conversation. The next section discusses the Circle of Concerned African Women Theologians and how their theological

⁷⁷ One of the consequences of globalisation, however, is religious fundamentalism (Van Drimmelen 1998:26; Amoah 2012:244; Dube 2012:384). Thus, Dube (2012:384) argues that “in the globalisation context, fundamentalism supposedly rises due to the social insecurities created by liberalisation and privatisation, which hike living expenses and lead more people to find security in religion”. Religious fundamentalism is a defence mechanism against marginalisation and exploitation of people and their cultures and as “a way of self-preservation” as people move to the Western metropolis and when they are displaced (Mwaura 2012:274; Amoah 2012:244; Dube 2012:384).

writings engage issues of economic globalisation and other social injustices that affect the livelihood of African women in general.

3.5 The Circle of Concerned African Women Theologians

In this section, I will first discuss the establishment and vision of the Circle of Concerned African Women Theologians (hereafter The Circle), and secondly, I will explore the development of African Women Theologies within the Circle. African Women Theologians within the Circle through their research and writing attempt to deconstruct the institutionalised marginalisation of African women. African Women Theologians recognise that colonialism, neo-colonialism and globalisation have led to social and economic injustices, and that it is women who suffer most from their impact, hence, its importance in this thesis. Secondly, as a member of the Circle⁷⁸, I want to contribute to the Circle literature on issues of socio-economic empowerment of women in Africa.

3.5.1. Establishment and Vision of the Circle

The Circle of Concerned African Women Theologians is an organisation consisting of Pan-African women theologians established in 1989 in Accra, Ghana. The Circle was founded by Mercy Amba Oduyoye, a Ghanaian woman theologian, affectionately known as the “mother of African women’s theologies” (Gathogo 2010:16). In the 1970s and 1980s, there were very few African women who were doing theology as theologising was predominantly male (Labeodan 2016:1). At the time, it was virtually impossible to find theological literature written by African women, meaning that the concerns of African women were not heard. This led Oduyoye to devise a platform where African women theologians would encourage and mentor each other to do research, write and publish their work. Thus, Phiri (2008:67) defines the Circle as “a community of African women theologians who come together to reflect on what it means to them to be women of faith within their experiences of religion, culture, politics and social-economic structures in Africa”. Its mission is “to undertake research and publish theological literature written by African women with special focus on religion and culture” (Kanyoro 2003:xii). The Circle’s goal is to “promote the well-being of African women and all women through theological analysis and the study of the Bible which commits us to social action” (Kanyoro 2001:48). The Circle underlines the crucial role culture and religion play in the lives

⁷⁸ One of the Circle members who received The Rising Star of the Circle Award at the 30th Celebration of the establishment of the Circle in Botswana in 2019.

of African women. The Circle, therefore, critically analyses the status of women in Africa and examines the role of religion and culture in shaping their lives and destinies (Hinga 2002:79).

The first convocation of the Circle was held in Accra, Ghana in 1989 under the theme “Daughters of Africa, Arise” where seventy women theologians were in attendance (Kanyoro 2006:24). This was a culmination of a decade long work behind the scenes after Oduyoye realised that women were in the majority in churches and other religious organisations, but were invisible in leadership both in the church and theological institutions⁷⁹. Oduyoye set out to mobilise African women who were studying or interested in studying theology to create a space to mentor each other to research, write and publish (Njoroge 2004:450). The preparations for this first Pan-African gathering were done by Oduyoye and the International Planning Committee (IPC). The IPC comprised seven African women theologians⁸⁰ most of whom were connected with the Ecumenical Association of Third World Theologians (EATWOT) (Monohan 2004:7). The papers that were presented and proceedings from the conference were published in a book entitled “*Talitha Qumi: Proceedings of the Convocation of African Women Theologians*” edited by Mercy Amba Oduyoye and Musimbi Kanyoro. At this first gathering of the Circle, delegates agreed that Oduyoye was the Continental leader of the Circle. Thus, Oduyoye became the first Continental Coordinator of the Circle, a position she held from 1989 to 1996 (NyaGondwe-Fiedler 2017:37). Oduyoye worked together with other African women theologians to keep the vision of the Circle until they gathered for the second time in Nairobi, Kenya in 1996. At its initial stage, the Circle agreed to meet every seven years for a Pan African Conference.

It was at the second Pan African Conference held in Nairobi, Kenya in 1996 that Musimbi Kanyoro, a Kenyan woman theologian, was elected as the second Continental Coordinator and served in the position from 1996-2002. The same conference elected regional Coordinators for

⁷⁹ At the consultation of Women Theological Student that was organised by the World Council of Churches (WCC), Women’s desk at Cantigny, Switzerland in 1978, there were only eight African women among the fifty-three women present. Mercy Oduyoye was one of the participants. The eight African women present resolved that they would look for other women who had studied or enrolled to study theology in Africa (Njoroge 2004:448-449). In addition, in 1980 Oduyoye in collaboration with Isabel Johnson and Daisy Obi organised the first conference of African Women in Theology in Ibadan, Nigeria (Smith n.d.; Njoroge 2004:449). It was at this conference that Prof. Bolaji Idowu shared a Yoruba proverb that “a bird with one wing does not fly” and encouraged the African women to grow the second wing so that African theology would fly (Smith n.d.). It was against this background that Mercy Oduyoye in collaboration with other African women formed the Circle of Concerned African Women Theologians.

⁸⁰ The International Planning Committee for the inauguration of the Circle was formed 1988 and had the following members Mercy Amba Oduyoye – Ghana/Switzerland, Brigalia Bam – South Africa, Teresa Okure - Nigeria, Rosemary Edet - Nigeria, Rose Zoe Oblanga, Grace Eneme - Cameroon, Elizabeth Amoah – Ghana and Musimbi Kanyoro –Kenya/Switzerland (Kanyoro 2006:22; NyaGondwe-Fiedler 2017:31-34).

the West African, East African and Southern African regions and linguistic coordinators for Lusophone and Francophone Africa (Monohan 2004:11). The theme of the second Pan African Conference was “Transforming Power: African Women in the Household of God”. As women discussed the theme of the conference, they analysed the broad definition of power that includes political power and women’s access to such power. The women indicated the need to transform power and make it useful and transformative (Hinga 2002:82). At this conference, the Circle came up with four focus areas of research and study, namely (i) cultural and Biblical hermeneutics, (ii) women in culture and religion (iii) history of women and ministries, and (iv) theological education and formation (Monohan 2004:11). From this conference onwards, it was agreed that the regional chapters of the Circle will be meeting annually.

The Circle held its third Pan African Conference in 2002 before the seven years elapsed in order to address the HIV/AIDS pandemic in collaboration with other stakeholders⁸¹ (Hinga 2002:85). The theme of the third Pan African gathering held in Addis Ababa, Ethiopia, was “Sex, Stigma and HIV/AIDS in Africa: African Women Challenging Religion, Culture and Social Practices”. The Circle started focusing on issues of women’s health and particularly on the HIV/AIDS pandemic. According to Mwaura (2015:97)

The realization of the severity of the HIV/AIDS pandemic and its gendered dimension led the Circle of African Women theologians from 2002-2007 to focus their theological reflection on the pandemic. The themes ranged from exploring the impact of culture and religion on the contraction and spread of the disease, developing theological, religious, biblical and spiritual resources to combat the disease (prevention, care and management).

Thus, African Women Theologians did research and published books and articles on issues of women’s health as well as HIV and AIDS. Some of the books that have been written by the Circle members during this period on issues of HIV and AIDS include *African Women, HIV/AIDS and Faith Communities* (Edited by Phiri I.A., Haddad B. & Masenya M., 2003); *Grant me Justice! Biblical Resources for Combating HIV/AIDS in Africa* (Edited by Musa Dube & Musimbi Kanyoro, 2004); *African Women, religion and health: Essays in honor of Mercy Amba Ewudziwa Oduyoye* (Edited by Isabel A. Phiri & Sarojini Nadar, 2006) and *Women, Religion and HIV/AIDS in Africa: Responding to Ethical and Theological Challenges*

⁸¹ The Circle formed a partnership with the World Council of Churches (WCC) through the Ecumenical HIV & AIDS Initiative in Africa (EHAIA), the WCC’s service for the fight against HIV and AIDS in Africa. The Circle and the EHAIA held several joint writing workshops and consultations in Mozambique and Angola in 2003 and 2004; in Benin and Rwanda in 2006 and 2007; in Botswana, South Africa, Kenya and Nigeria (Phiri 2007:12). Musa Dube was the Consultant on HIV/AIDS and Theological Education. Thus, the Circle played a role in the development of HIV and AIDS Curriculum for Theological Institutions in Africa (Phiri 2003:7).

(Edited by Hinga T.M., Kubai A.N., Mwaura P. & Ayanga H. 2008). At this Pan African Conference, a Malawian woman theologian, Isabel Apawo Phiri was elected as the third Continental Coordinator of the Circle and held office from 2002-2007 (Labeodan 2016:5). Following this appointment, it was agreed that the Pan African Conference will meet every five years.

Another contribution of the Circle to the African theological landscape was dialogue with African male theologians in order “to explore liberating masculinities”⁸² (Mwaura 2015:97). The dialogue was to assist in developing mutual relationships and respect between women and men as they together fought against the HIV/AIDS pandemic. In addition, African women theologians have written and spoken against sexual violence and gender-based violence as they contribute to the rapid rate of HIV infection among women and children (Njoroge 2004:464).

The fourth Pan African Conference was held in Yaoundé, Cameroon in 2007 with the same theme from the previous Pan African conference “Sex, Stigma and HIV/AIDS in Africa: African Women Challenging Religion, Culture and Social Practices” since the effects of HIV/AIDS pandemic were still prevalent in Africa. This conference elected Fulata Lusungu Moyo, a female theologian from Malawi, as the Continental leader and was in office from 2007-2013. According to Labeodan (2016:5), the election of another Continental Coordinator from the English-speaking regions and the same country as the outgoing brought some misunderstandings in the Circle as the women theologians from the Francophone region were expecting that the next leader would come from their region.

The fifth Pan African Conference was held in Kempton Park, Johannesburg, South Africa, in 2013 under the theme “Transforming Faith Communities into Safe Space: Conversations on Gender, Health, Religion, Culture and Empire”. The conference was attended by fewer women than the previous conferences with most of the delegates having to find their own means to attend the conference (Labeodan 2016:5). Dr Helen Adekunbi Labeodan from Nigeria, West Africa region was elected as the Continental Coordinator and she remained in office from 2013 to 2019. Given that Dr Labeodan was also from the Anglophone region, the issue of electing a leader from the Francophone region remained unresolved.

⁸² The consultations were held in 2006 and 2007 and the research papers from the consultations were published in a book titled *Redemptive Masculinities: Men, HIV and Religion* edited by Ezra Chitando and Sophie Chirongoma.

The Circle's current focus is on issues of ecology, global warming, climate change and environmental sustainability as "global warming has become a frightening threat and crisis that threatens the very life of the planet earth" (Habel 2000:1). Some of the research and writings on climate change and environmental sustainability also engage the Sustainable Development Goals⁸³ (SDGs). This is truly reflected in the theme *Mother Earth, Mother Africa and Religious Imagination* of the sixth Pan African Conference, which was held in Gaborone, Botswana in 2019. At this conference, the Circle celebrated thirty years of its existence from 1989 to 2019. Musa Dube, a woman theologian from Botswana, was elected the Continental coordinator of the Circle for the next five years. The research, writing and publications of the Circle from 2019 will be under the theme *Gender, Environment and Religion*. The Pan African Conferences have been spaces for inspiration and encouragement for the African women theologians to showcase their research and publications and to interact with each other. Apart from the continental conferences, African women theologians have established Circle chapters in almost in every country in Sub-Saharan Africa. These country chapters have become the platforms where African women share issues that affect them and their communities.

Nevertheless, one of the challenges that confront the Circle is the "multi-religious dimension of the membership" (Amoah 2012:241). The Circle has members who are Christians⁸⁴, Muslims, Jews, Hindus and adherents of African Indigenous Religions. Even among Christians, there are members from different Christian traditions such as the Roman Catholic, Evangelicals, Pentecostals and Charismatics (Amoah 2012:241). These differences at times make it difficult to be together "especially in the context of spiritual exercises" as Amoah notes (2012:241). As noted above, the other challenge is balancing the leadership among the linguistic regions of Africa (Labeodan 2016:5). The Anglophone regions have dominated the continental leadership of the Circle since its inception and this appears to have resulted in the theologians from the Francophone and Lusophone regions feeling side-lined in the leadership.

The Circle has made a significant contribution to the development of feminist theologies in Africa and beyond. Through the publication of academic books and articles, the Circle has made a significant contribution to theological literature, education and development. It has

⁸³ Sustainable Development Goals 2030 (SDGs) were adopted by world leaders at the UN summit in 2015 as the developmental framework for sustainable development globally. The SDGs succeeded the Millennium Development Goals 2015.

⁸⁴ The Circle was born in an ecumenical environment and is multi-religious organisation as it is concerned with how religion and culture affect the lives of women in Africa. Therefore, the intention of the Circle is that women should not be divided by religion as they face the same struggles for survival.

promoted theologising of both women and men in the academic and in the church. The other are areas that the Circle is concerned with include gender and theology, religion and culture, biblical and cultural hermeneutics, colonialism, neo-colonialism and globalisation, gender-based violence, women's health and the impact of HIV and AIDS on the lives of African women and children. The Circle engaged in dialogue with African men theologians to come up with liberating masculinities as a way of combating the epidemic.

Nevertheless, the Circle is not just concerned with publishing to eradicate the dearth of theological literature from women theologians that existed before its inception, but has developed African women theologies that resist patriarchal and dehumanising and oppressive structures. These African women theologies affirm the life-enhancing cultural beliefs and practices while critiquing the life-threatening and oppressive ones. The Circle has also contributed to the ordination of women as ministers of Word and Sacrament in some denominations as women were previously excluded from ordained ministry and decision making in both church and society.

3.5.2 African Women Theologies

What is today understood as African Women Theologies⁸⁵ has developed largely through the Circle of Concerned African Women Theologians. Prior to the establishment of the Circle, theological education and theologising in Africa was mainly done by male theologians (Oduyoye 1990:47). In the first place, the Circle advocates for a 'two-winged' theology where both men and women's voices are heard (Pui-lan 2004:20). Since theology was mostly done by men alone, this was likened to a one-winged bird that would not fly, hence, the need for the second wing if the goals of theology in Africa were to be achieved (Hinga 2002:80). Secondly, Phiri (1997:68) argues that "although African theology emphasises the contextualisation of Christian gospel within African culture, it neglected African women's issues" as it assumed that the women's experience of God was the same as those of men. African women theologians, however, note that the experiences of women in religion and culture are different from those of men, which is indicative of the need for African women to write from their own experiences (Phiri 1997:69). As such, "African women theologies take women's experiences as its starting

⁸⁵ African Women Theologies are among the African Theologies of Liberation. The other African Theologies of Liberation are African Theology, Black Theology and African Theology of Reconstruction (Gathogo 2007:124, 128).

point, focusing on the oppressive areas of life caused by injustices such as patriarchy, colonialism, neo-colonialism, racism, capitalism, globalisation and sexism” (Phiri 2004:156).

In the same vein, Landman (2007:200) states that before the writings and publications of African women theologians, women theologians from the Third World were forced to use the work of Western feminist theologians as their point of departure. This has changed in recent years with the writings and publications of African women theologians that are available, which “have furnished a rich source of women’s views on life as lived in Africa, thus, providing the theologians with other perspectives on the context in which they theologize” (Oduyoye 2001:10). Indeed, as Landman (2007:187) argues, the writings of African women theologians have changed the worldviews on gender, ecumenism and restorative historiography.

Similarly, Phiri (2004:16) argues that African Women’s “Theologies” are pluralistic because of the diversity of the experiences of African women resulting from to race, language, and ethnicity, religious, cultural, socio-economic and political differences. Despite the differences, however, all African women want to see the end of sexism and that just societies are established where men and women strive for the well-being and wellness of the other (Phiri 2004:16). Here, Oduyoye (2001:9) finds that African women theologies are:

theologies that reflect women’s heritage of participation in Africa’s colonial and missionary history. They reflect the antecedent religion and culture which continue as Africa’s religio-culture. This component of the context of Christian theology in Africa is one that plays a key role in women’s theologies.

African Women Theologies are feminist liberation theologies that are concerned with how religion and culture shape the lives of women in Africa (Hinga 2002:80; Phiri 2004:16). In this regard, Oduyoye (2001:28) argues that culture is like a two-edged sword in the lives of African women. On one hand, it is a source of women’s faith and spirituality and lays a foundation of their humanity and identity. There are, indeed, aspects of African cultures that are liberative. On the other hand, culture can be a source of oppression for women as it can promote gender injustice where women are expected to sacrifice their personality for the sake of the family, clan or nation (Oduyoye 2007:5). One of the oppressive cultural practices common in Africa is widowhood rites. African women theologians have spoken and written against this cultural practice. Widowhood experiences differ from one location to the other and from one culture to the other since cultures in Africa are diverse, nevertheless, there are similarities with regards to widowhood rites and practices (Nyangweso 2017:369). For instance, common is the widowhood rite of sexual cleansing where a widow is forced to have sex with a brother or male

relative of her deceased husband as a way of warding off evil spirits that are associated with death (Sulumba-Kapuma 2018:261; Nyangweso 2017:370). Such cultural practices are not only dehumanising but put the widow at risk of contracting HIV and AIDS and other sexually transmitted infections. In addition, it is a form of gender-based violence and leaves a widow with no sense of self-esteem. Moreover, property belonging to the widow and the deceased spouse is transferred to the deceased relatives and the widow faces economic hardship. African Women Theologies resist such oppressive aspects of African cultures that dehumanise women and violate their dignity.

It is important to note that African Women Theologies are different from other feminist theologies, such as the Womanist theology of the African-American and *Mujerista* theology of the Spanish-speaking women. Although they are all liberation theologies, the contexts in which they are theologising from are different. For instance, “the context of Womanist theology is the history of oppression from slavery, white supremacy and sexism in Americas” while African Women Theologies’ context is the socio-cultural oppression (Gathogo 2010:7). African women theologies are also concerned with issues of poverty, female genital mutilation, racism and gender-based violence.

Dube (2012:387) describes African Women Theologies as “justice-seeking feminist theologies” which are concerned with the liberation of women from patriarchy, oppressive structures that perpetuate poverty and dehumanising cultural practices. Here, Njoroge (2004:455) observes that in most cases, “women are denied full participation in God’s mission in church and society as their voices and contributions are overlooked, silenced, devalued and not recognised as fully authentic and credible”. In addition, Dube (2012:387) argues that globalisation with its ethics of maximising profit cannot empower women rather it exploits them by employing them in low-paid jobs without security. In this regard, African Women Theologies affirm the cultural and religious practices that promote the flourishing of life and seek to promote gender justice, social justice, economic justice and environmental justice.

The methodology of African Women’s Theologies is contextual and communal (Mwaura 2015:96) in that their stories and experiences become sources of their theology. As such, Oduyoye (2001:10) notes that “African women accept story as a source of theology and so tell their own stories as well as study the experiences of other women including those outside their continent, but especially those in Africa whose stories remain unwritten”. It is also the case

that African Women Theologies are not derived from experiences alone but also from biblical analysis as the Bible is one of the sources of doing theology in Africa (Amoah 2012:241).

Furthermore, Mwaura (2015:98) describes the three characteristics of theologies of the African Women as narrative, relational and contextual theologies. As narrative theology, African women theologise through storytelling since storytelling is a medium of communication in Africa (Oduyoye 2001:10; Mwaura 2015:98). History and religious beliefs are passed on orally from generation to generation through storytelling and it is argued that sharing experiences through storytelling brings healing and changes the role of women from being observers and victims to being actors and participants (Mwaura 2015:98; Kanyoro 2001:45). Similarly, Phiri (2004:156) notes that

Storytelling is one of the powerful methodologies that African women have revived. Musa Dube has developed a unique methodology of reading a biblical story in the context of globalisation through the storytelling technique. Through storytelling, African women are bringing to the attention of the world their spiritual, emotional and physical suffering and the potential they have to transform their situation of oppression. It includes men in its vision and struggle for African liberation from all forms of oppression.

In concurring with Phiri, Gathogo (2010:8) states that storytelling as a methodology is crucial in bringing healing and reconciliation especially in post-war and post-genocide⁸⁶ countries in Africa. As some countries are recovering from conflicts, storytelling can be “an avenue of confessing sins of commission and omission ... and for psychosocial reconstruction” (Gathogo 2010:8). Thus, African Women Theologies have assisted in deconstructing cultural sexism, patriarchy and other dehumanising practices through storytelling and poetry using folktales, proverbs and myths as their sources (Landman 2007:201).

As theologies of relations, African Women Theologies emphasise the interconnection and interrelationship of humanity and nature. In their struggle for liberation, African women theologians fight for the liberation of all – “men, women, children and societies” (Mwaura 2015:98). Here, Mwaura (2015:98) finds that “it is only when all are liberated that full humanity can blossom”. The African Women Theologies emphasise the interconnectedness of humanity to the environment and the spiritual world. As such, Oduyoye (2001:35) argues that “humanity’s well-being depends on the harmonious relationship of the whole creation, and

⁸⁶ This is also true for post-apartheid South Africa. Story telling can assist to bring healing to people who suffered oppression during the apartheid regime. The Truth and Reconciliation Commission (TRC) through telling the truth of the atrocities that were committed somehow brought healing.

human culture evolves from the utilization and adaptation to the natural environment”. The African Women Theologies are holistic in their approach as the African worldview is holistic, unlike the Western worldview which is the dichotomy that separates the spiritual from the secular (Oduyoye 2001:35). In the African context, the spiritual and physical are inseparable. Consequently, how human beings relate with each other and the environment becomes very crucial⁸⁷.

It is also the case that African Women Theologies are contextual in character since their point of departure are the experiences of African women, which take place in their own context. The context of African women theologies is defined by religion and culture. On the one hand, some of the religious-cultural practices are oppressive as they do not respect the human dignity of women. On the other hand, there are other aspects of religion and culture that promote fullness of life and human flourishing (Mwaura 2012:271; 2015:98). African Women Theologies, therefore, seek to transform individuals and societies by affirming the positive cultural practices. Thus, they assist in creating just societies where human rights and human dignity are respected while critiquing the harmful and negative cultural practices.

An important hallmark of African women theologies is that these theologies have developed cultural hermeneutics as an analytical tool that critically analyses how culture, religion and Christian heritage affect the lives of African women (Pui-Lan 2004:15). As such, culture influences how one understands the Bible, hence cultural hermeneutics assists in re-reading the Bible from the African women’s perspective (Kanyoro 2002:10). Likewise, African Women Theologies point out that “the Western theologians tend to ignore the social and cultural locations of African women, African male theologians tend to generalise about Africa without including the experience of women” (Oduoye, 2004:72). According to Oduoye, this requires that women become invisible when the Bible is read and be regarded as the source of all the negative things. Analytical tools, such as cultural hermeneutics have, therefore, assisted women to understand and reflect on their own experiences as African women when reading the Bible.

African Women Theologians have written on several theological themes such as Christology, ecclesiology, anthropology, missiology, hermeneutics and spirituality (Oduoye 2001; Amoah 2012:240). They have also developed and used theological approaches such as Musa Dube’s Post-colonial feminist theology, which develops a gender-neutral and decolonising approach

⁸⁷ Mwaura (2015:98) agrees with Oduoye in her statement that African Women Theologies are “ecologically sensitive”.

to bible reading, the liberation theology of praxis (Denise Ackermann), biblical and cultural hermeneutics (Musimbi Kanyoro), a theology of lamentation (Nyambura Njoroge), Contextual Theology and Intersectional Theology (Isabel Phiri) and *Bosadi*⁸⁸ (Womanhood) Theology (Madipoane Masenya). According to Mwaura (2015), however, there is not as much written from African Women Theologians which addressed the public sphere. In her article “The Circle of Concerned African Women Theologians and Their Engagement in Public Theology: A Pathway to Development”, Mwaura challenges African women theologians to engage more robustly with regard to Public Theology. She argues that most writings of the African women theologians are on religion and culture which are mostly located in the private sphere (Mwaura 2015:99). Mwaura (2015:99) further argues that women’s marginalisation and vulnerability are also prevalent in the public arenas of politics, law, economics and social policies. They need to engage those who are doing public theology and must be interdisciplinary as it engages other disciplines such as economics, public policy, law and political science (Mwaura 2015:103). It is, therefore, crucial that African Women Theologies address issues that dehumanise women in the wider structure of the fields of law, economics and political science. By engaging in Public Theology, Mwaura finds that African Women Theologies would be advocating for social justice, gender justice and economic justice in the public domain.

As demonstrated in the preceding discussion, African Women Theologies are wide in scope because of the geographical extent of the continent of Africa, the diversity of people and historical experiences of slavery and colonisation (Oduyoye 2001:9). Thus, African women theologians are from different socio-cultural and religious backgrounds⁸⁹. Nevertheless, the African Women Theologies as feminist liberation theologies seek to eliminate sexism, patriarchy, dehumanising and oppressive structures in the church and society. In so doing, African Women Theologies promote human flourishing and the establishment of just societies where the well-being of both women and men is upheld.

⁸⁸ *Bosadi* means womanhood in Northern Sotho (Masenya 1997:442). Masenya’s approach at first was African womanist hermeneutics. Building on Gerald West’s description of reading not only “in front of the text” but also “behind the text”, Masenya argues that by “reading behind the text” women can “critically analyse and reconstruct biblical texts so as to reclaim the history of women’s struggles for liberation”. For Masenya, feminist and womanist are inadequate for African women, hence, the *Bosadi* approach. The *Bosadi* hermeneutics approach highlights the fact that black South African women read the bible with faith and rely on its power to transform their lives (Masenya 1997:446).

⁸⁹ Some are Jews, Christians, and Muslims while others are adherents of African indigenous religions. Even among Christians, they are from different Christian traditions ranging from orthodox tradition, Roman Catholicism, Reformed tradition, Charismatic and Pentecostalism.

3.6 The Circle's Theological Reflection on Economic Globalisation

This section discusses the Circle's theological reflection on economic globalisation in seeking ways of networking and working together for the common good of women who are affected by the ideologies of globalisation. In this regard, LenkaBula (2007:1) argues that "doing theology in Africa calls for the utilisation of dialogical or multi-dialogical and multi-disciplinary approaches with the social and human sciences to illumine and promote a more detailed comprehension of poverty, wealth and ecology". Similarly, Oduyoye (2001:36) argues that poverty in Africa and the feminisation of poverty are engendered by globalisation and neo-colonial structures. The Circle's focal area, therefore, combines local and global issues in their theologies. The Circle's theological reflection on global issues include such things as HIV and AIDS, Gender-Based Violence (GBV), poverty and economic globalisation (Amoah 2012:240). As noted in Section 3.5, Dube (2012:283) classifies globalisation within the family of imperialism, colonialism and neo-colonialism. Some African women theologians have taken a keen interest in issues of poverty and economic globalisation and its effects on African women. Mercy Oduyoye, in some of her writings, has mentioned the ills of colonialism, neo-colonialism and globalisation. For instance, in her article *Poverty and Motherhood*, Oduyoye (1996:130) points out the negative impact of globalisation on women, when she observes that:

As the World Bank and International Monetary Fund prescriptions bite harder into the economy of the Third World, so the face of poverty becomes clearer and clearer. When a poor country has to export more to already rich countries, it takes land from the poor especially women, to grow what the North needs, not what mothers in the South need to feed children. When governments cut spending, schooling and health care fall on families and all work triple-time just to be able to feed children – so mothers eat last.

As it were, colonialism, neo-colonialism and globalisation have not only affected the socio-economic life of women, but also negatively impacted the role of women in society. Oduyoye notes that, in Africa, globalisation affects women more than men and puts women under pressure to keep silent about socio-cultural aspects of life (2001:14). Additionally, Oduyoye (2001:97) observes that "globalisation knows nothing of hospitality" and goes on to outline how economic challenges that people in Africa face make it difficult for them to render hospitality to others. She argues that "African women theologians do not see economic problems as separate from spiritual one while viewing the inability to render hospitality as a spiritual deficiency". Thus, despite the economic challenges women face because of globalisation, they are called to a theology of sacrifice (Oduyoye 2001:108). "The sacrifice that is life-giving and it has to do away with the culture of violence, economic, political social

cultural and religious” (Oduyoye 2001:108). This notion of hospitality is, however, problematic as it puts women in awkward positions - they may render hospitality to strangers at the expense of their families. For instance, if visitors come during meal times, a woman may opt to give the meal to the visitors and her children may have to wait for her to cook again. A woman may also kick the children out of their bedroom so that the visitor can sleep there.

Oduyoye (2002:90) also finds that, in most African communities, before the emergence of colonialism and Western Christianity, all people – women and men – worked together to contribute to the community. It is Western Christianity that brought the notion of ‘stay at home’ woman to Africa which was unheard of in pre-colonial Africa. Here, Oduyoye (2002:91) contends that it is colonialism, neo-colonialism and ongoing harm from globalisation that have damaged African cultures and the image of womanhood. It is the sexist elements of western culture that have fuelled the cultural sexism of traditional African society (Oduyoye 2002:98). She also notes that although patriarchy was not created by colonialism in Africa it serves to strengthen it (Oduyoye 2002:106). This has resulted in the exploitation of women and the feminisation of poverty that is prevalent in Africa. Even though women in Africa are doubly affected by poverty, African women theologies are a theology of hope as women are strengthened spiritually by their belief in Scriptures (Oduyoye 2001:113). At the same time, African women theologies highlight a spirituality of resistance that refuses to generalise women’s tolerance of evil, humiliation and oppression. African women theologians, through their theologising and writings, call all women to reject dehumanisation and exploitation. Their hope is in God’s will to be done on earth here and now (Matthew 6:10). Furthermore, Oduyoye (2001:114) states that

The dignity of humanity that women believe in, and which they believe is the will of God, has become a ground of hope in women’s theology. Hope makes women utilize their anger against unnecessary suffering. They turn anger into compassion as a route to transformation. In women’s theology, hope projects more life even when there is no sign of the end of death.

Likewise, Amoah’s (2012) article titled “Theological perspective on mutual solidarity in the context of globalisation: The Circle’s experience” argues that the effects of the multifaceted globalisation process are so enormous that they need concerted efforts to deal efficiently with them. Consequently, faith-based communities are creating and renewing existing networks to assist them to confront the common challenges that people face daily in their struggle for survival (Amoah 2012:245). In her theological reflection of globalisation, Amoah (2012:247)

reflects on the Biblical text on the encounter of Jesus Christ with the Samaritan woman. Amoah (2012:247) argues that Jesus breaks all cultural, religious and racial rules by talking to the Samaritan woman at the well (John 4). Through the conversation with Jesus, the Samaritan woman broke the cultural, racial, gender and religious barriers to asserting herself as a worthy person. Equally important is the fact that “the messiahship of Jesus is raised from a tribal and ethnic level to a global and universal level” (Amoah 2012:247). Jesus Christ displayed that for the sake of life and human dignity, all the barriers whether social, political, and cultural or religious have to be broken. According to Amoah (2012:248), in the context of globalisation, networking and solidarity with others are crucial in building harmonious and peaceful relations locally, regionally and globally. Amoah (2012:248) further states that “when there are justice and peace that encourage useful collaboration between people, that women, wherever they are, will have space as capable, full, respectable and worthy human beings”.

In the same vein, Mwaura reflects on economic globalisation from an African women’s theological perspective in her article “Woman lost the global maze: Women and religion in East Africa under globalisation.” Here, Mwaura (2012:271) argues that African women theologies are influenced and shaped by liberation theology that aims at liberating the least of society, the oppressed, marginalised and the ecosystem. African women theologies focus on raising the consciousness of the issues in the community of women and men, in order to transform and empower them to be aware of their dignity and that of others (Mwaura 2012:271). As theologies of praxis, they work towards action that leads to transformation. At the same time, as contextual theologies, they are “attentive to the context in which African women live, a context defined by cultural practices that result in suffering, despair and death”. It is from this context that African women theologies are geared to “point to the tools necessary to create an alternative world” to globalisation (Mwaura 2012:271).

Referring to the Biblical text in Numbers 27:1-11 – the story of the daughters of Zelophehad, Mwaura (2012:272) points out that God expresses justice and expects people to engender it without discriminating against others based on gender or social status. As such, people are to execute justice in their daily lives with one another and the environment. Mwaura (2012:272) further argues that the text “shows that God gives high priority to the distribution of economic resources and recognises that discriminatory traditional rules may have to be modified to ensure the well-being of individuals and families”. African women theologies, thus, employ a liberating hermeneutic that resists marginalisation, exploitation and exclusion resulting from

globalisation. Such theology of resistance is based on Scriptures and African spirituality (Mwaura 2012:272).

For African women theologies, justice is based on God's reign on earth and Christ's promise of fullness of life (Luke 4:16-20; John 10:10). In the words of Mwaura (2012:2720, "Justice, therefore, depends on a shared commitment by people, institutions, and communities to live together without exploiting one another". Moreover, the promotion of gender equality in policy and practice is central to African women theology and crucial to developing alternatives to globalisation (Mwaura 2012:272). Equality of women and men is also affirmed in the creation story as both were created in God's image and equal in dignity (Genesis 1:26-27). In this regard, women can realise their full humanity and potential through a social, political and economic transformation that stems from God's transformative grace (Mwaura 2012:273). It is God's transformative grace that will enlighten women and men to see the evils of globalisation and the inequalities it creates.

Another important aspect of African spirituality is the concept of *Ubuntu* (humanness). According to Mwaura (2012:273), the concept of *Ubuntu*⁹⁰ can be used to articulate an alternative to globalisation and work against its harmful effects. *Ubuntu* encompasses being human and an awareness of the interconnectedness of humanity as expressed in the African maxim "I am because we are and since we are I am" (Mbiti 1969:108-109; Oduyoye 2001:26). *Ubuntu* is expressed through respect, empathy, compassion for others, reciprocity, solidarity, justice and accountability. Women in Africa express their solidarity through social support networks, which are sources of spiritual and social capital. Such networks provide safety nets and serve as sites of resistance against dehumanisation (Mwaura 2012:273-4). It is also the case that religious and social gatherings are the backbone and source of energy for women's socio-economic change (Oduyoye 2002:99). Women in groups encourage each other to resist the oppression they face and they empower each other spiritually. It is out of such gatherings that

⁹⁰ The concept of *Ubuntu* as expressed in the Zulu proverb "*Ubuntu ngamuntu ngabantu*" means a human being is because of other human beings (Eliastam 2015:2). It is clear that the notion of *Ubuntu* was respected in the previous generations but now things are different. *Ubuntu* was closely connected with African spirituality where life was regarded as sacred (Masango 2006:931). Life was live in communities where there was reciprocity, justice, compassion and solidarity (Oduyoye 2001). This is no longer the case as Masango (2006:940) notes that abuse and violence have emerged in most African communities. This shows that there is a break down in the concept of *Ubuntu*. In most communities people are no longer adhering to the concept of *Ubuntu* and it has been corrupted by secularisation and globalisation (Masango 2006:941). Thus, Tambulasi & Kayuni (2005:158) argue that *Ubuntu* is a well-intention notion but if applied wrongly it has negative connotations.

women in Africa are now coming together to do microfinance that is empowering them socio-economically.

Dube notes that many countries in Africa in the post-colonial era are still under oppression and are exploited as independence did not end colonialism. As it were, independence was a mere shift from imperialism to neo-colonialism and globalisation. African countries are impoverished as a result of economic exploitation caused by the legacy of colonialism, imperialism and the effects of the current globalisation and neo-colonialism. Dube (2004:120), therefore, argues that feminist theologies as liberation theology should take the postcolonial approach to resist imperial oppression and globalisation. Dube defines postcolonial as the “cultural, economic and political contact of the colonizer and the colonized and the chain reactions that it ignited”. When reading biblical text, Dube suggests, feminist theologians should read not only as resisting feminist readers but as decolonising feminist readers. Furthermore, the postcolonial dialogue to a biblical text ought to be as follows:

Does this text use gender representation to construct relationships of subordination and domination? If so which side am I reading from – the colonized, the colonizer or the collaborator? If I read as a decolonizing reader, does this translate into a depatriarchalizing act or vice versa? (Dube 2004:124).

Similarly, in her article “Feminist Theologies of a World Scripture(s) in the globalisation Era,” Dube (2012:282) challenges feminist theologies - including African women theologies - to reposition themselves to speak to emerging issues by adopting new methods and frameworks. Here, she argues that feminist theologies reflections and writings ought to be done in light of globalisation and its impact on the environment. In this regard, feminist theologies need to question how the Western theologians used Christian scriptures to legitimatise unequal relationship (Dube 2012:392). She further states that “contemporary feminist theologies need to investigate how those relationships of the past are either continued, discontinued, reshaped, or resisted in the globalisation era” (Dube 2012:392). Dube (2012:287, 294) also critiques globalisation as a direct cause of poverty and that it intensifies feminisation of poverty as it exploits women by maximising profits at the expense of their rights. She challenges women/feminist theologies as justice-seeking theologies to wrestle with “the ethics of globalisation which are characterised by competition, domination and indifference”. Dube (2012:386), therefore, contends that

Feminist theological approaches to globalisation will do well to avoid joining the praise choruses that often elevate globalisation to an amazing

miracle that has promoted the flow of information, diversities, and eradicated national boundaries and inequalities. Feminist theologies should interrogate how these diversities are created and how they coexist. Feminist theological practices should ask who has been creating, eradicating and creating boundaries in the past and present, how these creations and recreations affect different people across the world, and for whose benefit.

This section has discussed the theological reflections of the Circle of Concerned African Women Theologians with regard to economic globalisation. The Circle's theological reflections critique globalisation and neo-colonialism and its predecessors', imperialism and colonialism, which are major contributors to the poverty and feminisation of poverty experienced in Africa. In response, African women theologians promote a theology of resistance that rejects the exploitation of people and the environment in the name of globalisation and propose the networking and solidarity of women in the context of globalisation to build just and peaceful communities where human life flourishes. For example, Jesus Christ overcame the social, political, cultural and religious barriers to promote the rights of women, the vulnerable and outcasts (John 4 NIV). Globalisation with its principles of maximising profit at the expense of human rights and social justice should be resisted at all levels.

3.7 African Women Theologies and Socio-economic Issues

This section examines African women theologies' engagement in socio-economic issues that affect women in Africa and how they tackle issues of socio-economic empowerment of women. As contextual theologies, African women theologies are done in the context of poverty, the legacy of colonialism, neo-colonialism and globalisation. Here, Kanyoro (2001:43) finds that "economic struggles exasperated by globalisation, the aftermath of Structural Adjustment programmes, corrupt leadership and bad management of the national economies all affect women's lives, prompting prayers, liturgies, songs and poems as ways of theologizing on the continent". This section, therefore, engages African women theologies as contextual theologies that participate in the transformation and empowerment of African women through research, writing and publishing from a women's perspective.

In some of their writings, African women theologians explore the intersection between poverty, economic justice and theology. African women theologians are not only concerned with the religious and cultural oppression of women but also the suffering and oppression of women that results from economic injustices (Peacore 2008:321). For African women, theologising

includes religious, cultural and socio-economic aspects of the lives of women in Africa. Consequently, African women theologies do not “merely denounce injustice but seek to devise practical ways of dealing with injustices. It calls for personal and social transformation” (Peacore 2008:321). In the same vein, Phiri (2006:6) observes that African women theologians are committed to “grassroots activism” that is reflected in their style and content of the publications. Phiri (2006:6) maintains that African women theologians do not only speak the language of the academy but also the language of their communities, that is, socially and culturally.

Oduyoye (1994:167) argues that although African men and women are doing theology in the same context of oppression, poverty and impoverishment that results from unjust global trade and economic arrangements, the women’s experiences of socio-economic realities differ from that of men. This reality calls African women theologians to engage in socio-economic issues that have a diverse effect on women and children. Concurring with Oduyoye, Mwaura (2015:90) notes that “women in Africa are agents of social transformation in their churches and communities ... despite their efforts being ignored and un-reflected in the mainstream economic systems”. Locally, African women organise themselves in welfare and socio-economic organisations as support systems in their struggles for justice. Here, Mwaura (2015:95) asserts that “women’s involvement in socio-economic activities alongside the spiritual ones is a quest for liberation from all that dehumanizes them”. She, however, notes that welfare-oriented groups do not strategically address the systemic and structural root causes of marginalisation and vulnerability of women. For this reason, African women theologians speak on behalf of the voiceless and emphasise praxis and action as theology is regarded as an ongoing process and are committed to justice and freedom from oppression.

In the same vein, Amoah (2012:248) finds that “because of our theological convictions some of us have joined our local governments to ensure that rural women get their fair share of the poverty alleviation grants”. Besides these local initiatives and advocacy work, African women theologians proactively engage in projects that enhance the lives of the marginalised and voiceless⁹¹ (Amoah 2012:248). This shows that the African women theologians are engaged in

⁹¹ For instance, the West Africa Chapter of the Circle of Concerned African Women Theologians through the Institute of African Women in Religion and Culture educate women on issues that affect their livelihoods (Amoah 2012:248). The Institute of African Women in Religion and Culture is based at Trinity Theological Seminary, Legon, Ghana and is one of the initiative of Prof Mercy Oduyoye to assist in expanding the work of the Circle (Smith n.d.).

the socio-economic empowerment of women in their local contexts. African women theologians have, however, not practically done socio-economic initiatives on the regional or continental level although they mention the socio-economic issues in their writings.

African women theologians are equally concerned with the realities of the oppressive structures and systems that impoverish women in church and society. Although African women theologians are concerned with issues of poverty alleviation and socio-economic empowerment of women, this is only done in writing and maybe in advocacy. The Circle has not done workshops or conferences on issues of socio-economics as they have done with issues of HIV and AIDS as well as the environment and ecosystem issues.

3.8 Transnational Feminism and African Women Theologies in Conversation

In this section, I now bring transnational feminism in conversation with African Women Theologies as both African Women Theologies and transnational feminism approach issues of globalisation from different angles. Although they approach issues that affect women from different angles, they both take intersectionality⁹² as a departure point to women's issues and seek social, economic and ecological justice. The need for solidarity and networking to deal with the challenges women face despite racial, class, religious and ethnic differences is also fore-fronted and globalisation and its effects on the livelihoods of women and children is substantively critiqued. It is, indeed, the case that while African Women Theologies approach globalisation from the perspective of feminist liberation theologies transnational feminism approaches it from a political angle. It is important, therefore, to engage the two movements in conversation in this study in order to bring these different points of view to the socio-economic empowerment of women in the Global South.

African woman theologian, Musa Dube (2012), in her article "Feminist Theologies of a World Scripture(s) in the Globalisation Era," asserts that African Women Theologies as justice-seeking theologies need to interrogate the ethics of contemporary globalisation and how "colour, class, race, ethnicity, sexuality, nationality, internationality and environmental sensitiveness" are constructed in contemporary globalisation (2012:397). Here, Dube (2012:397) maintains that feminist theologies in the current context need to explore the gender

⁹² Intersectionality is the concept of looking at women's lives through multiple lenses and is a key factor to transformation as women's experiences are different because of race, ethnicity, class, culture and religion. Intersectionality is a tool for social justice (Dill 2009:27).

dimension of globalisation and how it affects women, men and their environment. Given that the negative impact of globalisation far outweighs the positive benefits, African Women Theologies as feminist liberation theologies in their quest for justice should “investigate the power relations in globalisation in a different world and how they should inform their practice” (Dube 2012:391). African Women Theologies also, in Dube’s words, “need to continue to occupy a prophetic position of resisting all forms of oppression and articulating visions of a liberating and liberated world(s): visions of liberating interdependence” (Dube 2012:391).

Transnational feminism, as Gupta (2006:25) points out, takes a stand “against the processes of globalisation of the economy, the demise of the nation-state and the development of global mass culture, as well as to the nascent global women’s studies into the ways in which globalisation affects women around the globe.” As such, transnational feminism acknowledges that the challenges of discrimination, oppression and patriarchal structures are common to all women globally despite the differences of class, race, nationality and religion. Transnational feminism, therefore, takes an intersectionality approach and believes in the “possibility of political solidarity” of women from the North and the South.

Similarly, realising that the diverse effects of globalisation on many Africans, the Circle is working “in solidarity with others and in building harmonious and peaceful relations locally, regionally and globally” (Amoah 2012:248). African women theologians are aware that their concerns are linked with the concerns of others around them”, therefore, the working for justice and peace needs to be done in collaboration with others who are equally concerned with issues of justice (Amoah 2012:248). African Women Theologies, thus, recognise the interconnectedness and interdependence of human beings and their environment, and the need to do theological reflections in ways that bring justice, integrity and peace. They critique global capitalism and transnational corporations for the gendered economic woes that result from their pursuit of maximising profits. As feminist liberation theologies, African Women theologies do not only denounce injustices but also challenge women from their local contexts to come up with practical ways of dealing with injustices they experience (Hinga 2002:83). Here, Hinga (2002:85) finds that African women theologians understand that “the intersecting, trans-border and the global nature of issues we face in the global village demands the collective action and mutual support of all people of goodwill”. Women should, therefore, work in solidarity with fellow women who are similarly concerned with injustices and exploitation in the world today to bring a more just and humane global society.

Similarly, transnational feminism struggles for global justice (Brenner 2003). It recognises the diversity of issues that concern women globally. Despite the differences, transnational feminism advocates for women's networks to work in collaboration so that they can have one voice. Here Shaw & Lee (2012:10) observe that "transnational feminism recognizes opportunities associated with the development of international alliances and networks for the emancipation of women worldwide". Concurring with Shaw & Lee, Nagar & Swarr (2010:4) view transnational feminism as "a conceptual framework that strives to liberate itself from political and intellectual constraints of international feminisms and global feminisms". Transnational feminism is, therefore, a movement that is concerned with the social, political and economic equality of women across national boundaries while acknowledging that globalisation affects different women differently depending on their geographical and social locations.

3.9 Conclusion

As this study is interdisciplinary, this chapter forms an important part of the whole thesis. It is the theoretical and theological lens of the thesis. The chapter began with a discussion on the emergence of development approaches that focus on women, namely Women in Development (WID) and Women and Development (WAD) within the development discourses. The failure of these approaches as they regarded women as a homogenous group led to the emergence of Gender and Development (GAD) approach as a more holistic approach to development. The chapter has discussed why the GAD gender analysis framework is crucial in development processes and the importance of including religion in development as religions are intertwined with the lives of people. It has noted the growing interest in the role of religion and faith-based organisations as development agents and development actors by the donor agencies. The donor agencies now realise that faith communities are key to sustainable development as they are sources of social capital for sustainable change and transformation. Also discussed is what feminism entails and the rise of feminist theologies in the third wave feminism movement and how women with different historical legacies and experiences started doing theology in their contexts. In addition, the rise of global feminism through the international women's conferences that were organised by the United Nations (UN) are explored as well the four women's conferences brought together at the global level despite their differences in class, race, ethnicity, religion and nationality. Transnational feminism as a movement for political and socio-economic equality of women across the state borders as it recognises the differences and similarities of women is also addressed.

Furthermore, the chapter looked at economic globalisation and its negative effects on the livelihood of women in the global South. It was noted that globalisation has both negative and positive benefits although the negatives outweigh the positive impact. Women suffer most from the economic effect of economic globalisation, hence, the argument that globalisation has a gendered face. The power dynamics of globalisation between countries in the global North and in the global South and how financial aid has failed to alleviate poverty but has impoverished many countries in the global South have been discussed. The discussion reveals that policies such as the legacy of Structural Adjustments Programs have contributed to increased inequalities and poverty and widening the gap between the rich and the poor in the global South.

The Circle of Concerned African Women Theologians, a space for communal theology, its establishment, its work and its significant theological contribution in Africa and beyond through research, writing and publishing were discussed. The chapter highlighted the six Pan-African conferences of the Circle as platforms for African women theologians to mentor and encourage each other in the thirty years of its existence. The chapter also discussed the African Women's Theologies as feminist liberation theologies that are concerned with the way religion and culture shape the lives of women. African Women Theologies are contextual theologies whose point of departure are the experiences of African women. African Women Theologies critique globalisation for its domination and oppression of people, especially women, and equates it to imperialism, colonialism and neo-colonialism. Also discussed are the Circle's theological reflection on economic globalisation as African women theologies are influenced by the experiences and context of African women. As justice-seeking feminist theologies, African women theologies critique globalisation and its ethics of competition, domination and indifference as these ethics promote social injustice. The chapter further engaged African women theologians and transnational feminism in conversation. It has been shown that both African women theologies and transnational feminism take an interdisciplinary and intersectional approach to women's issues as they consider the differences in women's experiences such as race, ethnicity, class, religion and culture.

Having explored the socio-economic empowerment of women in the Global South from the perspective of transnational feminism and African women theologies, the next chapter focuses on the ecumenical initiatives in socio-economic empowerment. Faith-based initiatives on microfinance and socio-economic empowerment and how they have assisted in the socio-economic empowerment of women and poverty alleviation in the Global South are examined.

CHAPTER 4

THE ECUMENICAL INITIATIVES ON SOCIO-ECONOMIC EMPOWERMENT

4.1 Introduction

In the preceding chapter, I have discussed the socio-economic empowerment of women in the Global South from transnational feminism and African Women's theological perspectives. The chapter also discussed economic globalisation and its effects on women in the Global South, then the Circle's reflections on economic globalisation and socio-economic issues before bringing African women theologies in conversation with transnational feminism.

This chapter focuses on ecumenical initiative on socio-economic empowerment. It provides a historical perspective of ecumenical initiatives that have been undertaken with regards to socio-economic empowerment. The chapter begins by discussing the church and socio-economic development. It also discusses faith-based initiatives with regard to microfinance and socio-economic empowerment from an ecumenical and global perspective. The chapter explores the ecumenical initiatives on socio-economic development at the global level focusing on the World Council of Churches (WCC) initiatives, the continental level by focusing on the All Africa Conference of Churches (AACC) initiatives and, finally, the Malawian context under the Malawi Council of Churches (MCC). Finally, it finally hones in on the socio-economic initiatives of the Church of Central Africa Presbyterian (CCAP), Synod of Livingstonia, as a denomination. The chapter explores the ecumenical initiatives on socio-economic empowerment so as to establish an effective Christian witness and to build structures that are accountable and that bring fairness and social justice. The chapter also seeks to establish whether women were taken into consideration in these initiatives. Finally, it examines the role of the Faith-Based Organisations (FBOs) and the churches in microfinance and socio-economic empowerment.

4.2 The Church and Socio-Economic Development

It is important to discuss the role of the Church in socio-economic development before I discuss the faith-based initiatives on socio-economic empowerment. This is important because Church is an influential institution found in most communities and a catalyst of development. The church's core mission is to preach the good news holistically as it fulfils the three-fold mission

of Jesus Christ, that is, “to preach, to teach and to heal” (Matthew 4:23-25). The holistic approach regards the needs of human beings in all areas – spiritual, physical, social, economic and emotional (August 2010:47). According to Bevans and Schroeder (2004:70), “the church’s mission is the proclamation, service, and witness to the fullness of humanity”. To fulfil this mission, the Church cares and advocates for the rights of the underprivileged, the poor, the sick, the elderly and the orphans as this is embedded in the gospel of Jesus Christ.

It is important to begin with the definition of the term ‘Church’ since there are several definitions of the term Church and come up with a definition suitable for this study. August (2005:22-23) gives “six different configurations of the term ‘Church’, namely (i) the church as a worshipping community; (ii) a denomination; (iii) an ecumenical body; (iv) local congregation (v) believers in their involvement with the voluntary organisation; and (vi) individual believers in their living environment”. In this regard, the term ‘Church’ means the ‘ecumenical body’. As the ecumenical body, churches from different traditions – Catholic, Protestants and Orthodox work together in collaboration in ministry and service.

The challenge that the church faces from ancient times to post-modern times is the issue of the poor and poverty (de Santa Ana 1977:99). According to de Santa Ana (1977:100), systems and structures of injustice and oppression generate poverty making it is hard for poor people to break out of the bond of poverty. He further argues that “Christianity has its origins in the Hebrew prophetic cry for justice and a shared community of all human beings made in the image of God” (de Santa Ana 1977:100). Concurring with de Santa Ana, August (2010:19) asserts that the Church must take a leading role in the fight against social and economic injustice. As such, the church should challenge all structures that exploit or oppress the poor whether they are economic, religious or political (August 2010:19). Similarly, Modise (2018:2) finds that the church’s role in socio-economic development is to be on the side of the poor, the vulnerable and the marginalised by working towards creating a just society. Modise (2018:2) also challenges the church to champion the cause of the poor by demanding change in oppressive systems and structures leading to social and economic justice.

According to Keyser & Laubscher (2016:92), Pope Benedict XVI argues that “our social and economic policies must be guided by a radical devotion to the welfare and dignity of human persons, which must account for the present economic conditions [that] marginalize so many of the world’s people”. Equally, Amanze (1999:212) argues that “the poverty and inequalities ... require a concerted ecumenical effort of all the people of God at all levels and dimensions”.

The church must, therefore, work in collaboration with other stakeholders to seek strategies of alleviating the suffering of the poor and find ways of bringing human freedom and justice while creating just societies. Here, the prophetic role of the church is to speak against injustice and inequality and to become the voice for the voiceless.

In the same way, the politics of any nation can have a positive or negative effect on socio-economic development. The political stability of any nation is crucial to socio-economic development. Similarly, corruption is a social ill that has a negative effect on socio-economic development as it leads to unequal distribution of wealth and a widening gap between the rich and the poor. Where the governments are oppressive and corrupt, the church needs to be on the side of the poor, the exploited, the oppressed and the marginalised (Amanze 1999:213).

According to Deacon et al. (2015:73), churches have critically engaged oppressive regimes and supported the move for democratisation leading to the removal of the oppressive regime. In addition, the churches proposed other modes of development rather than the state-enforced, top-down imposition (Deacon et al. 2015:73). In the same vein, the church in Malawi played a significant role in the political transition in the 1990s. The Catholic bishops had written a Lenten pastoral letter that critiqued the dictatorship regime and “awaken[ed] Malawians to the need and possibility of radical political reform” (Deacon et al. 2015:73). Following the Catholic bishops’ call, the Presbyterian Synods of Blantyre and Livingstonia led the formation of the Public Affairs Committee (PAC), “which was to become the engine of political reform in 1992-93” (Nzunda & Ross 1995:10). The Malawi Council of Churches and PAC emerged as formidable forces on the political scene from 1992 to 1994 (Nzunda et al. 1995:40). This resulted in a call for a referendum where people’s opinion were respected and in 1994, Malawi had its first multi-party elections. Thus, the church in Malawi played a critical role in the political landscape that helped to change from the oppressive dictatorship regime to multi-party democracy.

Equally, the well-being and health of the people are crucial in the socio-economic development of people and nation. Here, Kaunda & Phiri (2016:1150) find that “health and healing have to do with growth in just social ordering, equal political participation, fair economic access and religious inclusion”. The HIV and AIDS pandemic, for example, is a major challenge to the church in Africa, and Malawi in particular (Amanze 1999:212). Apart from HIV and AIDS pandemic, the other health issues include maternal health, nutrition, non-communicable diseases like cancer, sexual and reproductive health as well as primary health care, and health

issues that have both political and economic implications (Kaunda et al. 2016:1151). Indeed, as Kaunda et al. observe, the church is God's agent in the mission of healing and it is called to be a healing community that God's healing power can be mediated in the world (Kaunda et al. 2016:1152). The church should, therefore, advocate for "a proper health care system that includes the struggle for infrastructural development, adequately equipped medical personnel, justice, fairness, accountability and accessibility" (Kaunda et al. 2016:1152). In Malawi, however, apart from advocacy work, the church partners with the government in providing health care services. It is estimated that the church as ecumenical body⁹³ provides 37 percent of the health care services through its mission hospitals and health centres (Manafa et al. 2009:2).

Food insecurity is another challenge to the socio-economic development of any society. Food insecurity results from environmental degradation and climate change (Mugambi 2016:1117). Human beings depend on the environment for survival (Oduyoye 2001:37; Mugambi 2016:1120), therefore, climate change and environmental degradation affect both present and future generations.

Another contributing factor to food insecurity is the issue of land ownership and distribution. Here, Chirwa (2008:6) notes that unequal distribution of land in Malawi leads to poverty and food insecurity. Some poor households are landless or may have small portions of cultivated land that are unproductive while non-poor households may have productive land and could be more food secure than the poor households (Chirwa 2008:6). Food insecurity also impacts socio-economic development and sustainable development. The church as an ecumenical body together with other stakeholders should, therefore, work towards environmental rehabilitation by adopting strategies that would assist in food security (Mugambi 2016:1128). Such strategies would include good agricultural practices, diversifying food staples, preservation of foodstuffs and educating local communities on issues of climate change because it has an impact on food security (Mugambi 2016:1128). Here, the church should advocate for national food and land policies that are pro-poor and sustainable.

In summary, social and economic development are complex as they are not just about social and economics. They involve politics, health, agriculture, gender, good governance and

⁹³ An ecumenical organisation that is spearheading in health care services in Malawi is the Christian Health Association of Malawi (CHAM) and it is owned by both Roman Catholic and Protestant churches in Malawi through the Episcopal Conference of Malawi (ECM) and member churches of the Malawi Council of Churches (MCC).

human rights. The church contributes to the socio-economic development through the ministry and social services they provide such as education, health care and development and relief work. The Church in Malawi advocates for social justice, economic injustice, gender justice and ecological justice. In the political arena, the church in Malawi helped in the democratisation process bringing change from the oppressive one party-system government to multi-party democracy. The church is, indeed, a prophetic voice that speaks on behalf of God and the voiceless as it partners with the government in the socio-economic development of the country. The next section discusses the faith-based initiatives on socio-economic empowerment as is done by Faith-based Organisations (FBOs) and other para-church organisations.

4.3 Faith-Based Initiatives on Socio-Economic Empowerment in Brief Historical Perspective

This section discusses the faith-based initiatives on socio-economic empowerment from a historical perspective. Historically, in both the Old and New Testaments, charitable works and relief were emphasised so that they could help the underprivileged in the society. Plant & Weiss (2015:57) argue that the early church focussed on helping the needy by providing or making a collection for them and perhaps the issue of addressing the causes of poverty was not in their minds. It is deemed that “poverty was accepted as a fact of life” (Plant et al. 2015:57). After Christianity was made the state religion of the Roman Empire in the 4th century, for example, charitable work was done mostly by the monastic communities as they cared for the sick, provided for the needy and offered hospitality to the strangers (Plant et al. 2015:57).

Similarly, during middle age, the church was providing social services, welfare and health and had hospitals (Deacon et al. 2015:68). The medieval church was not only involved in social matters but also economic matters (Mulholland 1988:1). The Reformation churches continued in this line of thought and “the concept of vocation as God’s call to be faithful in each place and all places implied that through economic activity, human beings could glorify God” (Mulholland 1988:1). The church was concerned with the socio-economic aspect of life such as production, distribution of income and the relationship between the rich and the poor as these affect the lives of Christians on daily basis (Mulholland 1988:1).

In the 18th and 19th Centuries, things turned around as Europeans and North Americans formed Christian missionary societies that sought to bring Christianity to other parts of the globe (Plant et al. 2015:58). The origins of faith-based initiatives on socio-economic empowerment can,

therefore, be traced from the 19th Century through the work of Christian missionaries as they initiated the development of the education, health and infrastructure in many communities in Africa and beyond⁹⁴ (Plant et al. 2015:58; Deacon et al. 2015:68). In the same vein, some missionaries such as David Livingstone, a Scottish Missionary and Explorer, had a holistic approach to the evangelisation of Africa (Manala 2013:287). As such, Livingstone's approach of spreading Christianity, Commerce and Civilisation (the 3 Cs) was to end the 'illegitimate slave trade' that was prevalent in southern and central Africa. Livingstone desired to bring fair trade where Africans could produce goods and trade with Europeans, thus, empowering Africans socio-economically (Manala 2013:287). Education was one of the key things that missionaries did at that time in spreading Christianity to empower the natives to be able to read the bible. As part of their duties, the early missionaries provided health services, social services, charity and relief work long before "the concept of development" (Occhipinti 2015:332).

In this regard, Deacon et al. (2015:71) argue that post-colonial theorists critique the Christian missionaries for laying the groundwork for the arrival of colonialists "with missionaries acting as 'ideological shock troops'". For instance, in Malawi, the UMCA and Scottish missionaries arrived in the 1870s and the colonialists almost two decades later in 1891 and declared Malawi (then Nyasaland) a British Protectorate. It is further argued that mission Christianity, on one hand, justified the colonial project with faith while supporting it with faith-based development projects on the other hand (Deacon et al. 2015:72).

After the Second World War, there was a paradigm shift from charity and social works to modern development concept (Deacon et al. 2015:69; Plant et al. 2015:58). As such, the work of international Christian relief and development agencies emerged at the end of World War II when there were more refugees in Europe and the need to rebuild Europe after the war (Plant et al. 2015:58; Deacon 2015:73). At the same time, this was a post-colonial era when many nations in Africa and Asia were getting independence, most of the work undertaken by missionaries was redistributed as churches were also becoming autonomous (Plant et al. 2015:58).

With the emergence of secular development agencies such as the United Nations in 1945, the focus now shifted to development, which, at that time, implied that the so called "underdeveloped nations" needed to be modernise. Rakodi (2015:18), however, notes that the

⁹⁴ The missionary enterprise, despite their acquiescence with colonial governments in colonializing Africa, Latin America and Asia, have contributed to the development of education and health infrastructures because in many regions, the education and health infrastructures were built and maintained by the churches (Plant et al. 2015:58).

development agencies tended to obscure the legacy of the religious organisation as they emphasised economic growth as a way of ending poverty. The religious organisations were, therefore, regarded with suspicion as modern development thought that people would do away with religion once they are developed (Rakodi 2015:18; Deacon et al. 2015:68). Tveit (2016:4) concurs with Deacon et al., that development academics and practitioners regarded “religion as a development taboo”. Tveit (2016:4) further states that “religion was at best irrelevant for societal development and at worst was an obstacle to the advancement of social development and human rights”. Even so, religion has remained “immensely important in and for development” as religious actors continue to be significant providers of social services and welfare provision (Deacon et al. 2015:68).

In the 1990s, this view, of religion as a hindrance to development, finally shifted to a new view of recognising that religion plays a crucial role of shaping the attitudes, practices and lives of people in most societies (Tveit 2016:4). According to Tomalin (2015:1), there was “a noticeable shift within some are of international development policy, practice and research to include religion as a relevant factor”. The Western development actors (the bilateral⁹⁵, in particular), started regarding religious actors or faith-based organisation (FBOs) as partners in development, which led to the increased support for FBOs⁹⁶ (Tomalin 2015:2; Deacon & Tomalin 2015:69; Tveit 2016:4). According to Bowen (2017:116), FBOs engage in social services such as peace-building, good governance, human rights, service to the vulnerable such as the physically challenged and elderly, and training in life skills. They also play an important role in socio-economic development as they work in programmes and projects that assist in combatting extreme poverty, alleviate suffering and empower people socio-economically. The following section, therefore, discusses the rise and the role of faith-based organisations in socio-economic development.

4.4 Faith-Based Organisations (FBOs)

As aforementioned, by the 1990’s, Faith-Based Organisations (FBOs) had become important religious non-state actors in national and international development. The development agencies recognised that eradication of extreme poverty cannot happen without the involvement of the faith communities, hence, the importance of partnering with FBOs (Parry 2016:1158). As a

⁹⁵ Bilateral organisations are government or donor agencies from the Global North that provide donor funding to countries in the Global South (USAID 2018).

⁹⁶ The meaning of FBOs is discussed in detail in Section 4.4.

result, International development agencies such as the Department for International Development (DFID) and United States Agency for International Development (USAID) became more open to engaging with and funding faith-based organisations (FBOs)⁹⁷ (Tomalin 2015:1). Furthermore, Occhipinti (2015:332) argues that, in the 1990s, the United States of America government funding to FBOs was doubled. As such, FBOs were no longer treated like any other non-profit organisation and they were “... engaging more deeply with religion as an element of development”. In the same vein, Nordstokke (2013b:227) notes that the sudden interest in the FBOs as development agents was a result of the failure of governments to run development work as most proved to be inefficient and corrupt. The development partners recognised that religion is crucial in the lives of most people in the Global South and that, to them, the physical and the spiritual are inseparable (Nordstokke 2013b:227).

It is critical to define the term ‘faith-based organisations (FBOs)’ as is used in this study. The term ‘faith-based organisation’ is very broad in its meaning as it encompasses charity work by different religious groups such as Muslims and Hindus and the social and development work done by Christian denominations, local ecumenical organisations, international Christian organisations and international ecumenical organisations⁹⁸. Thus, faith-based organisations are diverse and complex. Occhipinti (2015:334) argues that there is no clear definition of ‘faith-based organisations’ that exist as there are, in fact, several definitions of what it means to be faith-based. Occhipinti (2015:334) further argues that “the term can be used to apply to an enormous range and variety of entities, from formal groups based in religious communities to international NGOs”. In Concurring with Occhipinti, Bowers Du Toit (2018:26) argues that there is “no generic or typical definition of an FBO”. Clarke & Jennings (2008:6), however, provide a broad definition of an FBO as “any organization that derives inspiration and guidance for its activities from the teachings and principles of the faith or a particular interpretation or school of thought within the faith”. In this thesis, therefore, faith-based organisations refer to denominational development arms whose values and ethos are based on the Christian faith. It should be noted that some of the denominational development departments are registered as FBOs.

⁹⁷ Apart from USAID and DFID, the World Bank developed a keen interest in working with faith communities as faith communities play a major role in poverty alleviation (Belshaw et al. 2001:4).

⁹⁸ International Christian organisations can be defined as global communion churches of the same tradition such as the Lutheran World Federation and the Anglican Communion while international ecumenical organisations are Christian organisations with member churches from different church traditions.

Faith-based organisations, as Lunn (2009:944) notes, have two strengths in terms of development and social work. The strengths of FBOs are organisational and motivational. Organisationally, many FBOs have strong links to the grassroots and often located in remote rural areas, on the one hand. They have the ability to mobilise local communities and resources at the lowest level of society (Occhipinti 2015:332; Bowen 2017:117). Many FBOs often have local and international networks, “drawing on the structures and networks of the religious community to which they pertain” (Occhipinti 2015:332). On the other hand, FBOs are motivational as they are seen to have a commitment to serving communities based on their faith motivation (Bowen 2017:121). As such, FBOs are perceived as distinctive by donor agencies as they draw on shared spiritual and moral values. They are also perceived to be more honest and more flexible than secular NGOs, hence, they are trusted by donors and governments (Occhipinti 2015:332; Bowen 2017:120). Occhipinti (2015:332), however, argues that “this has not been empirically established”.

In addition, FBOs promote the development of social capital in communities they serve (Occhipinti 2015:332). Here, the typology of FBOs is characterised by the kind of work they are engaged in and their activities (Occhipinti 2015:338). The typology of FBOs can be assessed through organisational control, how religion is expressed and through programme implementation (Bielefeld & Cleveland 2013:446). According to Bielefeld et al. (2013:446-447),

Organisational control is examined through funding resources, power exercised within the organisation, and the decision-making process. Expression of religion is examined through self-identity of the organisation, religiosity of participants, and definition of outcome measures. Program implementation is examined through the selection of services provided, the integration of religious elements in service delivery, and the voluntary or mandatory participation in specific religious activities.

According to Occhipinti (2015:336), FBOs have three dimensions that can assist development donors, policymakers and practitioners to decide who partner with and in what ways, namely (1) how they are faith-based; (2) their activities; and (3) their organisational structure and how they relate with other faith and non-faith structures.

4.4.1 The role of FBOs in socio-economic empowerment of women in the Global South

As mentioned in Section 4.2, FBOs have different focus areas and their activities are based on their area of interest such as gender issues, human rights, good governance and social-economic issues. Some FBOs have a broader base and may work in development and focus on improving the livelihoods of the communities. In Africa, FBOs are among the major health care providers where it is estimated that about 30-70 percent of health services are provided by FBOs (Parry 2016:1154; Nordstokke 2013b:237). It is also the case that most FBOs take a multi-disciplinary approach as their work encompass the promotion of gender justice and human dignity while, at the same time, empowering communities socio-economically in order to alleviate poverty (Bowen 2017:116). In some cases, such FBOs provide income or employment generating services (Bowen 2017:116). Agreeing with Bowen, Bowers Du Toit (2018:27) finds that FBOs “play an important role in addressing a range of socio-economic challenges ... and are often working at the coalface of poverty and inequality”.

According to Kiwia et al. (2015:26), the United Nations Population Fund (UNPFA) had organised four regional forums⁹⁹ intended to look at the significance of faith-based organisations in empowering women economically. From the regional forums, it was concluded that FBOs are reliable channels for the economic empowerment of women (Kiwia et al. 2015:26). Similarly, the Dan Church Aid (DCA), an international FBO that is engaged in the socio-economic empowerment of women, organised a conference on “Economic Empowerment of Women – Call to Action towards Gender Equality” in Lilongwe, Malawi (DCA 2009; Kiwia et al. 2015:26). The conference then produced the ‘Lilongwe Declaration’, which states that “women are agents of development” and investing in women’s socio-economic empowerment can assist in poverty alleviation (Kiwia et al. 2015:26).

On the question of economic justice and development, most FBOs are implementing microfinance projects that aim at reducing poverty at the household level and which are implemented as economic empowerment projects in different communities. These FBOs employ a Rights-Based Approach (RBA)¹⁰⁰ to development and promote gender equality through training and capacity building in microfinance (Kiwia 2015:26). Miller & Redhead

⁹⁹ Regional Forums were held in Durban, South Africa in December 2007; Kuala Lumpur, Malaysia in May 2008, Cairo, Egypt in July 2008 and Buenos Aires in September 2008.

¹⁰⁰ Rights-Based Approach is a development framework that incorporates human rights in development work.

(2019:703), however, note that the Rights-Based Approach is problematic because of “political, organisational and conceptual issues. Equally, Rights-Based Approach is critiqued as it does not take African culture into consideration in that it emphasises on rights of an individual not the community (Vandenhoe & Gready 2014:310). Moreover, the micro-finance approach of Village Savings and Loans Associations¹⁰¹ is promoted by faith-based organisations as a way of improving livelihoods, alleviating poverty and empowering women economically (Ksoll et al. 2016:71).

In general, FBOs have an advantage over secular NGOs in that FBOs work on the grassroots with communities and local churches and also have national and global reach due to the nature of the church at large (Occhipinti 2015:342). FBOs, therefore, have “the ability to motivate and mobilize people for action at grassroots and to be engaged in advocacy nationally and internationally” (Nordstokke 2013b:229). FBOs, thus, have “strong social capital (relationships of trust, reliability and shared values)” that help them to succeed in mobilising communities to achieve their goals (Bowen 2017:117). At the same time, the FBOs act as the link between government and global partners (Bowen 2017:117). FBOs invest in human capital through advocacy in emerging issues, capacity building and training that in the long run bring social transformation (Kiwia 2015:27).

In summary, the range and diversity of FBOs are complex. FBOs, however, are non-state actors that play a critical role in both international and national economic development (Occhipinti 2015:342). FBOs contribute to the socio-economic empowerment of women through training and capacity building in microfinance. As such, the FBOs work towards promoting gender justice, economic justice, ecological justice and social justice. Their ultimate goal is to create just relationships and societies where human dignity is respected.

4.5 A Brief Historical Overview of the Ecumenical Movement – World Council of Churches (WCC)

This section will discuss the brief history of the formation of the ecumenical movement by focusing on the World Council of Churches (WCC). In the first place, it is important to provide

¹⁰¹ Village Savings and Loans Associations (VSLAs) are “community-based microfinance groups” basically known as Self-Help Groups that come together regularly and each member of the group contribute a certain amount of money and the monies are loaned to each other at small interest. Different FBOs and NGOs assist in establishing and training of these microfinance groups (Cassidy & Fafchamps 2015:3).

a definition of ecumenism. Ecumenism¹⁰² is a worldwide Christian movement that seeks unity among churches despite their differences in doctrine, traditions, rituals, creed and liturgy. Ecumenism promotes the unity of the church worldwide as the unity of the church is crucial and seeks to create a space within which those who hold divergent views can still cooperate through conciliar fellowship (Tsele 2004:115). Ecumenism is both about the visible unity of the church and about creating “a convenient instrument which churches should use to realise their specific needs when they cannot otherwise use their denominational bases” (Tsele 2004:115). Through conciliar fellowship, the churches can speak with one voice in terms of advocacy on issues of social, economic and gender justice. Here, churches¹⁰³ need to work together in providing social and development services in communities they serve, hence, ecumenical cooperation takes place on the regional and national level in addition to the worldwide ecumenical organisation and co-operation.

It is also important to point out the various ecumenical initiatives that were instrumental to the founding of the World Council of Churches, which is widely recognised today as one of the foremost global ecumenical networks. In 1910, the World Mission Conference that convened in Edinburgh, Scotland, had brought together different missionary councils and societies (Latourette 1993:356). The 1910 World Mission Conference was organised by John R. Moth and J.H. Oldham and the two were laymen who possessed a passion for missions and evangelism (Vissers ‘t Hooft 1993:3; Latourette 1993:356). The focus of the conference was the evangelisation of the world within a generation. Although its vision did not materialise, it had laid a foundation to the ecumenical movements since it had a worldwide representation. Agreeing with this, Amanze (1999:154) asserts that “the Edinburgh Conference was the greatest landmark in the history of the ecumenical movement in modern history”.

Although there were other international, interdenominational conferences¹⁰⁴ prior to the 1910 Edinburgh Conference, these conferences were “limited in scope in terms of their representation and did not set up permanent mechanisms to explore further action in ecumenical co-operation” (Amanze 1999:154). The Edinburgh Conference had put in place

¹⁰² Ecumenism is derived from the Greek word *oikoumene* which means “the whole inhabited world”. The term also refers to the “whole church” (Kinnamon 2016:xiii).

¹⁰³ Although churches worldwide have formed ecumenical bodies such as World Council of Churches, “they still guard their denominational power bases jealously” (Tsele 2004:114). The ecumenical movement is not an instrument for negotiating unions between churches nor is it based on one doctrinal concept of church.

¹⁰⁴ The international interdenominational conferences before 1910 were held in New York in 1854, Liverpool in 1860 and in London in 1878 and 1888 (Amanze 1999:154).

permanent structures that continued the efforts to bring the Church as one unit (Amanze 1999:154). Consequently, other ecumenical movements were birthed after World War I.

The International Mission Council (IMC) was founded in 1921 in New York State and J.H. Oldham¹⁰⁵ was instrumental in its establishment. The focus of IMC was to bring a united action in missionary matters (Latourette 1993:366-367; Ariarajah 2012:5). The ‘Faith and Order’ movement was created with a focus on the beliefs and organisation of the churches to find possible ways of reuniting the churches. The Faith and Order movement had its first conference at Lausanne, Switzerland in 1927 and Charles Brent and Robert Gardiner were the men behind this ecumenical movement (Vissers ‘t Hooft 1993:3). The other ecumenical movement was the ‘Life and Work’ that was created by Nathan Söderblom, the Archbishop of Uppsala and its main focus was on the practical activities of the churches, thus “to apply the Gospel in all realms of human life – industrial, social, political and international” (Ehrenström 1993:547). The Life and Work had its first conference in Stockholm, Sweden in 1925 (Vissers ‘t Hooft 1993:3). In 1937, however, at the Oxford Conference of Life and Work, a proposal was made for the unification of Life and Work and Faith and Order movements to become one organisation - the World Council of Churches (WCC). The proposal was accepted in the same year at the Faith and Order Conference in Edinburgh (Vissers ‘t Hooft 1993:3; Amanze 1999:162). A year later, the constitution for the WCC was written, but, due to the world war, the WCC¹⁰⁶ was only established in 1948 in Amsterdam, Netherlands. After 1948, the Faith and Order continued as a commission within the WCC (Nordstokke 2013a:288). Similarly, the International Mission Council worked together with the World Council of Churches as a separate organisation until 1961 when the International Mission Council was integrated into the WCC and became the Commission on World Mission and Evangelism (Vissers ‘t Hooft 1993:4; Amanze 1999:162).

At the initial stage, the WCC did not have the universal representation of Christendom as churches such as the Eastern Orthodoxy was only represented by Greek-speaking Orthodox Churches and the Roman Catholic was not represented (Vissers ‘t Hooft 1993:4). The Orthodox Churches become members of the WCC in 1961 at its third assembly. Similarly, from 1960,

105 J.H. Oldham, one of the pioneers of the ecumenical movement, was the Executive Secretary of the 1910 Edinburgh World Conference and he also led the International Mission Council (IMC) as its secretary. Oldham was also involved in the Life and Work movement (Ariarajah 2012:5).

106 The WCC is “a fellowship of churches which confess the Lord Jesus Christ as God and Saviour according to the Scriptures and therefore seek to fulfil together their common calling to the glory of the one God – Father, Son and Holy Spirit”.

the Roman Catholic Church began to have consultations with the WCC and at the third assembly of the WCC, a group of Roman Catholic were present as observers (Vissers 't Hooft 1993:16). The WCC has now grown to be a worldwide organisation and has 350 member churches from all Christian traditions including the African Initiated Churches (AICs) in more than 110 countries worldwide¹⁰⁷. The WCC has its assemblies after seven years and the assemblies are held in different parts of the globe¹⁰⁸.

It should be noted that there are other global ecumenical movements such as the World's Student Christian Federation (WSCF) founded in 1895, the World's Young Men's Christian Association (YMCA) founded in 1894 and The World's Young Women's Christian Association (YWCA) founded in 1894 (Rouse 1993:602-607). The World Evangelical Alliance (WEA) was established in 1846. Another global ecumenical movement is the World Communion of Reformed Churches (WCRC) founded in 2010. The WCRC is "a fellowship of Presbyterian, Congregational, Reformed, Waldensian, Uniting and United churches that was born through the merger of the World Alliance of Reformed Churches (WARC)¹⁰⁹ and the Reformed Ecumenical Council (REC)"¹¹⁰. This study focuses on the World Council of Churches as an ecumenical movement because the WCC membership is from different church traditions, that is, the Reformed, Orthodox and African Initiated churches. Also, the WCC focuses on Diakonia's work as Christian witness through service (Dickinson 2004:403).

¹⁰⁷ Source: <https://www.oikoumene.org/en/about-us>.

¹⁰⁸ The WCC has had its assemblies in Europe – Amsterdam, Evanston, Uppsala; Africa – Nairobi, Harare; Asia – New Delhi, Busan; North America – Vancouver, Australia – Canberra and Latin America – Porto Alegre, Brazil.

¹⁰⁹ The World Alliance of Reformed Churches (WARC) traces its origins in 1875 as it was formerly known as 'The Alliance of the Reformed Churches throughout the World holding the Presbyterian System' (Pradervand 1975:23). In early years the Alliance was mainly the gathering of the Reformed and Presbyterian Churches in North America and Europe. Later on as missions were transforming into churches in Africa and Asia, the new churches were joining the Alliance. In 1970 the Alliance of the Reformed Churches united with the other ecumenical body – the International Congregational Council (ICC) (Pradervand 1975:212). The International Congregational Council (ICC) was founded in 1891 in London with the aim of strengthening the Congregational Christian churches (Rouse 1993:613). At its 24th General Council, WARC came up with the Accra Confession which combines issues of gender, economy of life for all and climate change. This document is crucial in its mandate on issues of economic, gender and ecological justice.

¹¹⁰ The Reformed Ecumenical Council formerly known as the Reformed Ecumenical Synod was founded in 1946 in Grand Rapids, Michigan as an ecumenical organisation of the Calvinist tradition churches. In 1988 the Reformed Ecumenical Synod changed its name to Reformed Ecumenical Council (www.wcrc.ch/history/history-of-the-world-communion-of-reformed-churches).

4.5.1 Diaconia in the WCC and socio-economic justice and development initiatives.

Diaconia is a central feature of the WCC's identity since its inception in 1948 as it is understood as "service to the poor, political action on behalf of justice and renewal through action" (Dickson 2004:403, 413). Diaconia is "the expression of faith in Christ through love and compassion to the underprivileged people and has biblical grounding" (Nordstokke 2013a:286). However, the term 'diaconia' has remained unpopular with most member churches of the WCC in the Global South. Phiri & Kim (2014:256) argue that diaconia remains "an abstract and distant theological term" and for this reason, this thesis will not use the term diaconia.

According to Mulholland (1988:1), the WCC has always been concerned with issues of economics, social and political organisation. Through the Life and Work movement, the WCC paid much attention over the years to the economic challenges that people face in different nations (Mulholland 1988:1). One of the initial economic initiatives of the WCC was the establishment of the Ecumenical Church Loan Fund (ECLOF) to provide low-cost loans to European churches after the Second World War for reconstruction. Later on, the mandate of ECLOF grew "to foster human development and to promote socio-economic justice and self-reliance for the alleviation of poverty", therefore, extending its loan scheme to churches in low-income countries (Dickson 2004:420).

Indeed, the WCC has been involved in ecumenical witness and action to help the poor as this is regarded as the very core of the church and the Christian faith. According to Mudge (2004:280),

[ecumenical social] thought is now expected to emerge in the midst of action rather than apart from it. From reflection about conditions and causes of poverty, ecumenical social thought begins to call for active identification with the poor, solidarity with their cause and acceptance of their perspectives as normative.

In 1966, the WCC's concern for development, the plight of the poor and economic justice led to a world conference on "Christians in the Technical and Social Revolutions of our Time" that was held in Geneva (Mulholland 1988:1). The conference awakened the churches to the development challenges. This was followed up by the WCC's deliberation on "World Economic and Social Development" at the 1968 Uppsala Assembly. Here, it was emphasized that development and distributive justice should be at the heart of the churches' social witness

and this would bring change in social structures (Mudge 2004:287). The initiatives of the world conference and Uppsala Assembly on development and socio-economic concerns were now crucial in the work of the WCC. Thus, in 1969, the Committee on Society, Development and Peace (SODEPAX) organised a consultation held in Cartigny entitled “In search of a Theology of Development” (Sakupapa 2018:4). This was a joint venture between the WCC and the Pontifical Commission of Justice and Peace. The consultation favoured the ‘liberation’ concept by Gustavo Gutierrez¹¹¹ (Sakupapa 2018:4). Another consultation in 1970 on development held in Montreux, Switzerland, led to the establishment of the Commission on the Churches’ Participation in Development (CCPD) (Mulholland 1988:1; Kinnamon 2004:67). The CCPD had three focal areas, namely justice, self-reliance and economic growth. The three focal areas are interrelated and seek to enable communities to organise themselves for empowerment and transformation, to challenge the unjust structures and allow full participation of people in decision-making (Kinnamon 2004:67).

According to Mulholland (1988:3), the WCC’s concern for development was the liberation struggle of people from foreign domination (at that time centred on the independence of countries in the global South from their colonial masters), their effort to improve their economic conditions and freedom from various forms of oppression. The WCC’s development thought, nevertheless, followed the secular development theory and practice. The earlier ecumenical thought on development was, thus, similar to the secular Modernisation Theory whereby development was equated with economic growth and that the poorer nations needed to “catch up” with the Western countries (Mulholland 1988:4). The WCC continued to analyse causes of poverty and a shift occurred from top-down solutions to solidarity with the poor, hence, the shift in terminology from “poverty” to the “poor” as they now adopted the concept “preferential option for the poor”¹¹² alongside ecumenical social thinking (Kinnamon 2004:65). A people-centred approach, therefore, followed as is characteristic of ecumenical development discourse (Mudge 2004:287).

Although the WCC had a women’s desk, it is important to note that the desk was silent on women’s positions in church and society until they received a wake-up call in 1974 at the conference in Berlin on “Sexism in the Seventies” (Dickson 2004:412). This wake-up call was,

111 Gustavo Gutierrez, a Peruvian Roman Catholic priest, developed A Theology of Liberation from the paper he presented at the Cartigny Consultation (Sakupapa 2018:4).

112“Preferential option for the poor” was a theme coined in Paulo Freire’s book *Pedagogy of the Oppressed* published in 1970.

somehow, influenced by the secular feminist movement of the 1960s and 1970s (Raiser 2004:246). In terms of socio-economics, it brought a realisation that women make a considerable contribution to economic wealth although “their overall contribution to their societies cannot be measured by economic functions alone” (Dickson 2004:412). At the 1975 Assembly, the issue was amplified and in 1981, the executive committee adopted a quota system for women representation in ecumenical meetings and commissions. Through the women’s desk, the position and role of women in church and society became part of the ecumenical discussion in the subsequent decades (Dickson 2004:412). In 1988, the WCC launched the Ecumenical Decade of the Churches in Solidarity with Women as one of the ways of “empowering women to challenge oppressive structures in the global community, their churches and communities” (Raiser 2004:260). The Ecumenical decade was one of the milestones of the WCC in terms of promoting gender justice.

In the same vein, at the Nairobi Assembly, the delegates formulated a new ideal for society, that is, the quest for “a just, participatory and sustainable society”. Subsequently, the Just, Participatory and Sustainable Society (JPSS) became the framework for ecumenical social thinking. (Kinnamon 2004:64) This replaced the first idea of “the responsible society” formulated in 1948 (Lodberg 2004:326). In the same year, through the Ecumenical Development Cooperative Society (EDCS), the WCC established the Oikocredit Bank (Thevenaz 2005:xxv). The purpose of the Oikocredit Bank was to provide credits to disadvantaged people with the aim of enabling them to have productive enterprises and investments. This was one of the ways that the WCC promoted micro-financing to empower the poor socio-economically.

In 1978, the WCC had a consultation in Zurich on “Political Economy, Ethics ad Theology: Some Contemporary Challenges”, which was jointly organised by the Commission on the Churches’ Participation in Development (CCDP) and the Sub-unit of Church and Society (Mulholland 1988:2). Mulholland (1988:2) notes that this consultation was a major event in the ecumenical reflection on socio-economic matters, which led to the creation of an Advisory Group on Economic Matters (AGEM). Mulholland (1988:2) observes that “the purpose of the AGEM was to assist the CCDP, the WCC and its member churches to give serious thoughts to the economic problems that confront the world today”.

According to Mulholland (1988:5), “the WCC became convinced that participation and sustainability could not exist with justice and that the struggle for justice demanded a praxis of

participation as well as ecological responsibility, and an informed confrontation of structures and powers which threaten the future of humankind”. Later on, after the Vancouver Assembly in 1983, the JPSS was expanded and transformed into “Justice, Peace and the Integrity of Creation” (JPIC), which became the focus of ecumenical social thought for the subsequent decades (Kinnamon 2004:64; Dickson 2004:412).

In the 1980s and 1990s, economic power concentration was intensified by the World Bank and IMF and so was globalisation in its’ different forms (Dickson 2004:414). From its 8th Assembly, the WCC started to respond to the challenge of globalisation and its effects on countries in the Global South¹¹³ (Goudzwaard 2001:512). Dickenson (2004:414) views globalisation as “a great threat to its own understanding of the goals of social change: equity and social justice, environmental health and sustainability, people’s participation, self-reliance, social cohesion and community” (Dickson 2004:414). It was, therefore, critiqued not only as an economic issue but as an issue of gender justice, ecological justice, cultural, political and ethics (Dickson 2004:415). The WCC initiatives in response to the challenge of globalisation were done in collaboration with other ecumenical partners such as the World Alliance of Reformed Churches (WARC) (Goudzwaard 2001:512).

In the new millennium, the WCC continues to work on social, gender, economic and ecological justice. According to Kobia (2006), through a project on Poverty, Wealth and Ecology, the WCC continues to expose the close link between increasing poverty and accumulation of wealth by a few in society. Kobia (2006) rightly argues that “over-consumption and excessive wealth are a burden for all: the human community and nature”. The WCC with other ecumenical partners¹¹⁴ created the New International Financial and Economic Architecture (NIFEA) after Busan Assembly in 2013. World Communion of Reformed Churches (WCRC) is the strong lead of the initiative since NIFEA is built on the foundations of Accra Confession of the 24th General Council of the World Alliance of Reformed Churches (WARC) the predecessor of World Communion of Reformed Churches. The Accra Confession is based on the “theological conviction that matters of economic and environmental justice of today’s global economy are not only social, political and moral issues: they are integral to faith in the gospel of Jesus Christ”. (Accra Confession 2004). NIFEA is an ecumenical collective call to issue economic

¹¹³ Globalisation is criticised as it brings a false type of global unity (Briggs 2004:659).

¹¹⁴ The other ecumenical partners are the World Communion of Reformed Churches (WCRC), the Lutheran World Federation (LWF) and the Council of World Mission (CWM).

justice, gender justice and ecological justice. The WCC has also turned its focus towards implementing the Sustainable Development Goals 2030 that aim to eradicate extreme poverty.

In summary, the WCC through the Life and Work Programme has done tremendous work in the seven decades of its existence. It has designed and implemented programmes on gender, socio-economic and environmental justice as well as peace building, sustainable development and promotion of good governance and human rights. The WCC has done this in various ways, namely (1) study and theological reflections on emerging issues such as globalisation; (2) networking and advocacy through ecumenical formation, training and facilitation of workshops, strengthening communication; and (3) monitoring and interpretation by following up developmental projects and interpreting them to the churches (Amanze 1999:172). Although the issue of women empowerment and gender equality were not clear in the early years of the WCC, things started to change from the Uppsala Assembly. Women were included in the leadership of the WCC and a quota system of equal representation was introduced to have equal representation at the Assemblies and other forums (Raiser 2004:256).

4.6 A Brief Historical Overview of the All Africa Conference of Churches (AACC).

Having discussed the global ecumenical movement in the above section, I now turn to the Continental ecumenical movement – the All Africa Conference of Churches (AACC). The AACC is an ecumenical fellowship of churches in Africa, which currently has a membership of 183 churches in 42 countries, 24 National Council of Churches and 17 associate members¹¹⁵ (Kalengyo 2016:800; Sakupapa 2018:1). The AACC had similarities in its formation to those of the World Council of Churches as the Edinburgh World Mission Conference in 1910 and other ecumenical movements in Africa such as International Missionary Council (IMC) were instrumental in its formation (Amanze 1999:181-189). Prior to the formation of the AACC, the IMC had its world Assembly in 1957 in Accra, Ghana. This Assembly provided an opportunity to organise the first representatives of the AACC that was held in Ibadan, Nigeria in 1958 (Amanze 1999:248; Oduyoye 2004a:470). The Ibadan conference was attended by 195 delegates from 25 African countries. It was decided at this conference that a visible

¹¹⁵“Associate members consist of ... Sub-Regional Fellowships, Lay Centres, Institutes of Theology and the Organisation of African Instituted Churches” (Kalengyo 2016:800).

organisation be formed that would express the unity of the church in Africa (Utuk 1997:29; Amanze 1999:182; Oduyoye 2004a:490).

It is also the case that African student Christians who were involved in the ecumenical movements such as the World Student Christian Federation (WSCF), the YMCA and YWCA contributed to the formation of ecclesial ecumenism in Africa (Oduyoye 2004a:469). This led to the emergence of Student Christian Movements (SCMs) at the national level, which upon formation sought affiliation with national councils of churches (NCCs) (Oduyoye 2004a:473). Oduyoye (2004:478), however, argues that “the Student Christian Movements, constituent members of the WSCF operate ... with a contextualised policy that empowers them to respond to local needs while remaining an integral part of a global ecumenical vision”. As such, the SCMs were the expressions of Christian unity in secondary and tertiary institutions (Oduyoye 2004a:473).

African Christians were also involved in the work of the IMC with a growing number of missionary enterprises that were uniting. Most of the mission enterprises were being transformed into African churches (Oduyoye 2004a:469). This was followed by the formation of regional and national ecumenical Christian councils (Amanze 1999:199-200). In fact, Amanze (1999:200) finds that the 1910 Edinburgh Conference had an impact on the “Africa soil ... [as it brought] a wave for greater ecumenical cooperation”.

Another contributing factor to the ecumenical movement in Africa was “the growing spirit of nationalism, independence and Pan-Africanism” (Amanze 1999:199). From the mid-1950s, many African nations were gaining independence from their colonial masters (Oduyoye 2004a:469). Furthermore, “the communal life of the African people ... contributed greatly to the spirit of ecumenism in Africa” (Amanze 1999:200). The good relationships between Africans and the ‘*ubuntu*’ philosophy contributed towards the ecumenical spirit among Christians in Africa.

Consequently, the AACC¹¹⁶ was officially launched in Kampala, Uganda, in 1963 “as an expression of ecclesial ecumenism” just as the spirit of pan-Africanism was booming in that era (Oduyoye 2004a:472). This is evident as the Organisation of Africa Unity (OAU) was founded in the same year (Oduyoye 2004a:472). Concurring with Oduyoye, Amanze

¹¹⁶ In the initial years of its formation the AACC had its secretariat at Mindolo Ecumenical Foundation in Kitwe, Zambia but in 1965 the secretariat was moved to Nairobi, Kenya (Amanze 1999:250; Kalengyo 2016:903).

(1999:246) argues that the AACC, apart from the ecclesial solidarity, also brought a sense of political solidarity of the African people. From its inception, the AACC has been searching for ways and means of bringing the churches together in their witness and service to the world (Mugambi 1997:12). Politically, the struggle for independence had begun in the 1950s until the 1990s when Namibia was liberated from South Africa and when the white rule ended in South Africa in 1994 (Oduyoye 2004a:469-470). The ecumenical movement was, therefore, essential for the reconstruction, nation-building and economic development of Africa (Oduyoye 2004a:475).

It is important to note that the church in Africa has been united through other ecumenical forums¹¹⁷ apart from the continental ecumenical body AACC, regional and the National Christian Councils (NCCs). The ecumenical organisations were established to address specific issues such as health services, communication, evangelism, theological training, lay training, youth, women, the refugee problem as well as Bible translation and distribution of scripture (Amanze 1999:201-209; Oduyoye 2004a:477). These specific issues need to be addressed by the cooperation of churches together.

According to Oduyoye (2004a:485), Africans were thrown into confusion with the birth and growth of other ecumenical structures such as The Association of Evangelicals in Africa and Madagascar (AEAM), African Evangelistic Enterprise and the Pan African Christian Leadership Assembly (PACLA). Oduyoye (2004a:485) argues that AEAM, founded in 1966 shortly after AACC was founded, made it be seen as antagonistic. Similarly, PACLA was primarily set up to counter the liberal theology of AACC and the impact of its third Assembly. She argues that denominationalism and some anti-ecumenical groups were dividing Christians in Africa (Oduyoye 2004a:486). In 1994, the PACLA Assembly “was organised by AEAM and African Evangelical Enterprise in cooperation with the AACC and with a fund-raising policy that actively courted funding from the WCC while the list of participants included Roman Catholics” (Oduyoye 2004a:486).

¹¹⁷The Ecumenical organisations in Africa are classified into two – non-aligned ecumenical organisations and aligned ecumenical organisation (Amanze 1999:245-246). The AACC is a non-aligned ecumenical organisation since it was established in response to the need for a unified church and to bring a sense of political solidarity among African people. The aligned ecumenical organisations are ecumenical organisation which are aligned to a particular Christian ideology and examples of such organisations are the Association of Evangelicals of Africa and Madagascar founded in 1966 and the Organisation of African Independent Churches (OAIC) founded in 1978 (Amanze 1999:246).

In recent years, it has become clear that the AACC and other ecumenical organisations respond together to the environmental, socio-economic, socio-cultural and political challenges in Africa. The challenge the church faces somehow brings unity and a spirit of ecumenism and as a result, socio-economic development, alleviation of poverty and the issue of HIV and AIDS in Africa are some of the ecumenical concerns that ecumenical organisations have (Utuk 1997:56; Amanze 1999:210). The next section discusses the socio-economic empowerment in Africa.

4.6.1 Socio-Economic and Development Initiatives by the All Africa Conference of Churches (AACC).

Since its inaugural conference in 1963 in Kampala, the AACC has taken a keen interest in issues of socio-economic justice while seeking ways in which it could promote economic growth, self-reliance and development in Africa (Utuk 1997:56; Amanze 1999:209). Issues of socio-economic development were at the core of the AACC deliberations as demonstrated in the subsequent Assembly reports¹¹⁸. In fact, this was an era when most countries in Africa were becoming independent from colonial rule, thus, the AACC “sought to articulate a credible post-colonial economic doctrine” (Utuk 1997:56). The AACC defended the churches’ right to influence economic policies in their countries (Utuk 1997:56). At its launch, the AACC’s economic view was bipolar in that it affirmed that evangelism is both soul winning and body-nurturing. This economic view is more holistic as it covers the spiritual and physical aspect of the human being.

At the Abidjan Assembly, the AACC emphasised to the churches the importance of educating their parishioners about “their economic and philosophical roles” and that the church should not shy away from discussing monetary obligations (Utuk 1997:87). For an effective Christian witness, Christians were encouraged to venture into cooperatives, revamp the old socio-economic structures and restore accountability (Utuk 1997:88). Here, the churches were urged “to build international economic solidarity, and initiate local and national projects based on their doctrines of fairness and social justice” (Utuk 1997:89). Although the AACC promoted the socio-economic empowerment of Christians in Africa, it was silent on issues of women as a group that was vulnerable and marginalised in most societies.

¹¹⁸Reports of various assemblies in Utuk’s book *Visions of Authenticity: The Assemblies of the All Africa Conference of Churches 1963-1992*.

At the Lusaka Assembly¹¹⁹, the AACC urged the churches to develop income-generating projects to assist the churches to be self-reliant. The churches were to encourage their members to buy products and services made locally rather than buying foreign goods in order to help avert the effects on trade and payment (Utuk 1997:122). It was at the Lusaka Assembly that issues of empowering refugees were raised (Utuk 1997:122). The issues of women and youth delegates to the assembly were discussed as the unity of the church including building mutual relationships across gender and generational lines (Utuk 1997:127). Women shared their experiences at this Assembly.

The AACC Assemblies continued in the same spirit of discussing socio-economic issues that affect the church and its members while finding ways to alleviate the challenges the churches face. At the Nairobi Assembly, for example, the main concern was economic justice and the distribution of wealth. Poverty could be alleviated through better agricultural development and better distribution of surplus food (Utuk 1997:150).

The Nairobi Assembly was more concerned with economic justice and the distribution of wealth in different countries founded on biblical principles (Utuk 1997:150). Although the Assembly prioritised issues of economic justice, the issue of gender justice was yet again not tackled. The AACC, however, discussed the challenge of poverty and that poverty can be alleviated through better agricultural development and better distribution of surplus food (Utuk 1997:150). In this regard, the Nairobi Assembly recommended the establishment of a development department in AACC and, as a result, the Research and Development Consultancy Service (RDSCS) was established in 1982 to assist the member churches in development activities that encourage people's participation (Sakupapa 2018:7). The department provided advisory and consultancy services as well as organise and coordinate joint ecumenical ventures and training programmes for member churches (Sakupapa 2018:7).

At the Lome Assembly, women delegates (although few in number) had a caucus and decried the indifference while declaring that they were tired of empty promises and the widening gender gap in the AACC and churches (Utuk 1997:191). The women made a statement to the Assembly and urged the AACC to establish a women's desk and that "women should be

¹¹⁹ At the Lusaka Assembly, the AACC issued a Moratorium Statement as it was pursuing Christian authenticity that would be informed by self-discovery, self-expression, self-determination and self-development. The Churches called for moratorium on foreign mission and to end dependence on foreign aid (Utuk 1997:110-116). However, this received mixed reaction from the foreign missions and the churches in the North and it never materialised.

employed in other executive positions in the AACC outside the women's desk" (Utuk 1997:191). The assembly also urged the churches to embark on sustainable socio-economic development that defends "authentic human development" (Utuk 1997:190). The assembly viewed education as a key to authentic human development. As Utuk (1997:190) argues, however, the AACC failed to resolve the growing sense of insecurity caused by unemployment neither did it "provide a permanent catharsis for those caught unprepared by natural and social disasters". Given the socio-economic and political challenges that countries in Africa were facing, the AACC was still working on tangible ways of combating the challenges the continent faced.

Subsequently, the women's desk made progress as it was working in conjunction with the WCC Ecumenical Decade – Churches in Solidarity with Women (1988-1998) and had held workshops on women and economic justice. The progress was reported at the Harare Assembly in 1992 and issues of women were now placed on the agenda of the AACC's work. The AACC continued to note that many countries in Africa do not have a reliable economic base and that the economic conditions are dictated by outside forces, particularly, the World Bank's policy of Structural Adjustments that had a devastating impact on African economies (Utuk 1997:225; Byaruhanga 2015:121). The Assembly encouraged the churches to "search for authenticity and abundant life through intimate involvement in the dynamics of national life" (Utuk 1997:225). At the same time, it discouraged a development philosophy of borrowing and spending as this left many countries in debts (Utuk 1997:225). Likewise, the Addis Ababa Assembly in 1997 was concerned with the burden of external debts that was crushing many countries in Africa (Byaruhanga 2015:122). This made it difficult for countries in Africa to have any socio-economic development and economic growth. The other socio-economic concerns discussed at the Assembly included the levels of poverty, illiteracy and environmental degradation (Byaruhanga 2015:122). Here, the church in Africa voiced the injustices experienced by people in Africa as a result of unequal power relations between the countries in the Global North and Global South.

It is equally important to note that in the 1990s, a Kenyan theologian, Jesse Mugambi, developed a theology of reconstruction that he presented at the AACC meeting (Sakupapa 2018:10). He argued for a shift from the theology of liberation to the theology of reconstruction. His concern was to do with "the contradiction between the numerical growth of Christianity in Africa and the socio-economic challenges" that the continent faced (Sakupapa 2018:10). According to Mugambi (1995:17), Africa is the most religious continent and yet it seems to be

“abandoned by God to perish in poverty, in debt and under the yoke of the greats of the world”. Mugambi (1995:18) was of the view that the church in Africa can be a “facilitator of social transformation”. The focus was on socio-economic development and the role the church could play to bring social transformation.

It could be argued that this call was brought to life as the socio-economic development efforts of the AACC were complemented by the WCC through the establishment of the African Network on Churches Participation in Development (ANCPD) as a regional section of the Commission on the Churches’ Participation in Development (CCPD) founded in 1979 (Amanze 1999:226). The ANCPD was designed to assist African people to improve in their socio-economic status and enjoy the fullness of life while working hand in hand with the AACC. The mission of the ANCPD was to enable churches to implement in their reflections and actions social justice and socio-economic development (Amanze 1999:226). The ANCPD made efforts “to integrate the concept of JPIC into the churches’ programmes of missions in Africa” (Amanze 1999:226).

In summary, the AACC as an ecumenical movement has taken issues of socio-economic justice and empowerment at the core of its programmes since its inception and has devised strategies, through decades of its existence, to address the socio-economic challenges the continent faced. The AACC’s strategies for socio-economic empowerment included the provision of advisory and consultancy, coordinating training programmes, encouraging people’s participation in disaster preparedness and advocacy. It is also clear that while the AACC had oversight on the plight of women as people who suffer most in terms of poverty, it was only after the women themselves brought these issues to the attention of the AACC Assembly that they established a women’s desk and began to take into consideration issues of gender justice¹²⁰.

4.7 A Historical Context of Ecumenism in Malawi

Having presented the continental ecumenical movement, this section now turns to the Malawian ecumenical movement. This study seeks to find out whether or not the ecumenical socio-economic initiatives were empowering women in the Malawian context. The section provides the historical background of the ecumenical movement in Malawi with a focus on the Malawi Council of Churches (MCC) and other ecumenical organisations. In the first place, the

¹²⁰ In the AACC the issue of gender justice is an ongoing thing.

founding of the MCC dates back to the colonial era. The Consultative Board of Federative Mission of Nyasaland founded in 1939 paved the way for the formation of the Christian Council of Nyasaland (CCN) in 1942 (Amanze 1999:225; Phiri et al. 2016:637). The Council changed its name from the Christian Council of Nyasaland to the Christian Council of Malawi (CCM) after Malawi attained independence in 1964 (Amanze 1999:226). In 1998 the Christian Council of Malawi changed its name again to the Malawi Council of Churches. The MCC is a member of the WCC, the AACC and ACT Alliance¹²¹ (Phiri et al. 2016:637). The membership of the MCC is mainly Protestants comprising 25 member churches and 20 affiliate members¹²². The Council was established to bring unity among the Christian churches and for the churches in Malawi to speak with one voice on issues of health, advocacy, education, good governance, human rights, gender, youth and sustainable development (Phiri et al. 2016:637).

The Protestant churches, through the MCC, work in cooperation with the Roman Catholic Church through the Episcopal Conference of Malawi (ECM). The MCC and ECM together own ecumenical organisations that provide health care services, education as well as relief and development services (Amanze 1999:226). The following are ecumenical organisations in MCC and ECM that work in collaboration. MCC and ECM together provide health care services through the Christian Health Association of Malawi (CHAM). CHAM as the ecumenical organisation spearheads and coordinates the faith-based health sector in Malawi (Amanze 1999:226; Tengtenga 2010:27; Phiri et al. 2016:638). CHAM was founded in 1966 and was formerly known as the Private Hospitals Association of Malawi (PHAM). PHAM changed its name to CHAM in 1992 (Tengtenga 2010:27). CHAM currently operates 180 health facilities and twelve training colleges located throughout the country. It delivers 37 percent of health care services and trains up to 80 percent of health workers in the country (Parry 2016:1154). CHAM's responsibilities include capacity building and training of medical personnel, technical support, advocacy, resource mobilisation and grant administration (Tengtenga 2010:27).

The other ecumenical organisation owned by the MCC and ECM is the Association of Christian Educators in Malawi (ACEM) that was founded in 1994 (Tengtenga 2010:27-28). ACEM

¹²¹ Action by the Churches Together - ACT Alliance is the global alliance of churches and faith-based organisations working together in development, humanitarian work and advocacy. The alliance was established in 2010 by merging two organisations the ACT International and ACT Development. The ACT Alliance uses the Rights-Based Approach to development (Toroitich 2016:1077).

¹²² The affiliate members of the council are mostly para-church organisation such as the Student Christian Organisation of Malawi (SCOM), Scripture Union of Malawi and the Bible Society of Malawi (BSM).

coordinates the work of all educational institutions that are under MCC and ECM member churches. Through ACEM, the church lobbies the government on issues pertaining to education (Tengatenga 2010:28). The Christian Service Committee of the Churches in Malawi (CSC) is another ecumenical body jointly owned by MCC and ECM (Tengatenga 2010:25). The CSC was founded in 1967 as the developmental arm of the church in Malawi (Tengatenga 2010:25; Phiri et al. 2016:638). The CSC's work includes relief operations in times of disasters and development projects and programmes such as drilling of boreholes, building infrastructures such as schools and food security, water and sanitation. Apart from general development projects, the CSC is also involved in socio-economic empowerment programmes such as (Tengatenga 2010:25; Phiri et al. 2016:638). These ecumenical organisations work in partnership with the donor church partners such as ACT Alliance, Catholic Relief Service (CRS), Christian Aid, Norwegian Church Aid, Danish Church Aid and Tear Fund. Most of the member churches of MCC have their own development and relief departments that do the work of development and relief operation in times of disasters such as floods and droughts. The departments of development and relief are also involved in the socio-economic development of their communities.

There are also other ecumenical and interfaith organisations¹²³ in Malawi. The Evangelical Association of Malawi (EAM)¹²⁴ is one of the ecumenical organisations working in Malawi. The EAM is an umbrella organisation and its membership comprises 50 evangelical and Pentecostal churches and 50 Christian organisations (Phiri et al. 2016:637). The EAM is affiliated with the Association of Evangelicals of Africa¹²⁵ (AEA) and with the World Evangelical Alliance (WEA) on the international level. The EAM has member churches from both Protestant and Pentecostal-Charismatic churches. It is important to note that EAM is an associate member of the MCC. The other ecumenical organisation is the Christian Literature Association of Malawi (CLAIM) which was established in 1968. The main focus of CLAIM is

¹²³ There are two main interfaith (ecumenical) organisations in Malawi and these are Malawi Interfaith AIDS Association (MIAA) and the Public Affairs Committee (PAC). MIAA is an umbrella body that mitigates the issues of HIV and AIDS and assists the faith communities to be involved in advocacy work concerning HIV and AIDS (Phiri et al. 2016:39). MIAA is an interfaith organisation under the Protestants, the Roman Catholic Church and the Muslim faith groups. The Public Affairs Committee (PAC) is an interfaith organisation made up of the Malawi Council of Churches (MCC), Episcopal Conference of Malawi (ECM), Evangelical Association of Malawi (EAM), Muslim Association of Malawi (MAM) and Quadria Muslim Association of Malawi (QMAM). PAC operates mainly in the areas of good governance and human rights. PAC played a crucial role in the political transition from a one-party system of government to a multi-party in the 1990s and "continues to play the role of a watchdog of democracy" in Malawi (Phiri et al. 2016:637).

¹²⁴ Source: oikoumene.org/en/member-churches/africa/malawi [accessed 21 February 2020].

¹²⁵ Association of Evangelicals of Africa (AEA) was formerly known as the Association of Evangelicals of Africa and Madagascar (AEAM) (Amanze 1999:187).

to produce literature for the churches in both English and vernacular as well as to train and develop writers (Amanze 1999:201; Tengtenga 2010:26).

4.7.1 Ecumenical Initiatives on Socio-Economic Development in Malawi

This section will discuss the ecumenical initiatives on development and socio-economic empowerment. The churches in Malawi work together in different forums with the aim of contributing to socio-economic development. The sections that follow, therefore, discuss the development work by the churches through two ecumenical organisation working in Malawi.

4.7.1.1 The Christian Service Committee of the Churches in Malawi

The Christian Service Committee of the Churches in Malawi (CSC) is the joint development initiative of the MCC and ECM. The CSC, as an ecumenical organisation, was established in 1967 (Mein 1972:7; Phiri et al. 2016:638). The membership of the CSC includes the MCC churches and the seven Catholic dioceses. At its inception, the work of CSC was supported by the Ecumenical Programme for Emergency Action in Africa (EPEAA) (Mein 1972:10). The core of the work of CSC was for the churches in Malawi to work ecumenically, that is, to work together in service work (Mein 1972:12). The objectives of the CSC include encouraging churches in diakonia and social service, operating and supporting projects and programmes that would improve the spiritual and physical well-being of people while working in partnership with the government towards the socio-economic development of the country (Mein 1972:11). CSC is registered as a local NGO and a member of the Council for Non-Governmental Organisation in Malawi (CONGOMA).

Additionally, the work of CSC includes projects in agriculture, health development, urban social service, community development and training (Mein 1972:8). The CSC has also been training different denominations on the best practices of sustainable agriculture. Through the Water and Sanitation Programme, the CSC drills boreholes and shallow wells in areas where water is scarce during the dry season (Phiri et al. 2016:638). CSC has also been involved in food security projects which include seed multiplication projects to help smallholder farmers to have access to farm inputs.

In addition to development work, the CSC operates relief services in times of disasters such as flooding and forced migration (Phiri et al. 2016:638). On women's issues, the CSC from its inception provided literacy and women's classes (Mein 1972:10). This was, however, done to help the women learn how they could raise children and care for their husbands. It was not

meant to equip them for leadership roles or to empower them to have equal social status as men. The scenario, nonetheless, changed in the 1990s as CSC took the gender and development approach.

From the 1980s, the work of CSC began to decline as most member churches under the MCC started establishing their own development arms and the ECM had established the Catholic Development Commission in Malawi (CADECOM) in 1984 (Msukwa 1987:26). CADECOM works in all the eight dioceses of the Roman Catholic Church in Malawi. This resulted in an overlap of the work of CSC and the churches. The CSC, however, still works with member churches and other development and donor partners to bring social transformation and sustainable development.

4.7.1.2 Churches Action on Relief and Development (CARD) in Malawi

The Churches Action on Relief and Development (CARD) is another ecumenical organisation working with the churches in Malawi. CARD was established in 1995 and has 19 member churches mainly from the Protestants tradition. CARD is a registered local NGO and a member of the ACT Alliance. The core of its work is humanitarian relief and development work in times of disasters. The development programmes implemented by CARD include agriculture and food security, environmental management and disaster risk management¹²⁶. CARD is working in seven districts in Malawi, but in times of emergencies, it works anywhere in the country depending on the nature of the disaster¹²⁷. There is, however, a dearth of literature on the work of CARD.

In summary, churches in Malawi – both Protestants and Catholic churches - work together as an ecumenical block to promote development, provide humanitarian aid in emergencies, advocacy, health, education, women’s empowerment and speak with one voice on national issues. The ecumenical efforts have assisted in socio-economic development.

4.8 A Historical Context of the Church of Central Africa Presbyterian (CCAP)

In this section, I now focus on the Church of Central Africa Presbyterian (CCAP) since it is in the CCAP that I serve as a minister as aforementioned (see Section 1.3). Also, the aim of this

¹²⁶ Source: www.cardmalawi.org [accessed 5 March 2020].

¹²⁷ Source: www.cardmalawi.org

study is to find ways in which the church can promote a holistic and sustainable model of microfinance and the empirical work is done in the CCAP Synod of Livingstonia (see Section 1.5 and Section 1.8.1). The CCAP traces its roots from the two Scottish missionary initiatives – the Free Church of Scotland and the established Church of Scotland together with the Dutch Reformed missionaries of South Africa (Ross 2013:31-48). The two Scottish missionary enterprises followed the call and appeal of the Scottish Missionary and explorer Dr David Livingstone¹²⁸ to come and evangelise Central Africa and root out slave trade and establish legitimate trade (Ross 2013:22-23).

In 1875, the Livingstonia Mission of the Free Church of Scotland led by E.D. Young started its expeditionary trip to Central Africa (Thompson 1995: ix; Ross 2013:31). Young had the experience of travelling with David Livingstone. Among his expeditionary team was Robert Laws, who was both a minister and a medical doctor. Robert Laws was instrumental in the establishment of the mission as he spent the next fifty-two years of his life in Malawi with the Livingstonia Mission (Ross 2013:31). The Livingstonia Mission established its' first base in Cape Maclear from 1878 to 1881. Owing to poor health and political difficulties, however, the mission moved northwards to Bandawe in Nkhata Bay (McCracken 1977:58; Thompson 1995: ix; Ross 2013:32). Later on, in 1894, the mission moved further north and, finally, settled at Khondowe where they established their headquarters named Livingstonia (Thompson 1995: ix).

Running parallel to the Livingstonia Mission was the missionary initiative of the established Church of Scotland known as the Blantyre¹²⁹ Mission. Henry Henderson of the Church of Scotland who accompanied the initial Free Church expedition led by E.D. Young was a “pioneer and pathfinder” for he was sent ahead to find a suitable site for the establishment of their mission (Ross 1996:19; 2013:33). Henderson was later joined by the Scottish mission party on 23 October 1876 on the site that Livingstone had recommended as a favourable site for a mission station near Nyambadwe and named the site Blantyre (Ross 2013:34).

¹²⁸ David Livingstone made the appeal in 1857 in the Senate House at the University of Cambridge begging people in the United Kingdom to come to Africa. Resulting directly from this appeal was the establishment of the Universities Mission to Central Africa (UMCA) (Ross 2013:24).

¹²⁹ The mission was named Blantyre after David Livingstone's birth place in Scotland.

In 1888, Andrew Murray of the Cape Synod of the Dutch Reformed Church in South Africa pioneered the missionary work in Central Malawi¹³⁰ (Phiri 1997:44; Ross 2013:47). The first base of the Dutch Reformed Church Mission (DRCM) was in Mvera but later was moved to Nkhoma, making it their headquarters (Phiri 1997:45). In 1924, the two Scottish missionary enterprises, that is, the Free Church of Scotland and the established Church of Scotland missions were merged to form the Church of Central Africa Presbyterian (CCAP). In 1926, the DRCM joined the CCAP (Thompson 1995:211-213).

The Scottish missionaries based at Loudon Mission Station in Embangweni extended their work to the eastern and central part of Northern Rhodesia (Zambia). The churches that were planted in eastern Zambia remained under the leadership of the CCAP, Synod of Livingstonia until 1984 when Zambia Synod of the CCAP was established (Chilenje 2007:1). Likewise, the missionaries that were at Nkhoma Mission followed Malawians who were working in Southern Rhodesia (Zimbabwe) and the churches that were established in 1965 formed the Harare Synod of CCAP.

Currently, the CCAP comprises five Synods, namely Livingstonia, Nkhoma and Blantyre in Malawi, Zambia Synod in Zambia and Harare Synod in Zimbabwe. The General Assembly (formerly General Synod) of the CCAP was formed in 1956 starting with the three synods in Malawi (Chilenje 2007:39). Later on, it was joined by Harare Synod in 1965 and Zambia Synod in 1984 (Chilenje 2007:40). The General Assembly meets every four years and the leadership positions rotate in the five synods that make up the CCAP General Assembly.

4.8.1 The current situation of the CCAP, Synod of Livingstonia

The Church of Central Africa Presbyterian (CCAP), Synod of Livingstonia (hereafter the Synod) is part of the universal church that believes in the Triune God – the Father, Son and the Holy Spirit. The mission statement of the Synod states that “[t]he Synod of Livingstonia exists to spread the Word of God and provide holistic social services to demonstrate the love of Jesus Christ by the empowering of the Holy Spirit in order to glorify God”. The vision of the Synod

¹³⁰ Ross (2013:46-47) argues that the Cape Synod of Dutch Reformed Church drew their roots from Scotland. Ross states that Andrew Charles Murray a Scottish minister responded to the appeal by the British Governor of the Cape Colony to promote the English language among Dutch-dominated community. Andrew Charles Murray married an Afrikaner woman, Maria Susanna Stegman. One of his children John Murray was among the founders of the Dutch Reformed seminary in Stellenbosch in 1859 and his grandson Andrew Murray was the one who became a Missionary to Malawi. Thus, the Nkhoma Synod has its roots in both Scottish and Dutch Reformed traditions.

states that “the Synod of Livingstonia is inspired by a vision of changed lives and transformed communities by the power of God” (Strategic Plan 2008:4).

Through its departments and institutions, the Synod works towards fulfilling its mission holistically. The following are the departments and institutions of the Synod: Church and Society, Development, Education, Early Childhood Development (ECD), Health, Lay Training Centre, Literature, Livingstonia Synod AIDS Programme (LISAP), Voice of Livingstonia Radio Station, Sunday school, Men’s Guild, Youth and Women’s Guild. Furthermore, the Synod has an institution of higher learning known as the University of Livingstonia (UNILIA). Apart from the higher learning institution, the Synod runs a teachers’ training college, a technical college and several primary and secondary schools that include special needs schools such as the school for the hard to hear and the school for the blind.

4.8.2 Socio-economic empowerment initiatives by Synod of Livingstonia

The Synod takes a holistic approach in all its work, hence, the different departments to help fulfil its mission. The Synod is involved in social services such as education, health, development, good governance and human rights (Chilongozi 2017:92). By providing education through its educational institutions and higher education institution – UNILIA, and the provision of health care services in its health facilities, the Synod contributes to the socio-economic development of the country.

Through the Synod of Livingstonia Development Department (SOLDEV)¹³¹, the Synod is involved in relief operations in times of emergencies and disasters, food and nutrition security, water and sanitation as well as agriculture. During the implementation of these programmes, the department mainstreams disaster risk reduction, HIV and AIDS, gender, microfinance and environmental management as cross-cutting issues (Synod Minutes 2018). Currently, the department is implementing two projects that focus on empowering the communities and alleviating poverty, namely: Community Action Against Poverty (CAAP) and Churches and Community Mobilisation Project (CCMP) (Synod Minutes 2018). In the implementation, there is a component of microfinance that includes training of the local communities. The overall

¹³¹ The Synod of Livingstonia Development Department (SOLDEV) was established in 1992 as a development arm of the Synod to facilitate relief and development and the department is registered as a local FBO.

objective is to improve the livelihoods of people especially those who are vulnerable such as those living positively with HIV, women, the elderly and children (Synod Minutes 2018).

The Livingstonia Synod AIDS Programme (LISAP)¹³² is another department of the Synod that assists the Synod in fulfilling its mission of bringing social transformation holistically. LISAP implements projects that mitigate the issues of HIV and AIDS in different communities in Northern Malawi. The interventions implemented by the department include socio-economic empowerment of women through training and capacity building on the micro-finance approach of Village Savings and Loans Associations (VSLAs). LISAP reaches out to all people in its catchment area.

Previously, the Lay Training Centre, another department of the Synod, was implementing a Women's Empowerment Programme (WEP)¹³³. The programme was phased out some 5 years ago but it was implementing microfinance by giving loans to women in different congregations in some of the Presbyteries of the Synod. Here, women are trained on how to run small scale businesses and after training, they are given loans. This was one way of empowering women in the Synod to be self-reliant.

The Women's Guild is the women's ministry that unites women from all walks of life through bible studies and social work. The work of the Women's Guild is done in different congregations and Presbyteries that include spiritual and socio-economic empowerment. The Women's Guild works with women on the grassroots level as women are gathered weekly to do Bible Study and to fundraise. Women also have a social support system and assist each other when needs arise and also through training and capacity building. Microfinance and self-reliance are some of the issues they discuss and encourage each other on¹³⁴.

Through the Church and Society Department, the Synod advocates for human rights, good governance, peace building and democracy. The department is fulfilling this role by mainstreaming gender and HIV and AIDS in its activities¹³⁵. The principles that guide the department are the Christian values of transparency and accountability, non-discrimination,

¹³² The Livingstonia Synod AIDS Program (LISAP) was established in 1997 to coordinate activities pertaining to HIV/AIDS in the CCAP, Synod of Livingstonia. The work of LISAP includes mobilisation and empowerment of communities with sustainable HIV/AIDS interventions with a Christ-centred spirit (www.ccapsolinia.org/department/lisap7/) [accessed on 4 March 2020].

¹³³ Source: www.ccapsolinia.org/departments/lay-training-centre/ [accessed on 4 March 2020].

¹³⁴ Source: www.ccapsolinia.org/departments/womens-guild/ [accessed on 4 March 2020].

¹³⁵ Source: www.ccapsolinia.org/departments/church-society/ [accessed on 6 March 2020].

gender equality, love and tolerance¹³⁶. The programmes and projects implemented by the department contribute to the socio-economic development of the country.

In summary, the Synod of Livingstonia has been involved in the socio-economic development of the communities under its jurisdiction and its members. Through its departments, the Synod assists the Presbyteries and the Congregations to fulfil their mission holistically, that is, to meet the needs of a human being in all aspects – physically, spiritually, emotionally and mentally and bring social transformation, thus, improving the livelihoods of people in the communities where the Synod serves. Through the departments, the Synod reaches out to all people without any discrimination based on religion, creed, gender and/or class.

4.9 Conclusion

This chapter has discussed the faith-based initiatives on socio-economic development and the faith-based organisations (FBOs) and their role in the socio-economic empowerment of women in the Global South. It also discussed the ecumenical initiatives on socio-economic development on the global level focusing on the WCC, the AACC on the regional level and the MCC on the national level. It further discussed the historical and the socio-economic initiatives of the CCAP, Synod of Livingstonia as a denomination. The chapter closes with a discussion of the church and its role in socio-economic development in the Malawian context.

The early church helped the needy in their society by making collections for them although addressing the causes of poverty was not their focus as poverty was accepted as a fact of life. Similarly, the medieval church provided social services to the poor and cared for the sick through monasteries and the reformation churches continued in the same line of thought. There was, however, a shift as 18th and 19th Century missionary enterprises went to different places across the globe. The missionaries were building education and health infrastructures to provide health care services and to educate the people. These missionaries are critiqued as being the cradle of colonialism in Africa and other parts of the world.

The chapter defined FBOs and how the development donors and agencies have shifted their focus from the secular NGOs to the FBOs as partners in development. It also discussed the strengths of FBOs, the dimensions of the FBOs, how they differ from the secular NGOs and their role in the socio-economic empowerment of women.

¹³⁶ Ibid

The chapter further presented the historical background of the WCC, the AACC, and the MCC. The socio-economic and gender initiatives of the ecumenical movements on the global, regional and national level have also been explored in the chapter. It noted that the WCC was, from its inception diaconia, one of the focal areas of its work. Diaconia, as a service to the needy and underprivileged, has remained part of the WCC over the seven decades of its existence. From 1968 onwards, gender issues were now incorporated in the WCC. The same is true with the AACC in that, from its inception, it focused on the socio-economic development of the churches in Africa. It, however, took longer to incorporate gender issues in its programmes and Assemblies. Later on, issues of gender justice became prominent in both the WCC and the AACC. Similarly, the MCC, as an ecumenical body, has contributed to the socio-economic development of the country. As such, the MCC and ECM through CHAM provide health care services and training of medical personnel, through ACEM contribute to the education sector in Malawi and through CSC the social development and emergency relief. CARD, another church-based development organisation, also operates the development and relief in times of disasters.

The chapter also discusses the work of the CCAP, Synod of Livingstonia in socio-economic development. It noted that the Synod of Livingstonia, through its departments, fulfil its mission of bringing the good news to people in a holistic way. As such, the Synod is involved in education, healthcare, development, relief, good governance, gender and human rights issues. Through the departments, the Synod contributes to the social and economic development of people especially women in their jurisdiction and the country at large.

Lastly, the chapter discusses the church and socio-economic development. It is noted that different issues such as politics, health and food security affect the socio-economic development of any country. Given that socio-economic development is multi-faceted, concerted effort is needed from different stakeholders to bring real transformation. The next chapter presents an in-depth discussion of the research design and methodology employed in this study as well as the justifications for the methodological choices made.

CHAPTER 5

RESEARCH METHODOLOGY AND DATA COLLECTION

5.1 Introduction

This chapter presents, in detail, the research design and methodology employed in this study and the justification for the choices made. The study is an empirical research study which uses a qualitative research design and methodology to achieve the aim and objectives of the study. In this regard, methodology can be understood as a theory of how research needs to proceed in order to provide valid knowledge about the psychological and social world (Creswell 2013:21). It is what makes our research make sense, both in terms of design and in terms of process. Methodology works as a guide to caution the researcher and gives direction to successful research (Swinton & Mowat 2006:73). As such, methodology refers to “the choices a researcher makes about what to study, methods of data collection and forms of data analysis in planning and executing a research study” (Braun & Clarke 2013:31).

It is important to note that the term ‘method’ and ‘methodology’ tend to be used as if they are synonymous or interchangeable, but they are not. Methods are “specific techniques used to collect and analyse data whilst methodology are specific activities in implementing a method” (Swinton et al. 2006:74). Qualitative research involves sampling, data collection methods, data collection, coding and analysing the data and interpretation of the data. The choice of qualitative research is based on the fact that information is gathered using multiple methods and addresses the meaning participants ascribe to a problem (Creswell 2013:45).

This chapter provides a description of the research methodology and methods employed in the study. Purposive sampling was utilised to come up with the sample size. Semi-structured interviews and focus group discussions (FGDs) were the main data collection methods that were employed in this study. The semi-structured interviews were conducted with church ministers and church leaders at Synod level and MCC while the focus group discussions were done with members of existing savings and loans groups in the selected areas. The chapter also discusses how data collected is organised, coded and analysed using qualitative data analysis methods. The purpose is to come up with an outcome that aligns with the research question.

5.2 Research Design

This section discusses in detail the research design employed in this study. Research design entails how a researcher intends to conduct research (Babbie & Mouton 2001:55). This study employed a qualitative research design¹³⁷.

Qualitative research is concerned with the in-depth understanding of “a phenomenon rather than measuring the relationship between variables” (Nieuwenhuis & Smit 2012:133). Qualitative research is also unique as it focuses on the experiences of people unlike quantitative research that focuses on numbers. Arguably, reducing all data in numerical form tends to miss out on important information (Babbie et al. 2001:270). This methodology also attempts to describe the reality of a situation, event or action from a specific context. The study uses qualitative research methods in order to uncover the reality of things on the grassroots level and hear the participants’ point of views. This is especially important because the focus of this study is to investigate how microfinance empowers women and whether it has the possibility of alleviating poverty. In this approach, the participants, are better positioned to explain the reality of being involved in microfinance, what they understand about microfinance and why, which is the reason this methodology was deemed suitable (Epsten 1988:188).

In this approach the experiences and sentiments of the female participants in the savings and loan groups are placed at the centre of the research as narrative method is also employed. Furthermore, this approach was helpful to the researcher as part of the aim of the study. This was also done to obtain more information from the church ministers regarding their views and opinions on microfinance as a strategy for poverty alleviation and if it is important to empower women in the church. The choice of this qualitative approach, therefore, assisted the researcher to understand the participants’ views with regard to gender and development as a framework that promotes gender equality and women empowerment¹³⁸.

5.3 Research Participants and Sampling method utilised

Before carrying the study, a letter was written to CCAP Synod of Livingstonia asking for permission to carry out research in two of its Presbyteries, which are Henga and Nyika Presbyteries. When the permission was granted, letters asking permission from Henga and Nyika Presbyteries were written and the permission was granted. The Presbytery Clerk of Henga Presbytery allowed the researcher to do the empirical study in Bwengu, Erukweni and Embombeni Congregations. In Nyika Presbytery,

¹³⁷ The theoretical frameworks in Chapters two and three laid the foundation for this empirical research.

¹³⁸ It should be noted that in this regard, quantitative research could not have assisted the researcher in obtaining the ministers and church leaders’ opinion on issues of microfinance and women empowerment as numerical data could have missed out this information.

the Presbytery Clerk gave me permission to do research in Bolero, Luviri and Lunyina congregations. Equally, a letter asking permission to hold an interview with one of the church leaders at Malawi Council of Churches (MCC) was written. The MCC granted me the permission to interview the General Secretary.

After the permissions were granted, the process of sampling commenced. Sampling can simply be defined as the “selection of a few from a bigger population” (Kumar 2011:193). The few are selected to be “the basis for estimating or predicting the prevalence of unknown piece of information, situation or outcome regarding the bigger group” (Kumar 2011:193). Some research study selects representatives that can be interviewed in order to provide information on the topic at hand. Sampling, therefore, involves the identification of the relevant people and the sampling units are individuals or groups of people in the population (Creswell 2012:206). The sample in this study was selected using purposive sampling, which is a nonprobability sampling strategy aligned to qualitative research (Babbie 2016:187; Lahel & Botha 2012:93)¹³⁹. Purposive sampling “can lead to information that allows individuals to ‘learn’ about the phenomenon or to an understanding that provides a voice to individuals who may not be heard otherwise” (Creswell 2012:206). In purposive (also termed ‘judgmental’) sampling, a researcher selects members of the populations that meet certain criteria. The researcher judges which one will be the most useful or representative (Babbie 2016:187; Lahel & Botha 2012:89). There are different types of purposive sampling methods such as opportunistic sampling, snowball sampling, critical sampling and cluster sampling.

In the case of this study, there are many savings and loans groups with different experiences in Northern Malawi. It was, therefore, not possible to interview each group, hence the need for purposive sampling to recruit the participants of the research in order to get an in-depth understanding of savings and loan initiatives. The same is true of church ministers and leaders in the CCAP, Synod of Livingstonia. There are currently over two hundred and thirty ministers in the Synod and it is impossible to interview all, therefore, only six ministers from two Presbyteries of the Synod, three key church leaders of the Synod and one church leader from the Malawi Council of Churches (MCC) were selected to be interviewed. It is equally important to explain the criteria that was used to select those who were interviewed and the sites of the research selected. The focus of this study is the socio-economic empowerment of rural women in Northern Malawi, hence, two rural Presbyteries were selected from the Synod and the two Presbyteries are found in two different districts in Northern

¹³⁹ In qualitative research, a researcher uses non probability sampling unlike in quantitative research, which uses random sampling.

Malawi. The six ministers who were interviewed were from the two Presbyteries and I will now explore this further.

It should also be noted that the purposive sampling method chosen for this study is cluster sampling. Cluster sampling is used to study a large population by breaking it into manageable sections (Strydom 2005:201). Cluster sampling concentrates on a specific section of a larger geographical area and it is cost-effective and time-saving (Strydom 2005:201). Nevertheless, it is important for the researcher to balance the sample size and to ensure that each cluster is a true representation of the whole population.

Cluster sampling was used in this study since Northern Malawi is large and it comprises of six districts¹⁴⁰. Only two districts Mzimba and Rumphi were sampled for this study and equally one area was selected from each district. The two districts were sampled because the two Presbyteries that were samples for this research are found in these districts. In the same vein, the Church of Central Africa Presbyterian (CCAP), Livingstonia Synod, currently has thirty-one Presbyteries¹⁴¹ – twenty-four are in Northern Malawi, four in Central Region and three are beyond the borders of Malawi. The researcher sampled Henga Presbytery in Mzimba District and Nyika Presbytery in Rumphi District in Northern Malawi. The two Presbyteries are sampled because they are both rural and have existing savings and loan groups. Furthermore, the research was done in two Presbyteries in Northern Malawi because it was done in the rainy season and mobility becomes difficult. For the two Presbyteries, although mobility was difficult they are not very far from where I was stationed. According to Strydom (2005:201), a researcher should choose a few places to study rather than a single locality as this assists to generate in-depth knowledge that could probably be relevant to the other areas. The two areas in two different districts were chosen to get in-depth knowledge of savings and loans groups in the areas selected.

The sample size used for both interviews and focus group discussions was 42 respondents. Four savings and loan groups were selected and within the savings and loan group, only 8 people were selected to participate in the focus group discussions as some of the savings and loan groups consist of 15-20 members. According to Greeff (2011:350) the size of a focus group is limited to between 8 and 10 people for all to participate, therefore, the members of the groups were also sampled since the

¹⁴⁰ Malawi has 3 regions – Southern, Central and Northern regions and the regions have subdivisions called districts. A district is simply a division in a region. The division is for administrative purpose and each district is headed by a District Commissioner. Northern Malawi has 6 six districts namely: Mzimba, Nkhata-Bay, Likoma, Rumphi, Karonga and Chitipa.

¹⁴¹ A Presbytery is a church court (Presbyterian Church government) that comprises of ministers and representative elders of local congregations in a given area or district. While Synod is the higher church court that is made up of several Presbyteries.

groups were too big for focus group discussions. A communication was sent in advance to the groups asking them to select 8 people who can participate in the focus group discussions. The four existing savings and loan groups that were interviewed selected the participants. The total number of members of the four savings is 75 and out of which 32 participants were selected as the sample size the researcher wanted for focus group discussions was 32, which is 8 participants for each focus group discussion. Nevertheless, the first and second groups comprised of 7 and 9 people respectively and the third and fourth groups comprised of 8 people each and the number of participants was still 32.

The sample size for semi-structured interviews was ten people and the interviewees were ministers of CCAP, Synod of Livingstonia and the General Secretary of the Malawi Council of Churches (MCC). The participants included the three Synod leaders, that is, the Moderator, the General Secretary and the Director of Women's Guild and the General Secretary of Malawi Council of Churches¹⁴². The church leaders were selected to participate in the research because they determine policies and their implementation in the Church. The other six participants were ministers in the local congregations in the two selected Presbyteries and three ministers from each Presbytery. The ministers in the local congregations were selected to determine their perception of savings and loan groups that exist in their locality. The sample size assisted the researcher in undertaking a more meaningful data analysis since in qualitative research the sample size tend to be small (Lahel & Botha 2012:88; Babbie 2016:187). Qualitative research aims at getting in-depth understanding a phenomenon so a small sample size supports the case-oriented analysis (Babbie 2016:187).

The focus groups mainly consisted of women who are involved in community-based microfinance groups widely known as village banks or savings and loan groups. Nonetheless, in one of the focus groups, there was one man who participated in the focus group discussions since he is a member of the savings and loan group. I allowed the man to participate in the focus discussions because I did not want to discriminate against him on the basis of his gender. Below is a brief description of the two sampled Presbyteries of CCAP, Synod of Livingstonia – Henga and Nyika.

5.3.1 Henga Presbytery in Mzimba District

Henga Presbytery was constituted as a Presbytery in 2010 and it is comprised of 9 Congregations. Henga Presbytery is within Mzimba District which is the biggest district in Malawi. *Tumbuka* and *Ngoni* are the dominant ethnic groups in the district and the two ethnic groups follow the patrilineal culture. In these ethnic groups, women are regarded as inferior to men and are not involved in the decision-making process. The first two focus group discussions were conducted in Bwengu

¹⁴² The four church leaders that were interviewed one is a female minister heading the Women's Guild department of Synod of Livingstonia.

Congregation since Bwengu area has existing groups of savings and loans associations. The women in the savings and loan group are, however, from different denominations and were not necessarily members of CCAP. The three ministers that were sampled for the interviews from Henga Presbytery were from the three congregations, namely Bwengu, Enukeni and Embombeni CCAP Congregations.

5.3.2 Nyika Presbytery in Rumphi District

Nyika Presbytery was established as a Presbytery in 2005 and is made up of 7 congregations. Nyika Presbytery is in Rumphi District in Northern Malawi. *Tumbuka* is the dominant ethnic group in the district. The last two focus group discussions were done in Bolero Congregation with pre-existing savings and loan groups. Bolero Congregation was sampled for the focus group discussions because it is more central and could be reached easily during the rainy season unlike the other congregations. I had planned to do the focus group discussions on the same day – one in the morning and the other in the afternoon. Members of the focus groups are from CCAP and other denominations. The semi-structured interviews were done with three ministers who are serving in Bolero, Luviri and Lunyina CCAP Congregations. The ministers were sampled because their congregations had pre-existing savings and loan groups. I had challenges to reach Luviri and Lunyina Congregations because the interviews were done during the month of January which is rainy season and the roads are impassable.

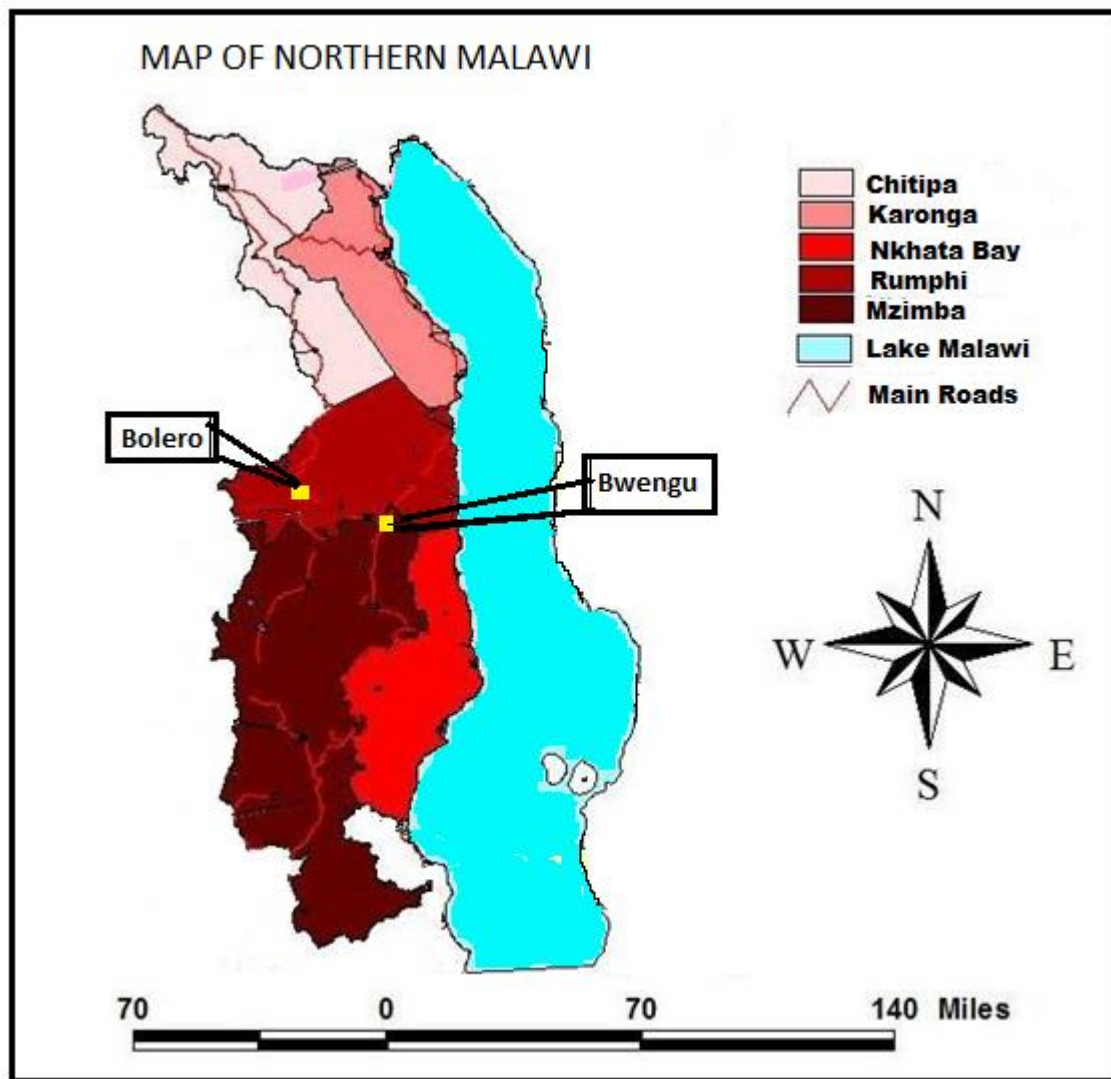


Figure 1: Map of Northern Malawi showing the districts

5.4 Data Collection Methods

Data collection involves finding strategies of recording data both digitally and on paper and how to store the data (Creswell 2013:145). Further, Creswell (2012:212) notes that “another aspect of data collection is to identify the types of data that will address your research questions”. Various methods of gathering data are used in qualitative research data collection including: observation, interviews, focus group discussions, document analysis and audio-visual materials (Nieuwenhuis et al. 2012:132; Creswell 2012:212). The data for this study was collected between December 2019 and May 2020. The data collection methods employed included focus group discussions and interviews. A discussion of these methods and how they were applied in this study follows.

5.4.1 Focus Group Discussions

The focus group discussions (FGDs) are “group-based interviews that are used to collect data from participants who have certain characteristics in common that relate to a defined area of interest” (Greeff 2011:360). FGDs are a “qualitative data collection method that aims at obtaining an in-depth explanation and understanding of a topic from a multitude of perceptions at the same time” (Braun & Clarke 2013:109). FGDs are relatively unstructured, but guided, discussions focussed around the topic of interest. The focus group participants build on each other’s ideas and comments, which provides an in-depth view of the topic (Niewenhuis et al. 2012:135). It is the case for rural women such as those who were interviewed that some are illiterate¹⁴³ and so it was appropriate to do FGDs as the women are able to express themselves freely without shying away from the process, even if they cannot read or write. Through FGDs, the interviewer collects shared understanding from several participants while also getting views from specific participants (Creswell 2012:218). The advantage of focus group interviews is the generation of data that is deeper and richer than data generated from one to one interviews.

In the two Presbyteries that were sampled for this study, two congregations were sampled and one congregation from each Presbytery. The two congregations that were sampled had existing savings and loans groups popularly known as village banks. According to Barbour (2007:67), pre-existing groups can enhance the understanding of group dynamics and shape the development of views and responses. It is also the case that research participants, who are already colleagues and know each other well, give valuable information without intimidation (Kitzinger 1999:194). Besides, such groups have an advantage of “collective remembering” (Kitzinger 1999:194). In the pre-existing groups interviewed for this study, it was easy for the women to pass on information to each other with regards to the venue and time of the interview. During the interview, it was observed that since the women know each other very well, they were very open and expressed their feelings and ideas freely and responded to the questions very well. Kitzinger (1999:195) finds that interviewing such groups can be problematic because engaging them in discussions can be a challenge where few members dominate the discussions and do not focus on the question (Kitzinger 1999:195). Aware of this challenge, the researcher facilitated the flow of the discussions in order to address the research topic and to avoid unnecessary deviations. Facilitating the discussions helped in avoiding domination in the discussion by some members. In addition, it assisted in timekeeping and recording of the

¹⁴³ The literacy rate for Malawi is 68.6 %. Male literacy rate is 71.6 % and female literacy rate is 65.6%. This shows the disparity in literacy between male and female in the country (Malawi Population and Housing Census Report 2018:21).

discussions. The duration of the interviews was approximately one and half hours for each FGD depending on the length of the responses to the questions.

Two of the savings and loans groups, whose members were interviewed were established by an FBO¹⁴⁴ working in the area while the other groups were self-initiated. The researcher ensured that the discussions were done in safe spaces where the interviewees were comfortable to express themselves and without fear. The participants chose the venues where they usually have their weekly meetings and the same was with time. The focus group interviews were done on the day and time they have their meetings. Members of the savings and loan groups are of different backgrounds, different levels of education (one was a primary school teacher), and from different denominations. The interviews were done in the *Tumbuka*¹⁴⁵ language, recorded and later transcribed and translated into English before the data was analysed.

5.4.2 Interviews

An interview is a qualitative research method designed for exchange of information between the participant and the researcher (Greeff 2011:342). Best (2012:75) describes interviews as data collection method that is more popular than other methods. This is so because one of the ways of getting information from people is simply asking them for it. Interviews provide the researcher with rich descriptive data since there is a purposive interaction between the interviewer and the interviewee (Nieuwenhuis & Smit 2012:133). One-to-one interviews are intended to be interactive and explore an individual's experiences and perceptions which may not be available in the focus group. Any research method has both advantages and disadvantages and the same applies to interviews (Creswell 2012:218). Some of the advantages of research interviews include providing important information that one cannot get through observation, informants can give detailed personal information that one cannot get otherwise, and the interviewer has a control on the type of information s/he wants to solicit (Creswell 2012:218). Some of the disadvantages are that the information provided through interviews is filtered through the views of the interviewers and, sometimes, the informants may not provide the right information as they provide the perspective the interviewer wants to hear (Creswell 2012:218).

It is important to note that there are three types of interviews, namely structured, unstructured and semi-structured¹⁴⁶. In this study, semi-structured interviews were conducted. Semi-structured

¹⁴⁴ The two of the groups I interviewed in Bolero in Rumphi were established by Livingstonia Synod AIDS Programme (LISAP). LISAP is one of the FBOs working in Northern Malawi.

¹⁴⁵ *Tumbuka* is predominant language in the two areas – Bwengu and Bolero.

¹⁴⁶ Unstructured interview refers to the interview with no specific questions to be asked nor do they have pre-defined answers. Such interviews are informal and conversational. It aims at helping the informants to open up, however, the researcher needs to stimulate the informants to get more information. It is useful when one is researching a sensitive topic (Kombo & Tromp 2006:92). Structured interviews are interviews with predetermined questions that are prepared

interviews are a data collection strategy that uses open-ended questions allowing in-depth discussion (Creswell 2012:214). One of the advantages of semi-structured interviews is that they are flexible because they allow both open and close-ended questions, and using both open and close-ended question provides an in-depth understanding of the topic under study¹⁴⁷.

The choice of semi-structured interviews was based on the flexibility of semi-structured interviews and the fact that follow-up questions can be asked depending on the response of the participant. In semi-structured interviews, the same question can be asked to every participant, however, the follow-up question may differ because they depend on the participant's response. Ten one-to-one semi-structured interviews were done with ministers of the Synod of Livingstonia including the church leaders, that is, the Synod Moderator, General Secretary and Director of Women's Guild and the General Secretary of the Malawi Council of Churches. Both ministers in the local congregations and church leaders were interviewed to establish their understanding and perceptions of the microfinance and issues of economic justice and how the church can promote gender, development and socio-economic empowerment.

The interviews were done at a venue that was convenient for the ministers and the time of the interviews was agreed upon between the interviewer and the interviewees. The data was recorded and transcribed and later analysed. Interviews with church leaders were done in English. The duration of the individual interviews was approximately one hour.

5.5 Narrative Approach

The narrative approach¹⁴⁸ was used to allow the participants to tell their experiences of being members of savings and loans groups and how this has impacted their lives. The narrative approach is used both in both FGDs and semi-structured interviews. The narrative method highlights the voices, experiences and views of women and that is in line with the narrative approach of African women theologians. This method was deemed suitable here because the study focuses on the stories and experiences of women pertaining to their involvement in microfinance groups, while for the ministers

in advance. The advantages of structured interviews: allow the interviewer to control the data collection since questions are the same for all participants. It is easy to compare and analyse the data in structured interviews and it is time-efficient (Creswell 2012:218).

¹⁴⁷ A possible disadvantage of this approach is that the analysing of the data can be problematic and it can be time-consuming.

¹⁴⁸ The narrative approach is quite different from narrative therapy. Although narrative method is not the same narrative therapy, however, narratives may have therapeutic impact when one is sharing his/her experiences. Narrative therapy is telling stories that brings relief and healing from unpleasant experience (Phiri, Govinden & Nadar 2002:7). In addition, narrative therapy aims at separating the individual from the issue that affecting the person by externalising the problem instead of internalising it. In this case, a narrative can help to organise and to maintain a reality thus it brings healing to the individual.

it is their experiences in the communities where they minister. Adu (2019:16-17) explains that the narrative approach is used to collect from the participants their stories and hopes. The stories are analysed, restructured and presented in a specified pattern. Similarly, Creswell (2013:70) states that “as a method, it begins with experiences as expressed in lived and told stories of individuals [...] Narratives might be a phenomenon being studied, such a narrative of illness, it might be the method used”. Narrative research involves the retelling of the respondents’ stories.

Women who are members of savings and loan groups have different experiences and have different reasons why they join these groups. Adu 2019:16 argues that “storytelling is a powerful means of communicating participants’ experiences or describing events”. As noted in Section 3.8.2, African Women Theologies engage stories and experiences of women as the source of doing theology in Africa. In a similar vein, Oduyoye (2001:21) states that “the stories we tell of our hurts and joys are sacred. Telling them makes us vulnerable, but without sharing, we cannot build community and solidarity. Our stories are precious paths on which we have walked with God and struggled for a passage to full humanity”. Additionally, Mombo & Joziase (2011:18) state that narrative method “is a major pillar and fundamental source of doing African Women Theologies since African Women’s Theologies are founded on the experiences of women through their stories”. Since the Circle and African Women Theologies are the theological framework for this study, the narrative method is employed to discover the realities and experiences of women in savings and loan groups. Storytelling, therefore, helped the participants to express themselves and to narrate how being in savings and loan groups has empowered them socially and economically.

5.6 Design of questions and topics covered

The purpose of the FGDs and semi-structured interviews was to determine whether the women’s savings and loan groups and the Synod of Livingstonia can come up with a sustainable way of doing microfinance that empowers women socio-economically and alleviates poverty.

5.6.1 Design of questions for interview and group discussions

In qualitative research, the researcher needs to prepare the questions for the interviews and FGDs in advance, in order to get the kind of information the researcher is looking for (Dawson 2009:70). Follow-up questions may, however, arise during the semi-structured interviews. In this regard, the researcher ensured that the focus of the subject matter was maintained in the questions that were designed for the semi-structured interviews and FGDs. The questions were formulated to define the benefit of microfinance and the role of microfinance as poverty alleviation strategy and a tool of socio-economic empowerment (see appendix 6). The questions prepared for the women and church

leaders were, however, different. The main distinction was that the semi-structured interviews focused on issues of economic justice and the theological basis of economic justice, microfinance and ways in which the church can promote microfinance. The FGDs focussed on the benefits of microfinance, women's solidarity and empowerment and whether microfinance helps to reduce poverty and incidents of gender-based violence. These questions were also shaped by the socio-economic issues that affect women in Malawi as covered in Chapter 2 as well as the issues that are covered in Chapter 3.

The questions were also based on the African women theological framework as indicated in chapter 3. In the spirit of *ubuntu*, women express their solidarity through religious and social gatherings to empower each other and to resist gender and economic injustices. Through such groupings, women are involved in microfinance. There was also the question of what the church is doing to support such women (see appendix 6).

5.6.2 Topics Covered

The questions for interviews with ministers in local congregation and churches were slightly different but the topics covered were similar. This is also true with FGDs (see appendix 6). The topics that were covered are as follows:

5.6.2.1 Benefits of microfinance

In order to identify the benefits of microfinance from the groups and individuals under the study, questions were designed to understand the benefits of being in microfinance groups. In addition, the questions were designed to understand whether microfinance assists in poverty alleviation among women in rural setups and empower them socio-economically. The answers to the questions would give indicators that show the change in the lives and livelihood of the women involved in microfinance.

5.6.2.2 Saving cycles and sustainability

The questions were formulated to help understand how the saving cycles work and why most savings and loan groups have short-term saving cycles instead of long-term cycles. Furthermore, the questions also sought to understand the sustainability of microfinance.

5.6.2.3 The church's role in microfinance initiatives

There were also questions on how the church can support such initiatives and what intervention the church can do to come up with a holistic and sustainable microfinance model. The questions aimed

at establishing whether the church and the ministers were aware of their role in empowering the communities socio-economically and in poverty alleviation.

5.6.2.4 Economic Justice

These questions were designed to find out from the church leaders whether the church pursues issues of economic justice and the theological basis for doing so. The aim was to establish the economic justice strategies employed by the church in order to achieve economic justice in the country.

5.6.2.5 Women's solidarity and empowerment

These questions were formulated to find out how members of the savings and loan groups support each other and whether they encourage other women to join or start their own savings group. The questions were designed to find out whether women involved in microfinance are empowered socio-economically.

5.6.2.6 Reduction of poverty and incidents of gender-based violence

This question was formulated to find out if being involved in savings and loan groups has helped to reduce poverty and whether microfinance has helped to reduce incidents of gender-based violence or it has escalated given that women who are involved in microfinance have some financial independence.

5.7 Data Analysis Procedures

This section discusses the principles and process of qualitative data analysis. Data collection is not an end in itself, instead, the data collected has to be analysed, interpreted and the findings have to be presented in such a way that it makes sense and it is clear. This is the goal of any qualitative research. Data analysis involves refining, elaborating concepts, themes and events (Kawulich & Holland 2012:228). Different tools are used in qualitative data analysis, namely narrative, thematic and phenomenological and discourse analysis (Kawulich et al. 2012:229). This research used narrative analysis (see Section 5.5) and thematic analysis. Thematic analysis is an approach in qualitative data analysis that identifies themes or patterns in the data (Kawulich et al. 2012:231). Themes were identified during the coding of the data. Themes that the researcher chose assisted in understanding the experiences of the women who are doing microfinance and, at the same time, how their involvement in savings and loan groups has helped to improve their social status in the community they live (Kawulich & Holland 2012:231).

5.7.1 Organisation of data

Data collected in qualitative research needs to be well organised, because there is usually a large amount of information that is collected for a single study (Creswell 2012:238). As indicated in Section 5.4, data for the current study was collected through semi-structured interviews and focus group discussions that included narrative method. The data collected was transcribed, translated from *Tumbuka* to English, typed and organised into three file folders namely: interviews of six ministers in the two selected Presbyteries, interviews of church leaders of the Synod and Malawi Council of Churches (MCC) and focus group interviews. The data was organised in three folders and stored on Microsoft Teams according to the requirements of the University of Stellenbosch ethics protocols.

5.7.2 Coding

Coding in a qualitative study is the first step to data analysis. According to De Vos (2005:338), a code is a word or a phrase drawn out of the data that has been coded. It is used to summarise or to condense the data in order to bring the main idea out of a sentence, a phrase or paragraph. Data coding in qualitative research “is the process of segmenting and labelling text to form descriptions and broad themes in the data” (Creswell 2012:243). Codes used in data analysis can be condensed into general themes. Creswell (2013:186) describes themes as “broad units of information that consist of several codes aggregated to form a common idea”. This helps to reduce the data to a manageable set of themes or categories that can be written in the final analysis. For instance, in narrative research, the researcher might look for related topics or themes in the stories of the informants. Furthermore, in qualitative research data coding develops in three ways of coding data, namely open coding, axial coding and selective coding (Creswell 2009:184). Open coding generates categories from the data by naming important actions and events. Axial coding follows open coding as it selects one of the categories and positions it with a theoretical model. Thus, the researcher groups together related ideas in the data into major codes (Creswell 2009:184). Through this process, the researcher can answer the questions about the phenomenon as the core code emerges during the selection of codes (Rambaree 2007:4).

The data collected was coded using Atlas.ti. Atlas.ti is a Computer-Assisted Qualitative Data Analysis Software (CAQDAS) (Schurink et al. 2011:401; Creswell 2013:201). Atlas.ti assists in analysing and managing data collected using qualitative tools such as interviews and focus group discussions (Schurink et al. 2011:401). Atlas.ti has features that facilitate data analysis enabling the researcher “to organise text, graphic, audio and visual data files, along with coding memos and findings, into a project” (Creswell 2012:241). The choice for this software is determined by the fact that doing coding and analysing data manually is a time-consuming exercise. At the same time, it is important to note

that it is the researcher who does the coding and categorising using the computer software¹⁴⁹ (Creswell 2012:201).

The coding process is also used to “generate a description of the setting or people as well as categories or themes for analysis” (Creswell 2009:189). Codes are used to generate themes or categories as “the themes are the ones that appear as major findings in qualitative studies” (Creswell 2009:189). In narratives (cf. Section 5.5), the researcher links themes into a story.

The data for the FGDs is coded using group number and respondent number such as Group 1 Respondent 2 and it read G1R2. For the semi-structured interviews with ministers in the local congregations in the two Presbyteries were coded as Church Minister and number, for example, CM1. For the church leaders both from the Synod and MCC, the codes used are Church Leader and number and read as CL1.

5.7.3 Data Analysis

Data analysis is the process of reducing and sifting raw information into a structured and meaningful form (Schurink et al. 2011:397: cf. Kawulich et al. 2012:229). De Vos (2005:333) notes that this process brings order, structure and meaning from the mass data that was collected. This study used qualitative data analysis method as the researcher wanted to find if microfinance is a viable venture that can empower women in the rural areas and how the church can promote a holistic and sustainable microfinance model. The research did not use numerical and statistical interpretation but rather a non-quantified data examination and interpretation as qualitative research is based on people’s perceptions, meanings or lived experiences (Silverman 2014:20).

Firstly, attention was given to the groups of women who are involved in microfinance model of savings and loan before attempting to analyse the Synod of Livingstonia and Malawi Council of Churches’ understanding of microfinance happening at the grassroots in different communities as well as issues of economic justice in Malawi. The data collected through FGDs with women was an attempt to understand the impact of micro-savings whether it empowers them and alleviates poverty. The semi-structured interviews were to find out from the ministers if the church can promote microfinance as a way of empowering women who are the majority of church membership but poorer than men. Finally, an in-depth data analysis was done in light of gender and development in Chapter

¹⁴⁹ Some of the disadvantages of computer data analysis software include the researcher’s computer literacy skills and access to the software as one has to purchase the software to use it.

2 and African women's theologies within the Circle of Concerned African Women Theologians in Chapter 3.

5.8 Ethical Considerations

Ethical considerations ensure that research processes are conducted according to the required professional, legal and sociological obligations of the participants (Creswell 2009:150). This is because international ethical standards are an essential part of any authentic research work (Sarantakos 2013:20). The data collection for this research involved human participants and, therefore, care was taken to ensure that data was not collected at the expense of the participants (Strydom 2011:113). The researcher ensured that the study was done within the ethical considerations of Stellenbosch University, Research Ethics Committee - Division for Research Development under the Social, Behavioural and Education Research (SBER). Prior to data collection, ethical clearance was obtained from the University's Research Ethics Committee (see appendix 1). The researcher also obtained a letter of permission from the CCAP, Synod of Livingstonia to research two Presbyteries (see appendix 2). In the same vein, letters of permission were obtained from the Nyika and Henga Presbyteries where the interviews and FGDs were conducted (see appendix 8). Furthermore, the researcher also obtained a letter of permission from the Malawi Council of Churches (see appendix 3) where the researcher interviewed the general secretary of the Malawi Council of Churches.

Consent forms (see appendix 5) were prepared in accordance with the Ethics Committee Policy of Stellenbosch University and each participant in the research was asked for his/her consent to participate in the research. The researcher ensured the safe storage of the data collected and the confidentiality and anonymity of the participants throughout the process.

5.8.1 Welfare and Consent of the Participants

The ethical standards require that all participants are asked for their consent to participate in the research and their welfare is taken into consideration. The researcher wrote letters to the Synod of Livingstonia, Henga and Nyika Presbyteries (see appendix 4) seeking for permission to conduct the research. The permission was granted and copies of permission letters are at appended (see appendix 8). The researcher ensured that before the commencement of the empirical work, all the participants were asked for their consent and the 'informed consent form' was signed by each participant and a copy of the signed form was given to each participant. After they clearly understood the purpose of the research, the researcher informed the participants that their participation in the study was voluntary and that they were free to withdraw at any time without any consequence. The other ethical requirement is to safeguard the "privacy, anonymity and confidentiality" of the participants in the

research (Sarantakos 2013:20). The researcher attempted to safeguard participants' anonymity and confidentiality by not probing into their personalities and used code names instead of their real names.

According to Sarantakos (2013:18-19), a researcher has to ensure that no research procedures or instruments cause physical and mental harm or legal harm to the participant. Complying with this requirement, the researcher did not include any instrument or procedure that could have caused harm to the participant in the study. In addition, the FGDs were conducted in the vernacular language – *Tumbuka*, which is a common language in Northern Malawi. The researcher is conversant with *Tumbuka* language. This enabled the participants to express themselves freely as they were comfortable to speak their language. The interviews with ministers and church leaders were conducted in English as the interviewees are conversant with the English language.

5.9 Validity and Reliability

Validity in qualitative research refers to the “steps that are employed in a study to check the accuracy of the findings” (Creswell 2009:190). Creswell (2009:191) argues that “validity [...] is one of the strengths of qualitative research, and it is based on determining whether the findings are accurate from the standpoint of the researcher, the participant, or the readers of an account”, on the one hand. Reliability, on the other hand, is not limited to accuracy only but refers to “applying a technique consistently in order to produce the same results each time” (Henning 2009:147). It is, therefore, the responsibility of the researcher to check and ensure that the whole research process and outcomes are both valid and reliable (Henning 2009:148).

To ensure that the data was valid and reliable in the current research, the researcher sampled participants from two purposively sampled Presbyteries and the Malawi Council of Churches (MCC) and worked with a sample size of forty-two respondents. This sample size was reckoned as large enough to provide the relevant information. The data collected were audio-recorded, transcribed, translated and interpreted. Only the researcher and the supervisor have access to the data stored on Microsoft Teams. As indicated in Section 5.4.1, the focus group discussions were conducted at places that were chosen by the participants and convenient for both the researcher and the participants. Similarly, the one-to-one interviews were held in offices and homes of the ministers. This enabled the respondents to be free in the discussions and the interviews.

All the data collection was done by the researcher as the researcher did not employ a research assistant(s). The researcher carried out the coding, interpretation and analysis of the data. The duration of the one-to-one interviews was one hour and FGDs was one and a half hours. The length of the interviews, in some cases, was shorter than the anticipated time. The participants' convictions and

opinions were captured in the data and the researcher asked additional questions to get more information or clarification where it was not clear.

5.10 Reflexivity and Limitations

The first limitation of this research is its bias of interviewing only ministers and church leaders from one church, that is, CCAP Synod of Livingstonia apart from the General Secretary of Malawi Council of Churches, who is not a member of CCAP. The aim of the study was to establish how the church can promote microfinance as a tool for empowering women socio-economically. The researcher did not interview church leaders from other denominations. This is a limitation as the views that were collected were from ministers in one denomination. The focus groups were, however, made up of women from different denominations. It would have been viable to know the views of church leaders from other denominations, but the specific focus of this study is directed towards the CCAP.

The second limitation was the location where the interviews were held. Since the participants had to make a choice where the interviews could be conducted, some chose to be interviewed in their homes. For instance, one of the ministers was interviewed in his home and there were unintended interruptions because of the children.

Another limitation was access to the different congregations I had to go to do the empirical work. My fieldwork was done between December 2019 and May 2020. These months are in the rainy season in Malawi and a very difficult time to travel as most roads in rural areas are impassable. At some point, I had to use a bicycle taxi to get where I was going since the vehicle I was using could not make it through the muddy roads. I kept the data collection timelines as scheduled despite these challenges.

Doing fieldwork in the rainy season had its own challenges apart from road access. In one place, I had to change the agreed schedule. Although we had agreed with the participants to have the interview 10am, it was rescheduled to 2pm as most of the group members were busy working in their fields so I had to wait for them. Even so, all the FGDs were done.

5.11 Conclusion

This chapter has provided a detailed description and justification of the overall plan and procedure chosen for this study. A qualitative research method was chosen and the qualitative research tools employed including FGDs and semi-structured interviews. The FGDs had 32 respondents and were done in four groups. Ten respondents comprising six ministers from the local congregation of the two sample Presbyteries of CCAP, Synod of Livingstonia, three church leaders at Synod level and one church leader from the Malawi Council of Churches, participated in the semi-structured interviews.

The FGDs and interviews were done at places and time convenient to the participants. The questions that the participants were asked were in line with the research aim and objectives, and the methodology was designed to determine the participants' views on how microfinance assists to empower women and alleviate poverty.

Having presented how the data was collected, the next chapter presents the analysis of the data collected.

CHAPTER 6

ANALYSES OF SOCIO-ECONOMIC EMPOWERMENT THROUGH MICROFINANCE

6.1 Introduction

In the previous chapter, I discussed the research design and methodology employed in this study. I also discussed the sampling techniques, the participants, data collection methods, the coding and analysis of the data. In the current chapter, I present the analysis, the key research findings and the interpretation of the empirical data collected. The research findings are the result of the analysis of the data collected from the respondents through semi-structured interviews and FGDs done in Bwengu and Bolero in Northern Malawi. Both Bwengu and Bolero areas have existing microfinance groups that are active. This chapter addresses the first, second and fifth objectives of this study, which are: to investigate the viability and sustainability of a savings and loan model of microfinance and continuity of saving cycles; to explore the intersection of gender, development and economic justice issues within the Malawian context and how they affect rural women socio-economically; and to examine the current savings and loan groups/villages banks in local communities and how they assist in poverty alleviation (cf. Section 1.5). As stated earlier in Chapter 5, the participants were identified through purposive sampling and cluster sampling (cf. Section 5.3.2). The rationale for using purposive and cluster sampling is to access some of the existing microfinance groups in the selected areas as this helps to have a deeper understanding of the concept of microfinance and how it is applied in the existing groups. Furthermore, a narrative method was employed, which allowed participants to narrate their experiences in the savings and loan groups. African women theologians affirm storytelling or narrative method as a source of theology in the African context (Mombo et al. 2011:18; Oduyoye 2001:21) (See Section 5.5).

The chapter is divided into two sections. The first section is a brief description of the selected areas where the research was done. The second section is the presentation and discussion of the key findings and is divided into three sub-sections, namely: results from FGDs, results from semi-structured interviews of ministers in the two selected Presbyteries and the results from the semi-structured interviews of church leaders. The third section provides an analysis and a summary of the key findings and concludes the chapter.

6.2 Brief description of the selected areas and respondents

This section will briefly describe the selected areas where the research was done and the profile of the respondents that participated in the research.

6.2.1 Profiles of Respondents

The purposive sampling method was used to select the participants of both FGDs and semi-structured interviews (cf. Sections 1.8 & 5.3). The sample population of this research comprised 42 respondents. 4 out of the 42 respondents were denominational or national church leaders – 3 from the CCAP, Synod of Livingstonia and out of the three one is a female minister and 1 from the MCC. These church leaders were interviewed using semi-structured interviews. The six ministers that were interviewed from Henga and Nyika Presbyteries are ministers in CCAP, Synod of Livingstonia, and out of the 6 ministers, only 1 was a female minister¹⁵⁰. The ministers are serving in the local congregations of the two Presbyteries. Semi-structured interviews were also utilised with this group of clergy (See Section 5.4.2). The 32 respondents who participated in FGDs included 31 women and 1 male. It is important to note that although I intended to interview only women who are members of the existing savings and loan group, it happened that in one of the FGDs, there was 1 male who is a member of the group. I allowed him to participate in the FGDs because I did not want to discriminate against him on the basis of gender. The participants in the focus groups were, however, from different denominations, namely the CCAP, Roman Catholic Church, New Apostolic Church, Assemblies of God, Living Waters Church and Church of Christ. The savings and loan groups are usually ecumenical because they are community-based and are not, therefore, from one denomination, but instead comprise people from different churches. It is also important to note that all respondents have been anonymised and codes will be used to identify them.

6.2.2 Brief description of each community

It is important to understand the population and the socio-economic status of the communities where the research was done as this assists with an analysis of the perception of the impact and benefits of microfinance and the role of the church in issues of socio-economic empowerment. Notable was the communities' dependence on agriculture as a source of employment and other economic activities apart from being a source of food and nutrition. This observation concurs with Eade and Williams'

¹⁵⁰Although the CCAP, Synod of Livingstonia started ordaining women as ministers in 2000, twenty years down the line, female ministers are very few in comparison with male ministers. The statistics show that there are 16 female ministers against 238 male ministers. Therefore, there is no female minister in Henga Presbytery while Nyika Presbytery has one female minister. From the three congregations that were sampled in the Presbytery, it happened that one congregation has a female minister.

(1995:515) sentiments that rural communities depend on agriculture for their livelihood and income. As such, agriculture is the major source of their livelihood in the areas I visited. Apart from the ministers and church leaders, most of the respondents are themselves subsistence farmers and few are involved in small-scale businesses. Only 1 woman from the four focus groups is a primary school teacher. The following sub-sections provide a brief description of each community where the FGDs

6.2.2.1 Bwengu

Bwengu community has a population of approximately 18,000 people and is situated in the north of Mzimba District¹⁵¹. The culture in the area is predominantly patrilineal and Tumbuka is a commonly spoken language. People depend on agriculture for their livelihood. The main crops grown in the area are maize, tobacco and vegetables such as leafy vegetables and tomatoes. Most people engage in small-scale farming selling their farm produce especially tomatoes and vegetables. Within the community, there is a primary school and a secondary school, a rural hospital and churches.

6.2.2.2 Bolero

Bolero is situated in the west of Rumphu District. According to the population census of 2018, Rumphu has a population of 229,161 and Bolero has a population of about 3,637 people (Housing and Population Census 2018). Bolero is an agrarian community, growing maize as the main staple food while tobacco and paprika are the main cash crops. People also keep livestock - mainly cattle, goats, pigs and chickens. The dominant ethnic group is Tumbuka and Bolero is the home of the Tumbuka paramount chief, Chikulamayembe. The Tumbukas follow the patrilineal marriage system where a woman once married, leaves her home to settle in the husband's home. Bolero has a health centre, a trading centre, primary and secondary school and several churches.

6.3 Presentation of findings

This section presents the findings of the FGDs and semi-structured interviews. The section is divided into three sub-divisions – (1) members of savings and loan groups, (2) ministers serving local congregations in Henga and Nyika Presbyteries who were interviewed and (3) Synod church leaders and Malawi Council of Churches. The analysis is based on all the interviews and focus groups, but I will only select some of the voices to quote verbatim.

¹⁵¹ Source: www.bwenguprojectsmalawi.org

6.3.1 Members of savings and loan groups

This sub-section presents the findings from the FGDs. The FGDs were recorded transcribed and translated. The data that was transcribed was coded using Atlas.ti and analysed. The findings from the focus group discussions are presented thematically. The themes are (1) motivation for joining/starting a savings and loan group, (2) the benefits of microfinance, (3) the challenges they face, (4) the role that the church can play in microfinance initiatives, (5) saving cycles and (6) gender-based violence issues. The first FGD was conducted in Bwengu on 6 December 2019. The second FGD was also done in Bwengu on 9 December 2019. The third and fourth FGDs were conducted in Bolero on the same day – 19 December 2019 - One group in the morning and the other group in the afternoon. It is important to note that December to April is the rainy season in Malawi and most roads in rural areas are impassable. It should also be noted that the researcher experienced challenges in accessing some of the locations. The following sub-section presents the findings of the motivation for joining the savings and loan groups.

6.3.1.1 Motivation for joining/starting a savings and loan group

It is important to know why people do what they do. People have different reasons why they act or do what they do. The participants in this study shared their motivations for becoming members of savings and loan groups. It appears that what motivated most of the respondents was the fact that members of the savings and loan groups have large amounts of money at the end of the saving cycle and are somehow financially independent. Here, participant G1R2 notes: “[w]e realised that as women, we have financial challenges but seeing that women who are doing the savings and loans are doing well financially, we decided to start our own group of savings and loans. For example, some of us have to pay school fees for our children who are doing secondary school education. When we started the group, we have benefitted that we are able to pay school fees for our children”.

The savings and interest accrued is shared at the end of the saving cycle. This allows women to access money that they could, otherwise, not access, if they were not members of the savings and loan group. With this money, they are able to buy farm inputs such as fertilizer and pay school fees for their children. The following are responses of participants G1R3 and G2R5 of their motivations for joining the savings and loan groups:

G1R3: Because of the challenges we face daily in our homes, through the group we can access loans and we are helped in times of need and we are able to pay back these loans.

G2R5: *The main thing that motivated me to join the group was the fact that at the end of the year women get lots of money that they have been saving. When they get the money they do a lot of things in their households including buying fertilizer.*

Of equal importance is that the transformed lives of those who are members of the savings and loan groups motivated other women to join or start a savings and loan group. The notable changes in the lifestyle of women that attracted other women included dressing smartly, their homes had changed for the better as they were buying good utensils for their homes, their diets improved and even the way they were gardening had changed. This motivated the non-members to join the savings and loan groups as noted in the response below:

G3R3: *Just as the other member has said, we saw how the lives of the women who were members of village banks were transformed – the way they were dressing changed and even when they go to the market they were now buying more things. Their gardens also changed. We saw that for our friends, things were going well with them. This convinced us to join the group after what they taught us.*

6.3.1.2 Benefits of microfinance

According to Armendariz & Morduch (2010:3), microfinance provides possibilities for “extending market, reducing poverty and fostering social change”. Chowdhury (2009:3), however, argues that microfinance does not reduce poverty but provides a safety net and consumption smoothing. As such, the FGD participants were convinced that being involved in microfinance is beneficial. The benefits included, but were not limited to, having access to loan facilities, alleviation of personal problems, moral support from fellow members, self-reliance, ability to save as well as interests gained from their savings and entrepreneurship skills.

Access to loans

Rural women cannot access loans from commercial banks as they may not have the collateral to get a loan from the bank. According to Armendariz & Morduch (2010:12), members of savings and loan groups act as guarantors to each other and can easily access loans at any time without any collateral. This is not possible for non-members. This is illustrated in the following responses:

G4R4: *What convinced me to join the savings group is the fact that it is difficult to borrow money from people or somewhere else except this group. I know that when I want to get a loan, I will get one from the village bank and my family will be helped.*

G2R6: *When the group is progressing well and you have a financial problem, you can access a loan from the group whether it is for school fees or fertilizer.*

Alleviation of problems

Women in rural areas face socio-economic problems in their daily lives. For women who are involved in microfinance groups, the problems are reduced through the little they save. Respondent G4R1 and G3R7 remark that

G4R1: It alleviates the problems in our homes. When you contribute your shares, you are able to borrow like K300 to buy relish and that way you know that your problems are solved.

G3R7: Help is readily available because you cannot go to any person to borrow money. But if you have a problem or you need school fees for your child, you just tell your child to go to school, I will get a loan from the village bank and pay the fees. You can pay back anytime and one can find the money through doing small-scale business. You know that you have saved your money.

From the savings they accrue, interests earned and from the loans they get, women can meet their basic/daily needs, other necessities for their homes and farm inputs such as fertilizer and seeds as well as pay school fees for their children.

Moral support from fellow members

The groups are a source of social capital¹⁵² for their members. They usually have a social/welfare fund¹⁵³ which is kept as a separate fund and contributions are the same from each member. Members get moral support from the group as they form a support system to help each other when they have an emergency and other social needs.

G2R7: The other benefit is that when you are sick or one member of your family is sick or maybe has been admitted at the hospital, your friends from the group will be visiting you and help you in different ways. Unlike if you don't belong to a group.

The members also learn skills, such as public speaking and how to pray that result in behavioural change in most members. This is expressed in the response below:

G2R8: The other thing is that when you are a member of a group, you learn from your friends. Sometimes a person doesn't know how to speak in public or she doesn't have public relations skills. However, if she is in a group she will learn these skills. The group has got rules and regulations on how we run the group. For example, we open our meetings with a prayer and if a member is asked to open with prayer and she says no, she is supposed to pay a penalty. She will be asked to pay the

¹⁵² Social capital is defined as “networks together with shared norms and values and understanding that facilitate cooperation within or among groups” (OECD).

¹⁵³ The social/welfare fund is also referred as insurance fund in some quarters.

amount we have agreed. In so doing, we learn from each other because some of us are short-tempered, but when we are in a group, we try to control ourselves. This continues even in our homes and being involved in such groups brings behavioural change.

Through the groups, women work in solidarity and they do resist oppressive structures in their communities. The rules and regulations that each group put in place assist in building mutual relationship among couples as their spouses support their initiatives.

Self-reliance

Culturally, husbands are usually the main breadwinners and decision-makers in the family and most women depend on their husbands to provide for the daily needs in the families. The husbands' income in some cases may, however, not suffice all the needs in the households. Consequently, women who are members no longer rely on their husbands to do everything for them. They are now assisting their husbands in the home as they buy small items such as salt and soap, which they were previously waiting for their husbands to buy. This is noted in the quote:

G3R4: We aim to reduce the problems that we have so that we don't depend on our husbands for everything. If we want salt or soap, it is not good to be asking our husbands daily the way we were doing previously... Our husbands are just surprised that we buy small items such as salt and soap. This is the goodness of being members of such groups.

In some cases, the husbands are irresponsible as they are drunkards and it is the wives who provide for the families. When women, whose husbands are drunkards, join the savings and loan groups, they are assisted to have some income. Here, respondent G1R7 notes that "there are some men who do not care about their families. It is women who are concerned with the welfare of the families. That is why we do gardening and savings and loans, but now, most men are now appreciating that women are bringing money home from the groups".

The savings and loan groups have also helped the families to be stable as women are contributing to the household income. Even those women who are widows or divorced can stand on their own and look after their children as they have savings and can access loans.

Savings

In developing countries, poor people find it difficult to engage in self-employment or income generating activities due to a lack of savings and capital (Chirwa 2002:2). Generally, there is no saving culture in most communities in Malawi. When women join the microfinance groups, however, they are able to save money. This is not possible if one is not a member of the microfinance group,

as elaborated by this respondent: “As women, we feel the little we have can be saved in the village bank. Even when our husbands cannot afford to save” (G1R1). The savings and loan groups are, therefore, assisting in developing a saving culture in the community.

Interests

Members get interest on their savings unlike in some commercial banks that give a very minimal or no interest and also deduct money from one’s savings as a service fee every month. Sometimes, one ends up losing all the money s/he had in the bank to the monthly service/ledger fees. Here, this respondent had this to say:

G3R6: If you save your money in the group it has an interest on top. But if you keep your money in the bank, you will find that they have deducted the money or it is just the way it was because the banks differ. Some of the banks deduct big amounts and other small amounts but at the village bank, we help each other especially in times of need.

On the same note, the interest rate on the loans from the groups is fair as banks and moneylenders¹⁵⁴ charge exorbitant interests. The interest rates differ in different groups and they range from 5 – 20 per cent, thus, in the groups, they get more returns on their savings.

G3R2: ... unlike going to the moneylenders who charge exorbitant interests. The interest rates for the village bank are very fair.

Food security

The savings and loan groups have also helped in improving food security. In this regard, respondent G4R1 underscores that: “previously, we used to have maize for a few months after harvest because the yield was small as we could not afford to buy fertilizer. But the maize we harvest nowadays takes us up to the next growing season”. Since women have access to loans and they are able to buy the farm inputs they need during the growing season, there is an increase in the yield they get. They have enough for food and they sell the surplus.

G3R3: Since we joined the savings and loan group our lives have been transformed. The way we farm has also improved because we can now afford to buy fertilizer. We now have enough food in our homes.

¹⁵⁴ Moneylending is an old way of providing financial service to people (Siebel 2005:6). Moneylenders provide loans from their own resources. The interest rates are very high as they are usually 50 percent and above. Moneylending in Malawi is locally known as *katapila*. Moneylenders take advantage of poor people who are in desperate situation and this makes them poorer.

Small-scale businesses and entrepreneurial skills

Most members can do small-scale businesses from the savings they accrue and the loans they get from the groups, which, diversifies their income streams. Through the groups, they learn entrepreneurial skills. This is true for those groups who have been trained by organisations such as Livingstonia Synod Aids Programme (LISAP). To this, one member had this to say:

G2R8: The other thing is that when you are a member of a group you learn from your friends ... you learn different skills including skills on how to run business.

6.3.1.3 Challenges

Every undertaking faces some challenges in one way or the other. This is true even for savings and loan groups, which face some challenges in their operations. The participants shared the following as challenges that the groups face:

Untrustworthiness

Some members are not trustworthy as they are not faithful to pay back the loans they get from the group. In some cases, some members run away with their friends' money. One respondent explains: “[i]n some of the groups ... some members run away with their friends' money. Others may get loans that they are unable to refund and when it is time to divide their savings, they will be nowhere to be found. But for us, we have never experienced this” (G2R1).

At the end of the saving cycle, members who are defaulters are asked to leave the group. To overcome such challenges, the groups put in place mechanisms on how to get back their money from defaulters although such incidents are rare. It is also the case that when they recruit new members, they scrutinise them before they allow them to join the groups. These sentiments are expressed in the responses below:

G3R6: On the same, when one wants to join we first check her way of life. Is she trustworthy? If we see she is trustworthy we welcome her and teach her how things are done in the group. We even check if she relates well with her husband. It has happened before that we ask a woman to join us but she has some issues in her marriage, in the end, we just see that she has disappeared and has run away with our money. That's why now we want to be sure of the person's way of life before she joins. We don't just allow anyone to join the group.

Moving out of the groups and reallocation

Some members opt to move out of the group at the end of the saving cycle for different reasons. Some move out because they want to rest for some time or because of personal financial challenges, while others move out because they are no longer interested or they want to join other groups.

G4R3: Sometimes we face challenges. At the end of the cycle, when we divide our monies, some members may opt to move out of the group because they have some financial challenges so they decide on their own to stop.

Some members move to other places for different reasons. Others move without telling their friends that they moving to a different place. Other members go without paying the loans they got. Respondents noted that such members are difficult to trace at times.

6.3.1.4 Saving cycles and sustainability

The groups operate in 6 -12 months' cycles where, at the end of the cycle, the savings accrued and interest earned are shared out among the members. This provides the members with a useful lump sum of money. One of the respondents stated that "at the end of the cycle, we divide the savings and the interests accrued during the year or the period agreed. We pay back all the loans/debts so that we divide our monies and start again" (G1R2). After each share-out, however, they immediately begin another cycle of saving and lending. Some members may not continue in the next cycle because of various challenges they may have had.

The question was asked as to how sustainable the saving cycles are and why not continue saving and borrowing without breaking the cycle. In their explanations, the group members noted that it would be very difficult for them to save money for a longer period of 2 years or above owing to the immediate needs that they have. The best practice for them is to, therefore, save for a maximum period of 12 months. If they can continue saving for a longer period than one year, they may not be able to pay back the debts that they have. Here, one respondent notes:

G1R9: If we don't divide our savings and interests accrued at the end of the cycle, it means we will have more debts. Dividing the money helps to settle all the debts we had and to start another cycle.

G3R7: If we keep the money without dividing, let's say for 2 years, then it means we are not benefitting from the group since we are just contributing to the group.

The groups are sustainable as the next cycle begins immediately. The saving cycle cannot continue because members expect that at the end of the cycle they get a handsome lump of money that they can use to start small businesses, to meet some of their needs e.g. buy fertilizer and pay school fees for their children.

6.3.1.5 Issues of Gender-Based Violence (GBV)

Gender-based violence is a social ill that is present in most societies globally. Gender-based violence is the violence that is perpetrated on an individual based on one's gender (Cf. Section 2.5.1.6). It is perpetuated by patriarchy and culture (Moffett 2006:132; Phiri 2002:20). It is believed that as women become financially independent, they are prone to gender-based violence in their homes. The researcher wanted to find out if being involved in microfinance groups reduces incidents of gender-based violence in homes.

The members¹⁵⁵ of the groups who participated in the FGDs indicated that they have never experienced gender-based violence because they are members of microfinance groups. Instead, microfinance groups have enhanced gender equality in families as women participate in decision-making. In one of the focus groups, members reported that they have rules and regulations that they follow when one wants to join the group. One of the rules is that there should be an agreement between a member and his/her spouse, allowing him/her to join the savings and loan groups. This is done to prevent conflicts that can lead to violence in the home. Respondent G3R3 stated thus: “[i]n our group, we have put rules and regulations that guide the group. The rules are that, for example, this man here, when he was joining the group, he had to inform his wife. For us women, it is the same thing. We are not supposed to hide, especially those who are married, to our husband that we are joining the village bank”.

In addition, members encourage each other to be open to their spouses to avoid conflicts in their marriages. Here, respondents G3R6 and G4R2 shared these sentiments about how they relate with their spouses on issues of savings and loans group:

G3R6 We are not supposed to hide, especially those of us who are married, to our husband that we are joining the village bank. Our husbands have to know everything in case I get a loan, sometimes I may have some challenges repaying the loan. I may do business and things may not go the way I intended. So if my husband does not know and just hears that this is what has happened it will bring conflicts in our marriage and the group. That is why in our group, we encourage each other to be open with our husbands. We don't just tell them but we show them the books that they know whatever is happening.

G4R2 My husband helps me with the money I share/contribute every week because he knows that when we are in need we get help from the group.

¹⁵⁵ Not all members of the saving and loan groups are married women staying with their husbands. Some are widows, divorcees while some of the married women's husbands have migrated to work in urban areas.

Usually, problems will arise where one does not inform his/her spouse that he/she has joined a savings and loan group or when one gets a loan without informing one's spouse. Some think that their spouses will not allow them to be in such groups. If one has not informed the spouse that she got a loan and fails to pay back the loan, this brings conflicts in the marriage. In such cases, the other spouse resorts to violence. Nevertheless, for women whose husbands see the good fruits of the savings and loans groups, they are very supportive of their wives. They even assist them with money for shares or paying back loans they take.

6.3.1.6 The Church's role in microfinance initiatives

The church is an influential institution that is present in most communities working in partnership with the government in socio-economic development (see Section 4.8). The participants in the focus groups, when asked what they thought was the role of the church in the microfinance initiative, highlighted three focal areas that the church could help namely: teaching, giving loans and encouragement. These findings are discussed below.

Teaching

Since some of the groups are self-initiated groups and have not been trained by any organisation in savings and loan skills, the participants' opinion was that the church could be teaching skills to the members of the savings and loans groups like entrepreneurial skills, tailoring skills and cooking skills. Apart from the skills, the church could teach the groups on Christian values, how to keep good records, on how to manage their daily affairs. Similarly, the church can help members of different groups to learn from each other by organising exchange visits. This is evident in the following response:

G4R3: The church can help in teaching us so that we can be doing things in line with Christian values. This can help that we do well in both ways. The church should be teaching and encouraging us women that we should be active in entrepreneurship. A woman should be able to raise money and not depend on her husband in everything. The church should also be helping if they are in need. If a woman is active in business, she knows where to find money to give to the church.

Giving loans

The other role of the church to the savings and loan groups that the participants narrated was that the church can help the groups by giving small loans with small interest. The church should also have revolving funds that give loans to women's groups or perhaps help to boost the groups by giving them money.

G1R7: The money we contribute to the group at times is what our husbands give us to buy foodstuffs for the home. So we take some of the money to contribute to the group.

Since they talked of receiving loans from the church, the researcher further asked them which was better to get a loan from an outside source like the church or to save their own money and lend it to each other. In responding to the question, they narrated that they contribute to the group because the contributions give access to get a loan. At times, however, they do not have enough money to meet their needs. Those doing businesses may also contribute (buy shares) to the group from the profits they make. So getting loans from an outside source would be one way of boosting capital to do business.

Encouragement

Respondents also noted that one of the roles the church could play was that of encouragement to the savings and loan groups. The church could encourage women to be involved in microfinance groups and to be active in entrepreneurship. One of the participants explained that:

G3R7: The church can assist members to be trustworthy in the group. Members would be prayerful if the church can intervene in the way the groups work as members will have godly fear. The teaching of the church is that we love each other. If one loves the others, she will pay back the loan she got. If there is no love in her heart, she will not pay back the loan because she does not pray. The church can assist us by teaching the word of God for the groups to be running smoothly.

From the response, the participant is relating accountability to the love of neighbour. It is interesting to note that the participant uses theology to support a moral code. Moreover, from the response, the church appears to be highly regarded as an influential institution in most communities and that can assist in the socio-economic development of communities as noted in Section 4.8. The mandate of the church is preaching the gospel holistically and, therefore, the local churches should play a supportive role to the microfinance groups in their jurisdiction.

6.3.1.7 Summary of the findings from the FGDs

Going through the responses of the women who are involved in savings and loan groups, it can be concluded that women benefit from being members of savings and loan groups as they socialise and empower each other socio-economically. African Women Theologies acknowledge that peer groups are socialising agents. According to Oduyoye (2001:30)

Socialisation is aimed at seeking a balance between the life and well-being of the individual and that of the community. It is to promote what the community accounts good and honourable and a source of blessing for the past, present and for posterity.

The savings and loan groups are important social gatherings for rural women as they meet weekly to buy shares, take loans and repay their loans while teaching and encouraging each other. As such, the savings and loan groups are safety nets and social capital for women.

Women empowerment, according to van den Bold et al. (2013:4), is “a process that involves a change from a condition of disempowerment and denial of choice to one of empowerment”. At the same time, it emphasises agency, that is, women themselves ought to be agents or actors of the change wanted. Empowerment, therefore, involves “choice, power, options, control and agency” (van den Bold et al. 2013:3). In this case, women’s involvement in savings and loan groups assist in empowering them socio-economically. Some of the indicators of socio-economic empowerment are women’s involvement in decision making at the household level, their access to resources, their freedom of movement, power relations between husband and wife, their attitudes towards abusive partner and gender roles (van den Bold et al. 2013:5-6). Furthermore, micro-enterprises practised by the women locally is in fact a form of resistance to globalisation (see Section 3.6). Microfinance is a hyper local response to globalisation as Mwaura (2012:273-4) notes of women’s groups such as microfinance groups are social support networks. The social support networks are sites of resistance against policies and structures that are dehumanising and globalisation is one such structure.

From the responses, it is clear that women who are in savings and loan groups are involved in decision making in their homes concerning finances – allocation of resources and decisions related to their children’s schooling. Also, the women get loans to purchase fertilizers and farm inputs meaning that they are involved in decision making at the household level. They get loans to pay school fees for their children. Besides, these women have access to resources as they have access and control over cash, assets and income. They also contribute to household income, can buy some assets in the home and are involved in the management of their farms. Furthermore, they have freedom of movement and mobility as they are able to gather with their friends or go to other places for social activities. Those who are married relate well to their husbands as they have a sense of self-worth and are respected by their husbands. It can be concluded that women who are involved in microfinance groups are empowered socio-economically.

Furthermore, from their views, the church could assist the microfinance groups by training members of the groups in entrepreneurial skills, tailoring skills and cooking skills. The church could also teach the groups Christian values and how to keep records. Further, the church could help by giving small loans with minimal interest. Perhaps the church could have a revolving fund that could help to boost the capital that members need to start businesses. Finally, the church should be encouraging members especially women to be involved in microfinance groups as their involvement would help to empower them. The church’s role in promoting microfinance could be teaching and encouragement.

6.3.2 Church Ministers as respondents

This sub-section presents the findings from semi-structured interviews with six church ministers who are serving in local congregations. Church ministers are influential in the life of the communities as they are spiritual leaders serving people in the communities where they minister. According to Manglos (2011:334), religious leaders, particularly those in rural communities, are sources of assistance and support to the problems of widespread disease and economic insecurity. Apart from being religious actors, they are also political actors as they help solve problems and assist in accessing resources to fund problem-solving activities in the communities (Manglos 2011:335).

Six church ministers from Henga and Nyika Presbyteries of the Synod of Livingstonia – three from each Presbytery were interviewed to obtain their opinion on issues of microfinance and socio-economic empowerment of women. The six ministers were sampled through purposive sampling. The interviews were recorded and transcribed. The transcribed data was then coded using Atlas.ti and analysed. The ministers made useful contributions on the following themes: (1) the importance of empowering women socio-economically, (2) the church's role in encouraging women's participation in microfinance groups, (3) Socio-economic programmes that the church does, (4) Socio-economic empowerment versus church growth and (5) The theological basis for socio-economic empowerment.

6.3.2.1 The importance of empowering women socio-economically

The church ministers that were interviewed mentioned the importance of empowering women socio-economically. Women's empowerment is crucial for socio-economic growth as one minister explicitly said:

CM 1: "It is important to empower women socio-economically because they are in majority and they are the people who have tried to put the church on the map because of the spirit of giving all through our church history".

Similarly, another minister succinctly put it this way:

CM 4: "Women are vulnerable and if they are empowered economically they can, I think, stand on their own. If they can stand on their own which means even in marriages some of the abuses can be avoided. Since most women are poor so if they can be financially stable then at least they can be noted as they exist because of stability of finances".

The above sentiments by church ministers confirm that it is very important to empower women socio-economically. Women should be empowered because they are in majority and the most active members of the church. If they are empowered socio-economically, women would be able to give more to the church as they have a giving heart. When women are empowered financially, the church

is also empowered financially. If women are not empowered, even the church is put in a vulnerable state.

They also noted that women are vulnerable and sometimes are abused because of their socio-economic status. When they are empowered socio-economically, it reduces their vulnerability and insecurity and, at the same time, their social status is recognised in the community. Similarly, most churches' financial base is from the contributions of the parishioners where women who give most to the church. They give their time, talents and money to the church. If women are empowered socio-economically, they can use their monies to help their families, communities and churches. Consequently, women (including widows and divorcees), who are empowered socio-economically, become self-reliant and able to stand on their own.

6.3.2.2 The minister's role in encouraging women's participation in microfinance groups

The work of the church is holistic as it is embedded in the mission of Jesus Christ. Christ's mission is to set the captives free, give sight to the blind and liberate the oppressed (Luke 4:18). In the same vein, Myers (1999:6) argues that God's redemptive work is both spiritual and physical. People have to be liberated from poverty and oppression. Ministers, therefore, have the responsibility to teach their congregations not only about spiritual things but also things pertaining to their physical and social well-being. A question was asked if the ministers encourage women to participate in microfinance groups or maybe they think this is not their responsibility¹⁵⁶.

Out of the six ministers interviewed, five ministers said it was their responsibility to encourage women to engage in microfinance groups. This is noted in the quotation below.

CM1: Yes. I do encourage them. Its part of my work because I see the benefits of those programs though they are not attached to the church per se but they are very important. I do encourage them say engage yourselves in village bank, in micro-businesses, financial activities that help to boost their financial status together with their families.

One minister said it was not his responsibility to encourage women in his congregation. The minister, however, confessed that he needed to change his mind set as noted in his words quoted below:

¹⁵⁶ It is an issue that sometimes the local churches expect their members to make financial contributions without equipping them with ways of making money. This leaves the members helpless. It is important that local congregations should come up with ways of empowering their members socio-economically.

CM 4: To say the truth there, I am aware but I don't encourage them. I think I need to change my mindset. I don't encourage them but again I don't discourage them. I don't say anything about microfinance. Sure it's not part of my work.

6.3.2.3 Socio-economic empowerment programs done by the church

According to Modise (2018:2), “the church is one of the inter-societal components that provide society with ‘blueprints’”. As such, the church should be involved in political, social, economic and judicial issues. Otherwise, if the church stays away from such issues it creates a crisis of faith (Modise 2018:2). The gospel should also be expressed in all spheres of life. The researcher, therefore, wanted to find out if the churches have any socio-economic empowerment programmes. The congregations of the ministers I interviewed did not have any socio-economic empowerment programmes. They, however, had previously tried to initiate programmes that could empower women although there was no continuity as noted in the quotations below:

CM 2: We had put an allocation in the annual budget for the congregation to start programmes that could empower women.

CM 3: Previously we had a revolving fund and were giving money to women to do small-scale businesses such as poultry and piggery. However, it did not last because during the rainy season, most women concentrate on farming.

It was noted that congregations whose ministers were interviewed had no programme on socio-economic empowerment. Nonetheless, some had previously had such programmes but they are no longer being implemented. The congregations had some challenges in the implementation of such programmes as they were seasonal. In the rainy season, people were reported as wanting to concentrate on farming as most people are subsistent farmers. It was, however, noted that the women's guild, locally known as *Umanyano*¹⁵⁷, in most congregations engage in socio-economic empowerment programmes such as the village banks or sometimes they do some piece work to raise funds for their guild. Nevertheless, these are initiatives of the guild, not the church. This is noted in the following response:

CM5: In this congregation, it is the women's guild that does socio-economic activities. They have village banks and they contribute only a small amount, for example, MK200 per week ... But apart from that, many of them do fundraising like piece-works (ganyu) in people's gardens. In so doing,

¹⁵⁷ CCAP, Synod of Livingstonia has three guilds and the guilds are the arms of the church. The three guilds are women's guild, men's guild and youth guild popularly known as the Christian Youth Fellowship (CYF). The women's guild is the most active guild in the church. It brings women together to do Bible study and charity works.

they contribute money to their families. These programmes are not for the church as they do these on their own. In short, in the church, we don't have such programmes.

6.3.2.4 Socio-economic empowerment versus church growth

Several factors influence church growth. Church growth can be both numerical and spiritual. According to Stoll & Petersen (2008:252), time and money resources are good predictors of church growth. A question was asked if the ministers think empowering women socio-economically can help the growth of the church in terms of finances. In response to the question, the ministers made the following contributions:

CM6: If women are empowered, it can help the church because when you look at the church, more especially when you look at the statistics of the church most members are women as compared to men. In the church, you find that between men and women, women are the most active members in the church in terms of helping and sustaining church programmes. Women take a bigger role so when women are empowered they will contribute in some other way to the church. They will be comfortable contributing to the church programmes because they have resources.

CM4: If women are empowered socio-economically, giving in the church will improve as three-quarters of the membership of the church are women.

CM3: Women are the most active members in terms of helping and sustaining church programmes. When empowered they will be comfortable contributing to the church programmes because they have the resources.

From the above sentiments, it is noted that the socio-economic empowerment of women can help in the growth of the church in terms of finances. Most churches depend on the contributions made by Christians. Women are active members and in the majority. If they are empowered socio-economically, they would be free to participate in all the programmes of the church and, in so doing, can assist the church to grow both physically and financially. It can assist not only the church but their homes as well. This is true because women volunteer their time to the work of the church and contribute their resources to the church. Although the ministers provided these sentiments, it is interesting to note that they do not have socio-economic empowerment programmes for their congregations.

In the same vein, one minister expressed that when women have financial difficulties, they rarely come to church. This means that when women are not empowered socio-economically, it can hinder the growth of the church. This is evident in the response below:

CM1: *If we embark on such a programme to empower women socio-economically, then those women will be able to give much more to the church and they will be giving freely because they have, they have been empowered but if we don't empower them what will they give. The church will continue to suffer economically.*

6.3.2.5 The theological basis for socio-economic empowerment

The theological basis for empowering the poor socio-economically is the Good News of Jesus Christ and God's concern for the poor (cf. Section 4.8). In his speech in Luke 4:18, Christ says He is anointed to preach the gospel to the poor, set the captives free, give sight to the blind and release the oppressed. Christ came to save humankind from sin and the consequences of sin, which include poverty and social injustice (de Santa Ana 1977:100; cf. Section 4.8). Similarly, Kamaara (2000:166) notes that there is a link between evangelisation and socio-economic and political development. The church is called to cater not only for the spiritual needs of the people but also for their social, economic and political needs. Here, Modise (2018:2) argues that the church only takes the side of the poor, oppressed and suffering. It champions the concerns of the poor by demanding change in structures towards "justice, equality, peace, compassion, reconciliation and restitution".

In this regard, the ministers interviewed contributed these three reasons as the theological basis for socio-economic empowerment, namely in Biblical times women engaged in economic activities, the church's approach to ministry is holistic and the biblical mandate to help the poor (Matthew 25:44ff). CM3: *We have the theological basis even in the Bible, you know, we have people like the widow in the Bible who at one time suffered, had very little money and, at that time, the same widow was asked to give in the church.*

The theological basis for socio-economic empowerment of women that the ministers mentioned are: women's engagement in economic activities in biblical times, holistic approach to ministry and biblical mandate to help the poor. These are discussed in detail below.

Women's engagement in economic activities in biblical times

Women have engaged in economic activities since time immemorial and respondents noted that this is evident even in Biblical times. Women in the Bible were doing trade. For instance, in Acts 16:14, there was a woman named Lydia who was a dealer in purple cloth. Equally, in Luke 8, several women were supporting the ministry of Jesus Christ with their finances. Women who are empowered socio-economically, thus, do exploits in their families and communities. This is illustrated in the following responses:

CM1: *Yes, there is in the bible. We have seen several women in the bible, some of them have been doing some economic activities to support the work of Jesus Christ and again to support the work of the church. If we come to the bible in the book of Luke chapter 8, where we find several women who came and supported the work of Jesus Christ together with his disciples with their own finances.*

CM6: *When we look from the stories in the bible, we find that doing trade is there. It started way back and people embraced it. We also find women who have taken an active role in terms of leading and also doing some other things like fending for their families, looking for things to help their families.*

The holistic approach to ministry

The church has to be holistic in its approach to ministry. Jesus Christ was holistic in his approach to ministry as he responded to spiritual, social and physical needs together (August 2010:46). In the same vein, the church is called to fulfil the ministry of Christ holistically. When the church empowers its members spiritually and fails to empower them socio-economically, then the church is not fulfilling its mission. Church members have both spiritual and physical needs. The physical needs include food and clothing, and if these physical needs are not met, members may not be active in the church (see Section 1.13.2). One of the ministers pointed out that the church has not done well in the area of socio-economic empowerment. He argued that the church expects Christians to contribute to the church and yet the church has not equipped its members with skills that would help the members to be self-reliant. This was his response:

CM 4: *We haven't been faithful maybe to our calling as a church because it's like we are milking. We milk Christians, we milk women. They give, they give and we haven't concentrated on how we can assist them to find finances so that they can give more. Empowering women socio-economically is one way of doing ministry holistically as the church.*

The biblical mandate to help the poor

The mission of the church is to reach out to the poor people in society with the gospel. In this regard, reaching out is not just about meeting their physical needs but rather empowering them to be self-reliant. Just as a Chinese proverb say “give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime”. In this regard, CM5 indicated that “We have a biblical example of Dorcas who was helping widows and vulnerable women”.

6.3.2.6 Summary of the findings from Church ministers' interviews

From the responses of the six ministers who are serving in Henga and Nyika Presbyteries, it is noted that it is important for the church to empower women socio-economically. Women make up the majority of church members and are very active in most churches. Women also volunteer their time and resources to do the work of the church. Most congregations in the Synod run their programmes with finances that are contributed by the members. This emphasises again just how important it is for the church to empower its members socio-economically in order to have a stable financial base.

The ministers acknowledged that it was their role to encourage women to participate in savings and loan groups. Ministers are influential leaders in any society and their word is taken seriously such that their encouragement to women to join savings and loan groups can have a positive impact in their community. The ministers in the congregations they are serving do not have any socio-economic empowerment programmes. One of the congregations previously had a revolving fund that was run by the women but it was difficult to continue in the rainy season. The other congregations had plans in the pipeline to have socio-economic empowerment programmes for the women in their congregations, but this had not been actioned as yet.

The ministers also noted that the socio-economic empowerment of women in the church can help in the growth of the church in terms of the financial base and membership of the church. Women, when empowered socio-economically, can use their resources in the work of the church as most congregations depend on the giving of the Christians. Furthermore, the ministers articulated that the theological basis of doing socio-economic empowerment programmes is Christ's approach to ministry. Christ's approach to ministry was viewed as being holistic as he reached out to both the physical and spiritual needs of the people.

6.3.3 Church Leaders – Synod and MCC respondents

The four Church leaders were sampled using purposive sampling. Three of the four church leaders are leaders in the CCAP Synod of Livingstonia, namely the Moderator, the General Secretary and the Director of Women's Guild while the fourth church leader is the General Secretary of the Malawi Council of Churches. These are all prominent positions within the denomination and the broader church. Church leaders play an important role in the formulation of policy instruments and the implementation of the policies. In addition to denominational leaders, the General Secretary of the Malawi Council of Churches was interviewed to obtain an ecumenical understanding of socio-economic empowerment in Malawi. The Synod takes an active role in socio-economic development and transformation while working towards eliminating unjust structures to foster social and economic justice (cf. Section 4.8). The church leaders of the Synod of Livingstonia and MCC were interviewed

to get their opinion on issues of socio-economic empowerment and economic justice. The main themes that emerged from the interviews are the following: socio-economic challenges that churches face in rural areas, the benefits of microfinance to the church and society, poverty alleviation strategies done by the church, strategies of economic justice by the church and the theological basis for socio-economic empowerment.

6.3.3.1 Socio-economic challenges that the Churches face in rural areas

Through the interviews, it was noted that churches in rural areas face several socio-economic challenges. The following socio-economic challenges impact negatively on the work of the churches in Malawi:

Poverty

Poverty affects the operations of the churches and the MCC as most churches and/or member churches of MCC struggle financially, especially those in rural areas. The rural churches are poor because of their setup and when the economy of the country is not doing well, it is the rural people who are badly hit. “Our church members in rural set up face a lot of problems but the main ones which we have noted are food and how to raise money because, you know, there is a very big gap between the rich and the poor. And in the village set up the only people who are regarded as rich people maybe are teachers” (CL2).

Eventually, the gap between the rich and the poor increases. People in rural areas find it difficult to raise money for their households. The only people in rural areas who may have a stable income are civil servants such as teachers. This was expressed in the responses below:

CL1: The issue of poverty is one of the issues that most of the denominations are facing. ... [it] also affects the operations of the Council as well when member churches are struggling economically. It also affects how the Council operates because the Council depends on its member churches.

Food insecurity

Food security is another challenge the churches face in rural areas. Agriculture is the backbone of Malawi’s economy, but it is mostly rain-fed agriculture (Section 2.5.1.3). When there is drought, it affects the economy and people end up not having enough food for their households. Most households in rural areas will have money when they sell their farm produce. During the seasons when they do not harvest enough, it becomes very difficult for the households to make end meet economically. Consequently, this also affects the income of the church as most churches depend on the giving of the Christians. In this regard, one church leader had this to say:

CL4: The other thing I have seen as a problem to the church members is they have a shortage of food, and the shortage of food to them is also a reason for not participating in church. They are busy looking for food in other areas for them to be at church fully it becomes a challenge.

Unemployment

The church leaders also pointed out that people in rural areas face the challenge of unemployment or underemployment. One church leader, for example, explained it this way: “If synod share has been raised, the first complaint from the villages is that where do we find money because they are unemployed” (CL2). Globalisation is one of the contributing factors to unemployment and underemployment as noted in Section 3.5. Considering that globalisation emphasises economic efficiency at the expense of social justice, it leads to unemployment and labour migration (Dube 2012:387-388).

Gender-Based Violence (GBV)

Gender-based violence is a social challenge that the church faces. Gender-based violence perpetuates gender inequality and poverty (cf. Section 2.5.1.6). Gender-based violence also hinders socio-economic development as it causes disability and premature deaths. Here, one of the church leaders stated that:

CL 1: The other challenge that the churches face on the social level is the challenge that has to do with violence in various quarters. However, poverty is the major issue that the churches deal with.

The challenges that the churches face in rural areas are complex but interrelated. Although poverty is identified as an overall challenge, poverty cannot be discussed without mentioning issues of food insecurity, unemployment and gender-based violence as they are interrelated. Poverty, food insecurity and unemployment lead to gender-based violence as mentioned in Section 2.5.1.6.

6.3.3.2 Benefits of microfinance groups to the Church and Society

Microfinance groups are becoming common in most communities as the numbers of those involved in such groups are increasing. The question, however, remains: how helpful are they to the church and society? The church leaders noted that microfinance groups are helpful to church and society as there are reports of large number of people participating in microfinance in rural areas and huge savings that people are making. At the end of the saving cycle, people have huge amounts of money that they could not get any other way. It is also the case that microfinance groups are popular because people easily access loans, unlike commercial banks where they need to have collateral. Similarly, the interest rate on loans at microfinance groups is minimal unlike at commercial banks where interest on loans is huge (See Section 1.13.3.1). Microfinance groups are also helpful as people save money

from their own resources and they have access to loans at a very minimal interest rate than the banks. One of the church leaders made these sentiments on how helpful microfinance is:

CL1: Oh! Yes. From the reports that we have, the denominations that are running these programmes are reporting huge participation of the people in the rural areas and are reporting huge savings that these groups are making. ... You may be aware of the fact that the banks in this country place a huge interest on the loans that people get. But apart from that, it is difficult to get those particular loans so people from the villages can hardly access those loans. So the village banking has provided an alternative to the rural women, the rural people to be able to raise resources amongst themselves. What these groups do is that they use what they have. Each of them contributes what they have and not what they don't have.

Microfinance groups are also helping women to empower each other socio-economically and are a source of social capital as well as safety nets to most women. The success stories of the savings and loan groups assist to increase the number of those who are involved in savings and loan groups. Storytelling is a source of inspiration as women share their experiences as is noted in African Women Theologies (see Section 3.6.2).

As indicated in Section 2.2, women are poorer than men in Malawi and their involvement in microfinance groups helps to alleviate poverty. It helps to uplift their livelihood and improve their well-being by moving them out of deep levels of poverty both at the household level and community level. Captured below are views of one church leader on how microfinance groups have helped to empower women:

CL1: By doing that, they are empowering one another to move out of the poverty levels and thereby alleviating the poverty. So indeed there is an increase in the number of people that are participating in these groups and you may be interested to know that most of the people that are getting involved in these groups are women. There is a lot of women participation and the people that are looked upon as poor in our country are women. These groups are actually lifting the livelihoods of women moving them from the low line of poverty and improving their well-being to a level where they were not before.

Since women are the most active members of the church, their involvement in savings and loan groups helps the church indirectly. With the services women render to the church and the financial contribution they make, the church is assisted. Although the church expects financial contributions from its members, the church does not know where the money members [women] contribute to the church comes from.

6.3.3.3 Current Poverty alleviation strategies of the Church

Food Security Programmes

The Synod of Livingstonia and MCC are involved in poverty alleviation strategies to improve the lives of their members and member churches. In this regard, MCC has food security programmes to try to deal with issues of food insecurity and poverty. MCC believes that if people are practising sustainable agriculture methods, they can be food secure and the surpluses they get from their farm produce can be sold, which can help to have a sustainable economy. Equally, the Synod of Livingstonia, through the Development Department has programmes on food security and sustainable agriculture practices. It would be beneficial, if the church could conduct farming research to help find better ways of farming that are sustainable and can bring higher yields. Food security can only be achieved by teaching the best and sustainable agriculture practices. Here, respondents CL1 and CL3 noted that food security programmes are crucial to poverty alleviation. Their responses are captured below:

CL1: Malawi is an agro-economy. When you improve food security that is the basis of trying to get people out of their poverty levels so MCC has done programmes to do with food security in various areas. Teaching people on those issues on how they can be food secure and eventually when they are food secure they can eventually get into things that can improve their lives economically so it's not just being food secure but to be sustainable economically when they have got lots of food, they can sell.

CL3: The church, to a certain extent, can somehow try to encourage farmers to get involved so much by action maybe meeting people who are well based in things of agriculture so that they are able to get higher yield which at the end of the day will help the people to fetch higher income.

Training people in food security programmes can help them to be food secure as well as empower them. If people have food security, eventually, their livelihood improves for the better, and when they have produced surplus, they sell and are able to buy non-food items that they need for their homes.

Infrastructure Development

Infrastructure development¹⁵⁸ is another strategy for poverty alleviation. When a church engages in infrastructure development, it can raise resources that can assist in alleviating poverty and empower its members. CL1 states that “when the church engages in infrastructure development I think that can

¹⁵⁸ Infrastructure development is the building of infrastructures for public use such as schools, hotels and roads.

raise resources that can also alleviate poverty”. Infrastructures in real estate can assist the church to be self-sufficient and would stop waiting for offerings.

Change of mind set

Furthermore, a change of mind set was mentioned by one church leader as one of the ways that could assist in poverty alleviation. People need to move away from the mentality of receiving hand-outs as a means to get out of poverty. Besides, the church has to teach about stewardship and help people to change their perception of money. One church leader argued that Malawi is one of the countries that receive financial aid from countries in the Global North. Things on the ground, however, do not reflect that financial aid is assisting in economic growth or wealth creation. The leader, thus, emphasised the need for a change of mind set for both leaders and people in the church.

CL1: What we see and the money that we use simply means that the way we have used the resources, reflects how we think and how we think also determines what we are able to produce. So, I believe that as a church, we have a voice and we are an authority in the concept of mindset or mind education.

One of the programmes is to engage the church or the faith community to change the way we think about money. People need to work hard and not depend on hand-outs to alleviate poverty. The church should be preaching and teaching on issues of money from the pulpit. This would assist people to participate in economic issues that affect them on daily basis.

Good prices for farm produce

The market prices of farm produce are usually lower in comparison to the prices of farm inputs. This negatively affects farmers as they are somehow forced¹⁵⁹ to sell their farm produce at low prices as compared to the high prices of farm inputs. Globalisation, with the ethics of maximising profit, exploits local farmers and instead of improving the lives of people, it impoverishes them (see Section 3.5). The church leaders noted that one way of alleviating poverty is to lobby the government on market prices for farm produces. “People work hard to produce what they have cultivated but the challenge lies in the market where they can sell their farm produce at good prices and make profits” (CL3). The government should, therefore, seek to provide markets where local farmers can sell their farm produce at reasonable prices.

The promotion of Income Generating Activities (IGAs)

Another strategy that the church can promote is engaging in different types of Income Generating Activities (IGAs). Churches can do right businesses that can bring money to churches such as real

¹⁵⁹ The farmers do not have a choice but rather sell at low prices because they cannot find another market.

estate and shops. The church can also engage communities to do farming on a larger scale that can help people to get substantial income. People should be encouraged to move from subsistence farming to farming as a business. The views of CL2 captured below explain this strategy:

CL2: The synod can promote different types of IGAs ... be involved in any business which we know is the right business and we can bring money into the churches.

Similarly, CL4 pointed out that the other strategy that would assist in alleviating poverty would be encouraging women to have cooperatives. Through the cooperatives, women can farm together and sell produces together. In so doing, they can have better markets on the national and international level. CL4 explicitly notes that:

CL4: Apart from village banking, women can have gardens and grow things together as cooperatives and, in so doing, they can find markets as they will be farming on a large scale.

6.3.3.4 Church's strategies for economic justice

The pursuit of economic justice is important in poverty alleviation strategies (Hermes 2014:1021) (see Section 1.4). Since the church is a partner in development with the government, the church must engage the government in issues of economic justice. Corrupt leadership and bad management of national resources lead to economic injustice. As such, corruption is a social ill that perpetuates poverty and increases the gap between the rich and the poor. There should be checks and balances on all levels to help combat economic injustice. Here, the church should preach against corruption at all levels. On strategies that the church can use with regard to pursuing economic justice, the church leaders' expressed the following sentiments:

CL3: The church should be involved in that. In that way you are talking about avoiding corruption, avoid stealing and all of them being honest as far as matters of money are concerned so it's very important.

The church should engage the government on issues of economic justice so that issues that affect the rural masses are taken into consideration. For instance, when the government is formulating the national budget, churches should be involved. When churches are engaged, they should ensure that the budgets are pro-poor. Similarly, when promoting, pursuing and advocating for economic justice, issues of social justice, gender justice and ecological justice must also be considered as these are interrelated.

CL1: The church should be engaged in issues of economic justice. I think that's one of the mandates of the church. Economic justice or indeed even other justices should be something the church

promotes. That's what Micah also promoted in his preaching when he spoke about "this is what I desire of man". Justice would dwell on a number of issues – how we treat people, how we react to issues people face day to day.

The church needs to orient its members so that they are able to handle money, financial matters and accounting systems. It is equally important that ministers have access and know what is happening in the government and that there is transparency and accountability - in so doing corruption is minimised.

Through teaching its members the right ways of doing things and how to choose people of good character in leadership positions, the church could assist in issues of economic justice. The church should also empower people to speak out when things are going wrong.

6.3.3.5 Theological perceptions for socio-economic empowerment

According to Kamaara (2000:174), the church serves as the moral conscience of any country and it should work towards establishing a just and equitable society. In the same vein, Oduyoye (2001:89) states that the church is in the world to work for the well-being of the world. Here, Oduyoye (2001:76) argues that “the emphasis on justice, caring, sharing and compassion even in a hostile world, is the expression of the divine image all human beings are expected to reflect”. As such, the church has been called to be the salt and the light of the world. In this regard, a question was asked to the church leaders what they think is the theological basis for socio-economic empowerment such as microfinance. The church leaders pointed out the following as the theological perceptions for socio-economic empowerment:

For the well-being of people

God is interested in the welfare and the well-being of a human being. A human being is body, soul and spirit and these are inseparable. In the Old Testament, in the book of Genesis, God empowered human beings to rule, to cultivate and to be fruitful. The subject of fruitfulness covers several areas that include reproduction and production. God wants to prosper the work of the hands of His people. In the New Testament, Jesus Christ talks about being good stewards of the resources that we have. Likewise, African Women Theologies affirm practices that promote the flourishing of humanity (see Section 3.6.2.). “Humanity’s well-being depends on the harmonious relationship of the whole creation, and human culture evolves from the utilization and adaptation to the natural environment” (Oduyoye 2001:35). Here, the well-being of people is not just about physical health but emotional health as well, which is peace of mind. People who do not have adequate resources, may not be able to contribute to the well-being of the environment and community. CL1 explained the importance of

the well-being of people that can be achieved through socio-economic empowerment. The quotation below explains this:

CL1: God himself is interested in the betterment or/and the well-being of the total man. So when you minister to the human being, you cannot only consider one aspect. When you are talking about a human being, a human being is both body, soul, spirit and you cannot separate this. When you want to meet the needs of this individual make sure that you reach out to all these things.

Arguably, the theological basis for socio-economic empowerment derives from the holistic approach to minister to human beings in totality. In African Women Theologies, there is no separation of the sacred and secular or the spiritual and the physical (cf. Section 3.6.2). When the church is empowering its members socio-economically, therefore, it is fulfilling God's mission to humanity. The well-being of people in society is, indeed, the well-being of the church.

The stability of church and society

A healthy church is both financially and spiritually stable (see Section 4.2). No church or ministry can run without money. The core mission of the church is the preaching of the gospel of Jesus Christ. The gospel cannot be preached to people who are hungry and sick. The proclamation of the gospel, thus, is to be accompanied by service and witness to the fullness of humanity (Bevans and Schroeder 2004:70). According to the church leaders interviewed, issues of economics and theological understanding should go hand in hand. Thus, one respondent CL3 explains that:

CL3: God is interested in bettering the lives of his people spiritually, physically, financially, materially so the church should be involved. The church should be involved in working hard that the lives of people continue to improve.

In addition, evangelistic mobilisation should be holistic and the church should be concerned with both the physical and spiritual well-being of its members as well as the communities where the church is present. When the society where the church is serving is stable, the church flourishes. These were the sentiments of CL2 as noted in the quote below:

CL2: ... when the church empowers its members both spiritually and physically, its impact is felt even in the communities where the church is serving and both the communities and the church are stable and flourishing.

Integrity of creation

In regard of integrity of creation, human beings are to use resources wisely without exploiting them (see Section 4.2). The exploitation of the ecosystems has negative effects on the lives of people. For

example, deforestation and climate change that results from environmental degradation negatively impacts the lives of people, especially women and children. Furthermore, as noted in Section 3.5, globalisation exploits and impoverishes people as it emphasises maximising profits at the expense of the deteriorating environment. So, socio-economic empowerment of women should be promoted for the integrity of creation.

The theological basis for socio-economic empowerment derives from the creation. God created all the resources, that is, vegetation, animals and mineral resources for the well-being of human beings. These resources can be converted into income and all income has go to a chain that is related to God's creation. Here, one church leader had this to say:

CL3: In fact, the theological basis of economic empowerment derives from the time God had created all the resources that we have. ... the very resources that can be converted into income so all income ... has got a chain somewhere that related to God's creation where God is the Creator.

6.3.3.6 Summary of the findings from church leaders' interviews

From the responses of the church leaders from Livingstonia Synod and the MCC, it is concluded that among the challenges that the churches in Malawi face, the problems of poverty, food insecurity, unemployment and gender-based violence are prominent. The church, however, takes a holistic approach in its ministry as it looks at a human being as a spiritual and social being and that these cannot be separated. In this regard, the church has programmes that look into ways of alleviating the problems it faces. Such programmes include food security programmes that aim at empowering communities to be food secure and to learn sustainable and best agricultural practices.

The church leaders indicated that microfinance groups play an important role in the socio-economic empowerment of women in rural areas. Women can also save from their resources and, at the end of a saving cycle, have huge sums of money that they cannot get otherwise. This helps them to have access to loans at a very minimal interest rate, thus, the savings and loan groups have helped women to be self-reliant.

On issues of economic justice, the church leaders noted that the church should engage the government on issues of the national budget and ensure that the budget is pro-poor. As such, the church should ensure that there is transparency and accountability in the public and private sectors. Furthermore, the church leaders indicated that the theological basis for socio-economic empowerment is the biblical view that God is interested in the total human being – body, soul and spirit. In the New Testament, Jesus Christ reached out to people and met their needs, physical and spiritual.

CHAPTER 7

ANALYSING THE KEY FINDINGS IN LIGHT OF GENDER AND DEVELOPMENT WITH SPECIAL ATTENTION TO AFRICAN WOMEN THEOLOGIES

7.1 Introduction

In the preceding chapter, I analysed the data that was collected and identified the themes and key findings of the research. In this chapter I present a second level analysis of key findings in the light of Chapter 2's discussion of Gender and Development (GAD) and socio-economic justice in Malawi and Chapter 3's normative frameworks of African Women Theologies and transnational feminism.

In attempt to fulfil the research aim and objectives of this study (see Sections 1.5 & 1.6), an in-depth analysis is done in view of the key findings from Chapter 6. Research objective 1 involves an investigation of the viability and sustainability of a savings and loan model of microfinance and the continuity of saving cycles. The discussions in Section 6.3.1.2 and Section 6.3.1.5 point out that the microfinance model of savings and loan is a workable model and sustainable. Similarly, objective two explores the intersection of gender, development and economic justice and how they affect rural women socio-economically. The findings in Section 6.3.1.2 indicate that women who are involved in microfinance groups are empowered socio-economically as they engage in small-scale businesses. Likewise, objective three (see Section 1.5) explores how transnational feminism and the Circle of Concerned African Women Theologians engage with the issues of socio-economic empowerment of women. The findings in Section 6.3.1.7 indicate that microfinance empowers women socio-economically and that it reduces incidents of gender-based violence. Furthermore, research objective five (see Section 1.5) involves the exploration of the current financial initiatives and how they assist in poverty alleviation. The discussions in Section 6.3.1.2; Section 6.3.2.2 and Section 6.3.3.1 show that the financial initiatives of savings and loan groups have made a positive impact on the socio-economic aspect of rural women. The participants also indicated that their livelihoods had improved as a result of their involvement in savings and loan groups. Research objectives 4 and 6 are discussed in Chapters 4 and 8 respectively. Lastly, the findings answer the research question of how the church can promote a micro-savings model of microfinance that is holistic and sustainable.

7.2 Analysis of the Key Findings in light of Theoretical Frameworks and Contextual Issues

This second level analysis of the study is divided into 3 sections. Section 1 is about viability and sustainability of the savings and loan model and it is divided into two sub-sections, namely savings and loans groups are viable and sustainable and saving cycles as means of putting hope into action. Section 2 on socio-economic empowerment is divided into four sub-sections, namely (1) women resisting economic injustice through microfinance, (2) gender-based violence is mitigated through socio-economic empowerment, (3) grassroots women are empowered to create food security, and (4) limitations of savings and loan groups. Section 3 is about the church's role in the promotion of holistic and sustainable microfinance. This in-depth analysis of the key findings from Chapter 6 is discussed in light of Chapter 2 and 3.

7.3 Viability and Sustainability of Savings and Loan Model

This section is divided into two sections. Section 1 will provide an in-depth analysis of savings and loan model as viable and sustainable through women's agency. Section 2 focuses on saving cycles as means of putting hope into action for the women who are involved in savings and loan groups.

7.3.1 The Savings and Loan Model is Viable and Sustainable through women's agency

Research objective one (see Section 1.5) is to investigate the viability and sustainability of a savings and loan model and the continuity of saving cycles. This section provides an in-depth analysis of the viability and sustainability of savings and loan model of microfinance. As noted in Section 1.13.3.1, microfinance is the provision of financial services to the less privileged who cannot access credit from commercial banks (Armendariz & Morduch 2010). The existing microfinance groups that were interviewed follow the microfinance model of savings and loan (see Section 6.3.1.4). Although there are several models of microfinance, this study focused on the 'savings and loan model', which is commonly known as the village bank or the village savings and loan associations (VSLAs). The savings and loan model is where a group of people come together to save money from their resources and lend to each other. Some of the groups are initiated by NGOs and FBOs who train the groups on how to conduct the savings and loan initiatives by saving money and lending to each other while others are self-initiated groups (Cassidy et al. 2015:3). From the four focus groups that were conducted, only one group was initiated by Livingstonia Synod AIDS Programme (LISAP) in 2011 (see Section 4.8.2). At the time of the interview, the group was eight years old and some of the initial members had left the group and others had joined, who had not been trained but had learned from the

other members. Nevertheless, the self-initiated groups are doing well as members teach each other and they have rules and regulations in place.

The findings from the FGDs and interviews show that the savings and loan model is viable since people save their own money. They do not need external help or loan from an outside source as they can save from their own resources (cf. Section 2.6.1). In some groups, the members save equal amounts of money while in other groups, each member saves according to her income. In such cases, some members save larger amounts of money than others. This flexibility of how much one can save makes the model practical because one's savings depends on one's income (Section 6.3.1.2). Members save what they have and not what they do not have. It was noted that most members of the savings and loan groups are women. From their savings, they get loans to meet their most pressing needs and repay loans with minimal interest and, in so doing, the savings grow.

On the sustainability of the savings and loan model, since they have a saving cycle, the members indicated that the model is sustainable because groups are stable. Members are only allowed to get loans according to their savings and not above their savings. In so doing, if they fail to repay the loan, a member can only lose her savings. When the researcher probed for more information, it was discovered that at the end of the saving cycle, some members decide to move out of the savings groups because they have some financial challenges. Respondent G4R3 indicated that sometimes, some members face financial challenges that make it difficult for them to continue saving in the group. At the end of the cycle, when they divide their money, members who had some financial challenges may opt to move out of the group. If they decide to continue they may reach a stage where it will be impossible to sustain the weekly savings, hence, they decide on their own to stop.

In view of the preceding summary of findings, analysing the sustainability of microfinance groups in light of Gender and Development (GAD) is crucial. The goal of the GAD developmental framework is to achieve sustainable development¹⁶⁰ that is inclusive of gender equality and social justice (Rathgeber 1990:402). The sustainability of microfinance initiatives is key to economic growth, livelihood security and sustainable development. If the savings and loan groups are not sustainable, their positive impact may be short lived in the lives of people. It may mean going forward a few steps and then going backwards, and in so doing, poverty cannot be alleviated and economic growth cannot be achieved. Furthermore, the GAD approach promotes sustainable development that is holistic (see Section 3.2), and GAD regards women as agents of change (Section 2.3). Women's involvement in savings and loan groups has helped to change the negative perception of women where commercial

¹⁶⁰ Sustainable development is the current agenda of the United Nations and its member states and is being implemented through the Sustainable Development Goals (SDGs).

banks perceived them as would-be defaulters. Usually, women faithfully repay the loan they get and women in the savings and loan groups have proved they can work together in solidarity including networking with other women in different groups. They can sustain the savings and loan groups from one saving cycle to another saving cycle. Consequently, sustainable savings and loan groups turn into sustainable food security, sustainable livelihood security and stable families where husbands and wives respect each other (see Section 6.3.1.2). As noted in Section 6.3.1.2, food security is achieved through access of loans that enable the women to buy farm inputs, which result in high yields. Food security translates to secure and flourishing livelihoods

In the same vein, African women theologies “take women’s experiences as its starting point, focusing on the oppressive areas of life caused by injustices such as patriarchy, colonialism, neo-colonialism, racism, capitalism, globalisation and sexism” (Phiri 2004:156). African women theologies affirm practices that promote the flourishing and fullness of life (see Section 3.6.2). The findings of this study show that the practices of savings and loan groups are promoting the flourishing of livelihoods of women and children and that women themselves are the initiators of these ventures. African women theologies ascribe to the social support networks of women which act as sources of spiritual inspiration and social capital (Mwaura 2012:273-4; Haddad 2010:129). Through the gatherings such as savings and loan groups, women inspire each other and resist the dehumanising and oppressive systems and structure in their communities (Section 6.3.1.2). These include cultural belief, for instance, of regarding men (husbands) as sole breadwinners and women (wives) as dependants on their husbands. Sometimes women are regarded as properties of their husbands because they paid *lobola* to marry them (Phiri 2002:24).

Through the savings and loan groups, it is also evident that women are exercising agency in their own context as they are empowered through their own actions. Women’s total dependence on men economically is being eroded as the findings show that women can now contribute to the household income, contribute to the education of their children and farm inputs (see Section 6.3.1.2). Sustainable savings and loan groups will, in the long run, create just societies where women and men work together in partnership as it promotes the human rights and dignity of women as well. In fact, revisiting rituals and taboos that have a bearing on the sustainability of women’s socio-economic development should be encouraged and promoted.

At the same time, through sustainable savings and loan groups, women can realise their full humanity and potential (cf. Section 3.7), an outcome which aligns with their African spirituality of oneness – *Ubuntu*, which is expressed through solidarity, reciprocity, compassion for others, justice and accountability. Women realise the importance of their interconnectedness and these groups appear to have a context within which this is both realised and practiced. Amoah (2012:245) argues that most

communities are creating and renewing existing networks to confront the challenges they face due to globalisation. These networks assist them in their struggle for survival. Thus, the groupings are a hyper local response to resisting globalisation and its harmful effects on the socio-economic aspect of life as critiqued by transnational feminists (Section 3.8).

As noted in Section 3.4.5, the negative effects of globalisation include labour migration where most men leave their wives and children in the village as they migrate to urban areas to seek for employment (Dube 2012:387-8). This has resulted in increased gap between men and women as there is inequality in the global economic system (Dube 2003:77-8). Similarly, there is an increase in female-headed households and most of these households are poor – a clear indication of the feminisation of poverty as discussed in Section 2.2. The results are not only increased female households but also increased human trafficking, separation of families, ineffective parenting, and child marriages. Nonetheless, women who are widows face challenges that are different from other women (See Section 3.5.2). Widows are a very vulnerable group of women in most communities and African women theologies identify this as an issue that needs to be addressed. Here, they note that the cultural practice of widow cleansing is oppressive and dehumanising as it leaves them with no sense of self-esteem (Kapuma 2018:261; Nyangweso 2017:370). In some cases, widows are dispossessed of their family property leaving them to face economic hardships on their own. Widows and women who are heading households, however, find relief through the savings and loan groups. At the same time, micro-enterprises are helping widows to be financially independent and to move away from extreme poverty.

Another challenge resulting from globalisation is the gendered face of economic globalisation as it makes it difficult for African women to render hospitality to others (see Section 3.7). On the one hand, Oduyoye (2001:108) argues that failing to render hospitality to others is a spiritual deficiency. On the other hand, Claassens (2016:21-25) argues that hospitality and offering of food is a form of resistance in face of violence¹⁶¹. Provision of hospitality and food can be a means of resistance in face of trouble and destruction. In this regard, women involved in savings and loan group are able to render hospitality to each other. It is easier for them to practise hospitality because they have the resources through savings. They do not only help each other but also other needy people in their communities as they reach out to them. They practise the African virtue of compassion and solidarity (Section

¹⁶¹ Claassens (2016) in her book *Claiming Her Dignity: Female Resistance in the Old Testament* gives the story of Abigail's hospitality from 1 Samuel 25. Abigail saved a pending act of violence that would have destroyed the whole family of Nabal as David was about to attack and kill them.

6.3.1.2). The same is true with the religious women's groups locally known as *Umanyano*¹⁶². Women render hospitality to each other, the needy and strangers in their communities (Section 4.8.2). In doing this, women reclaim their self-value, affirm their dignity and autonomy (Haddad 2010:132). They also find spiritual inspiration to resist systems that are oppressive in church and society. The sustainability of microfinance is, thus, crucial if African women are to sustain the virtue of hospitality, compassion and solidarity.

7.3.2 Saving Cycles as means of putting hope into action

The findings of this study (see Section 6.3.1.4) indicate that every savings and loan group has got its own saving cycle and the saving cycles range from 6 months to 1 year and they do not go beyond that. At the end of the saving cycle, they distribute the savings and interest accrued to each member and immediately start another saving cycle. At the end of the saving cycle, sharing the savings and interests accrued helps the women to have large amounts of money. The money helps them to buy their necessities, pay for the education of their children, boost their capital in small scale businesses and repay debts that they may have.

The respondents indicated that without breaking the saving cycle, the groups cannot be sustainable (see Section 6.3.1.5). Here, the members argued that the breaking of the saving cycle is a breather to them as they receive their savings and accrued interests at once. This assists them to settle their debts and fulfilling their intentions for saving because most of them save money to buy something they desire or meet pressing needs. On the question of continuity of savings without having a saving cycle, the members indicated that it was impossible for them. Although some members of the groups may opt to move out of the savings groups, the groups continue as new members join the groups (Section 6.3.1.5).

The findings show that breaking of the savings cycle is important to the members as continuing savings without breaking the cycle would mean more debts and not benefitting from their savings. Analysing the continuity of savings cycles in light of Gender and Development (GAD) approach is crucial. Women are able to pay for the education of their children including girl children. This helps to retain the girls in school as one of the challenges in education sector is the retaining of girls in school (See Section 2.5.1.1). Most girls drop out of school because of poverty, unfavourable conditions at school during menstruation, teenage pregnancies and a cultural preference to educate boys over girls. In cases where parents do not have enough money to pay school fees for their children, most parents prefer to pay for the education of their boy child to their girl child (see Section 2.5.1.1).

¹⁶² Haddad (2010:131-132) notes that in South Africa women's religious groups (*Manyano*) are spaces where oppressed women attempt to find ways to survive and "resist economic domination at the micro-economic level".

Retaining girls in school is beneficial in that it reduces fertility rate as girls get married later in life. Education of girls is also key to gender equality, empowerment, poverty alleviation and sustainable development (Kadzamira 2003; White 2007:13). Equally, the Sustainable Development Goal, 5 which is about gender equality, emphasises the importance of girls' education in sustainable development.

Moreover, continuity of microfinance group ensures continuity of improved livelihoods. Improved livelihoods resulting from food security as noted in Section 6.3.1.2, contributes to the increase in the well-being of families and children in general. Through peer support and networking among the women, they can work towards ending harmful cultural practices such as child marriages. Child marriages is one of the complex problems in Malawi that contributes to school dropout among girls (Section 2.5.2.1). Such practices perpetuate poverty and contribute to maternal mortality as young girls may die during childbirth because they are not physically mature. Women groups such as savings and loan groups can, therefore, work towards preventing and ending child marriages in the communities.

In analysing continuity of savings cycles in the light of African women theologies, it is important to note that African women theologies start with women's experiences in theologising and promote the flourishing of life in all aspects. From the perspective of African women theologies, the continuity of savings cycles is anchored in hope. Continuity of cycles can be understood as rituals that are done by women in their own context and, at the end of savings cycles, there are celebrations. The celebrations are similar to harvest time, a time of joy to get what they were working hard to harvest. Similarly, there are several rituals in a person's life that are celebrated in the African context, namely the birth of a child, initiation ceremony, engagement (*Chinkhoswe*) and weddings. Celebrations may include a beginning of new things such as starting a new farm, a new business, a journey and a building (Oduyoye 2004b:79; Kanyoro 2001:16). The other cycle celebrated in the African context is the agriculture cycle celebrated during harvest. Thus, continuity is a sign of life and hope that ought to be promoted. In addition, there are also religious rituals that are celebrated in the church like baptism and confirmation of new members, weddings, installation of new guild members, Holy Communion and construction of a new church.

According to African women theologies, it is hope that inspires women to persist in whatever they are doing (Oduyoye 2001:116). Resilience, faith and hope inspired women in Africa to persist when HIV and AIDS was at its peak (Dube 2003:90). Women persisted in caring for the sick and in the face of death. The Circle responded to the challenge of HIV and AIDS through their publications as noted in Section 3.5.1 as African women theologians recognised that women in Africa were the most affected as the care givers (Phiri 2003:15). The same is true as the world is facing the global pandemic

of Covid-19. Women are the most affected as the Covid-19 pandemic cuts across race, religion, and ethnicity. Women are affected socially, economically, emotionally and physically by the Covid-19 Pandemic¹⁶³ as it claims the lives of loved ones. Such Savings and Loans groups could, perhaps, be identified as grassroots women putting hope into action.

7.4 How Savings and Loan Groups Impacts the Livelihoods of Women

In this section, an in-depth analysis of socio-economic empowerment and its impact in the lives of women is done. The section is divided into 4 sub-sections, namely (1) women resisting economic injustice through microfinance, (2) Gender-based violence is mitigated through socio-economic empowerment, (3) Grassroots women are empowered to create food security, and (4) Limitations of savings and loan groups.

7.4.1 Women resist economic injustice through microfinance

In chapter 2, it was argued that the socio-economic empowerment of women is crucial in economic justice strategies and poverty alleviation for sustainable development. Women play an important role in the socio-economic development of Malawi, especially in the agriculture sector, which is the backbone of economy although their contribution sometimes goes unnoticed (see Section 2.5.1.3). As indicated in Section 2.5.1.3, women are the main labour force in agriculture comprising 94 per cent of the labour force in the sector. Women are, however, disadvantaged by patriarchy and hierarchy in power relations between men and women putting them in subordinate and vulnerable positions in society (see Section 2.2). The subordinate positions result in women being powerless and voiceless in issues pertaining to socio-economic development. As indicated in Section 2.5.1, in Malawi, gender inequality impedes women's participation in development work that can lead to economic growth. It also limits their access to education, health care services and socio-economic participation. Although women are the main labour force in the agriculture sector, most women are landless while even those who have land have difficulties accessing credit for farm inputs (Mbilizi 2013:148-149; White 2007:6). Similarly, as noted in Section 1.2, it is hard for rural women to access financial services in commercial banks as commercial banks presume rural women as would-be defaulters if they are given loans (Cheston & Kuhn 2002:4).

African women theologians, as noted in Section 3.9, are concerned with the struggle of women that result from economic injustice. Although the context of poverty and oppression resulting from the

¹⁶³ African Women Theologians from the Circle have timely responded to the challenge of Covid-19 through research and writing. A book recently published entitled *A Time Like No Other: Covid-19 in Women's Voices*. The book is compiled and edited by Nontando Hadebe, Daniella Gennrich, Susan Rakoczy and Nobesuthu Tom. The book is the Circle's response to Covid-19 challenges.

unfair global trade and economic system is the same for both men and women, the socio-economic realities of women's experiences are different from that of men (Peacore 2008:321; Oduyoye 1994:167). It is this reality that urges African women theologians to work towards empowering women socio-economically (Mwaura 2015:90). As noted in Section 3.9, African women theologians do not specifically mention microfinance as a strategy of socio-economic empowerment, but they mention the importance of empowering women socio-economically. At the local level, some African women theologians proactively engage in advocacy and lobbying the authorities to enhance projects that empower women and improve their livelihoods (Mwaura 2015:95). Equally, transnational feminism struggles for economic justice for all women both in Global North and Global South even as it recognised that the struggle of women in the North and in the South are not the same. In this regard, transnational feminism speaks against exploitation of women that results from globalisation and economic policies that make women to be poorer than men (Cf. Section 3.8).

The findings from the FGDs and interviews indicate that through savings and loan groups, women are empowered socio-economically and they resist economic injustice. Their involvement in savings and loan groups helps them to have self-confidence, self-esteem and financial independence. Saving from their own resources gives them access to loans at a low interest rate. This helps in the alleviation of the problems they have such as capital to start business, buying farm inputs such as fertilizer and seeds, educating their children and meeting other household needs. It has been shown that women are resisting the cultural belief that men are the sole breadwinners for their families by contributing to the household income (see Section 6.3.1.2). Such households now have other streams of income because women are using their income to buy farm inputs, which assists to increase farm production. With increased farm production, their homes are food secure and food security is important as it improves the livelihoods of women and children (see Section 2.5.2.3). When families are food secure, they have time to do socio-economic activities rather than worrying where they will get their next meal.

Although men are the main breadwinners in most households, there are some households where men are irresponsible and drunkards (Section 6.3.1.2). Such men fail to take care of their families and the responsibility of caring for family falls on their wives and usually wives struggle to find the daily needs of their families (Section 6.3.1.2). When women join the savings and loan groups, however, they become self-reliant and they take care of their families. Similarly, women whose husbands are responsible, when they are involved in savings and loan group, they contribute to the household income. Women, therefore, no longer depend on their husbands to provide all the necessities of their homes and, in so doing, they are moving away from extreme poverty.

Through savings and loan groups, women acquire entrepreneurship skills and are able to run small-scale businesses. One of the strategies for socio-economic empowerment by the government of Malawi and other stakeholders is the provision of credit for small and medium enterprises (SMEs) (see Section 2.6.1). Credit from external sources, however, does not assist in terms of ownership and the interest rate for the credit is decided by the providers. But when women save from their resources, there is ownership of savings and credit they get and, as a group, they decide and agree on the interest rate on loans they get (Section 6.3.1.2). The findings of the research point out that loans that women get from their savings and loan groups boost their capital for small scale businesses. If one's business is doing fine, the profits from the business may be used to buy more shares from microfinance groups. Equally, increasing their business capital is crucial if the business are to flourish.

With regards to the social aspect, women in savings and loan groups work in solidarity to support and empower each other. Through their solidarity, women are resisting the oppressive cultural belief that women have no voice. Through their weekly meetings, their presence is felt in the community, and this speaks loudly to the communities. As noted in Section 3.7, African Women Theologies acknowledge that when women work together in solidarity through social support networks, such social networks are the source of spiritual inspiration and social capital. The savings and loan groups act as social support networks and safe spaces for the women as they work in solidarity.

Also, women resist the dehumanising and oppressive beliefs and practices that are present in their communities through their networks. Equally, secular or religious groups are a source of survival for the women, hence, the component of welfare orientation in the savings and loan groups equip the women to address the belief that women do not help each other and that women pull other women down instead of supporting them. In addition, through savings and loan forums, women can resist a harmful cultural practice such as widow cleansing, because in their gatherings, they can be discussing the evils of such practices.

Furthermore, women's experiences, as African Women Theologies note (see Section 3.7), are the point of departure for the change that women want to see in the church and community. The experiences of women in savings and loan groups have helped and encouraged them to work together in solidarity despite their differences in levels of education, marital status and religious beliefs. The savings and loan groups usually have a separate welfare fund and through the fund, they support each other in times of need such as sickness or death and in times of celebrating birth of a child, engagements and weddings. In addition, they teach each other skills such as cooking, home management and how to teach their children to be well-behaved (see Section 6.3.2.1). Similarly, women groups in churches are the source of spiritual inspiration as women work together in solidarity to meet the needs of others while empowering each other morally and socially (Haddad 2010:129-

130). Women, when faced with situations of life and death, find solace and consolation through prayers and Bible studies in their religious groups (Haddad 2010:130).

7.4.2 Gender-Based Violence is mitigated through socio-economic empowerment

As noted in Section 2.5.2.6, gender-based violence (GBV) is a social evil that is rampant in most societies, which hinders socio-economic development and poverty alleviation strategies. Although it affects both women and men, it is mostly women who are victims because of the imbalanced power relations between the genders (Moffett 2006:132). In many parts of Africa, a culture of violence is considered as normal and GBV is perpetuated by culture, patriarchy and Christianity (Maluleke & Nadar 2002:7). The culture of violence prevents women from making use of such life-giving measures such as micro-financing. In this regard, the researcher was interested in finding out if women who are involved in microfinance are prone to GBV since their financial status improves (see Section 6.3.1.5).

The findings indicate that women's involvement in savings and loan groups is assisting in minimising incidents of GBV¹⁶⁴ at household and community levels. Women, who have no financial power, are usually abused by their spouses as they depend on their husbands to provide all the necessities of their homes. Insufficient income in poor households leads to disputes that may end up in physical violence. Sometimes they face emotional and economic abuse. Women who participate in microfinance groups are, however, somehow financially independent leading to their involvement in decision-making at household level (cf. Section 6.3.1.2).

In light of Gender and Development (GAD) approach, GAD acknowledges that GBV is a hindrance to sustainable development as it contributes to premature death and disability in women. The death of a woman is a big loss to the family and community as her children depend on her. GAD acknowledges that patriarchal systems oppress women by excluding them from decision-making processes (cf. Section 2.3). The GAD approach, however, acknowledges that women cannot work in isolation but rather should work in partnership with men. Through mutual partnerships, the oppressive structures could be reformed" (le Roux et al. 2017:37). Here, GAD focuses on empowering women and emphasises the point that women should know their legal rights and to deconstruct the power structures that perpetuates oppression and all forms of violence against women. The savings and loan

¹⁶⁴ It is important to note that gender-based violence is experienced by women of all races and classes and that it affects all genders. While women with money who are going through based violence have options to be independent, it is a difficult decision to make for women with no or less money.

groups are, therefore, fulfilling what the GAD approach requires, that is, empowering women and liberating them from violence and discrimination on the basis of their gender (see Section 2.3).

In the same way, African Women Theologies are concerned with the suffering and oppression of women that result from economic injustice (Peacore 2008:321) (See Section 3.9). African Women Theologies denounce injustice, and they work towards finding practical ways of dealing with injustice as they are committed to grassroots activism (Peacore 2008:321; Phiri & Nadar 2006:6). In this regard, Kanyoro (2021:11-12) argues that the Circle will never be satisfied until it sees that “men and women work together and embrace gender equality and reject GBV, discrimination and oppression of women. We will not be satisfied until we have seen all rights of women protected in every place”. The Circle continues to work for the cause of justice in all spheres and see to it that women are respected as human beings.

Globalisation, as noted in Section 3.7, contributes to the economic struggles that women go through as the result of economic injustice. As such, globalisation has a gendered face that leaves women more impoverished than men and increases inequality and exclusion between the rich and the poor (Mwaura 2012:261; Dube 2012:387). The effects of globalisation include labour migrations and disruption of family as men move to urban areas looking employment and leaving their wives and children in the village struggling to make ends meet (Mwaura 2012:261; Dube 2012:387). African women theologians strive to engage in the creation of knowledge based on women’s experiences and acknowledge that some of the challenges women face are forms of violence and abuse. In addition, African women theologies encourage women’s resilience and perseverance while building on such strengths in order to resist the dehumanising economic policies that come with globalisation (Amoah 2012:248).

African women theologies (see Section 3.6.2) acknowledge that culture has both positive and negative aspects. The positive aspect of culture is that it is a source of inspiration, of faith and spirituality for women while the negative aspect is where culture is a source of oppression and dehumanisation and does not respect the dignity of women (Kanyoro 2002:9; Oduyoye 2001:28). African women theologies resist oppressive aspects of culture. African women theologies critique cultural beliefs and practices that perpetuate gender-based violence¹⁶⁵. In this regard, African women theologians, in their writings, have dealt with issues of violence against women and girl child in the context of HIV/AIDS as well as patriarchy and masculinity (NyaGondwe-Fiedler 2017:172). Similarly, GBV is perpetuated

¹⁶⁵ African women theologians have written several articles dealing with the issue of sexual violence and gender-based violence. Some of the articles are *Why does God allow our husband to hurt us? Overcoming violence against women* Isabel A. Phiri (2002) and *From the womb into a hostile world: Christian ethics and sexual abuse against children in South Africa* Puleng LenkaBula (2002).

by what Maluleke & Nadar (2002:7) describe as ‘unholy trinity’ of culture, patriarchy and Christianity. This is reinforced by a culture of silence where women suffer quietly because abuse and violence are regarded as a norm both by culture and Christianity (Maluleke et al. 2002:15). In most cases, wrong Bible interpretation and other Christian teachings are used to justify violence and abuse (Maluleke et al. 2002:15). In addition, GBV is used as an instrument of patriarchal domination in an attempt to keep women in their submissive positions (Moffet 2006:135-136). Maluleke et al. (2002:16), however, argue that to combat gender-based violence, the oppressive texts and teachings should be deconstructed.

The findings of this study indicate that at the grassroots level, women are working together to resist the injustices they suffer because of their socio-economic status. In this regard, the findings show that when women are empowered socio-economically, they become financially independent, make substantial financial contributions to their homes and are respected by their spouses. The savings and loan groups have rules that help avoid conflicts among couples. When one wants to join the group or to get a loan from the group, she has to inform her spouse (see Section 6.3.1.5). In other words, this helps to cement the couples’ relationships as there is mutual respect among them. Husbands are seeing the fruits of microfinance groups and some have a keen interest in whatever is happening with their wives’ groups.

It is clear that the savings and loan groups have positively impacted the lives of women through empowerment and transformation that happens when they start saving from their own resources. The transformation that takes place includes improved livelihoods as they are food secure because they have access to farm inputs from the loans they get. There are transformations in the communities where there are more savings and loan groups that even those women who are divorced or widowed are able to stand on their own. The experiences of women who are widows are painful as most of them experience double loss, that is, loss of spouse and property that they acquired in marriage (see Section 3.6.2). This results in increased poverty which involves challenges of caring for their children alone. When widows join the microfinance groups, however, they are empowered, and have a new beginning. The findings show, that through socio-economic empowerment, the social status of women both married and widows changes for the better. At the same time, issues of gender-based violence are minimised in most households.

7.4.3 Grassroots Women are empowered to create food security

Poverty alleviation is one of the strategies that enhances sustainable development, but one which can only be alleviated or eradicated when the root causes of poverty are understood (Myers 2011:40) (see Section 2.2). As noted in Section 2.2, some of the factors that lead to poverty include economic

injustice and gender inequality. Gender inequality results in women often having no land and not owning any property. Another factor that renders women poorer than men is GBV as alluded to in the previous section. It has already been shown that gender-based violence reduces productivity and hinders efforts to end gender inequality (see Section 7.4.2 and Section 2.5.1.6). Besides issues of poverty, the earlier development approaches discriminated against women by regarding them as passive recipients and not participants and agents of development. The Gender and Development (GAD) approach, however, made a paradigm shift from regarding women as passive recipients of development to regarding them as agents of development. The GAD approach facilitates women's emancipation and releases them from subordination positions (Mbilizi 2013:150). It, furthermore, encourages the networking of women and takes a holistic approach as it looks at social, economic, and political life that shapes the life of a particular society (see Section 3.2). The GAD approach, thus, encourages women and men to work in partnership, promotes gender equality and economic empowerment of women to enhance sustainable development. Microfinance is one of the tools of empowering women socio-economically.

As noted in Section 2.6.1, microfinance is known to assist in poverty alleviation as those who are involved in microfinance groups move from extreme poverty. Moreover, food security and livelihood security are enhanced through involvement in microfinance (see Section 6.3.1.2). Families and communities have food security because they are able to purchase farm inputs they need during the growing seasons through their savings or loans they get from their microfinance groups. Consequently, communities and families that are food secure have time to do income generating activities that assist them to meet other needs of their homes. Microfinance helps to alleviate extreme poverty since food security is the basic step to poverty alleviation. Additionally, micro-enterprises practices being done on the grassroots speak back to the hegemonies of global power. Through the savings and loan groups, women resist the oppressive policies that make them poorer than men.

African women theologians acknowledge that globalisation and neo-colonial economic structures have increased poverty in Africa and have negatively impacted the life of women and children (cf. Section 3.5). Through microfinance, women are resisting gender and economic injustices present at different levels in our societies that are perpetuated by economic globalisation. The women at grassroots level are able to identify with what is life-giving and life-enhancing in their relationships. This is similar to what African women theologians promote – systems and structures that enhance the flourishing of lives in the communities. African women theologies would, therefore, support any strategy that empowers women to have a voice and to move from extreme poverty such as savings and loan groups.

In the same vein, transnational feminism acknowledges that economic globalisation affects women across the globe and that it discriminates against women. As such, transnational feminism works towards the liberation of women from economic exploitation caused by economic globalisation. Like African Women theologies, transnational feminism would also promote the savings and loan initiatives as they empower women and assist in poverty alleviation as women become financially independent.

7.4.4 Limitations of Savings and Loans groups.

Although in Section 2.6.1 it is indicated that microfinance groups have assisted to boost income generation activities and unlock the economic potential of communities, most of members involved do not think beyond their immediate challenges. The findings show that members of microfinance do not think of wealth creation and future investments that can assist to eradicate poverty in the long run. For them, what is important is food security and the education of their children. Despite achieving their purpose of providing financial services to the less privileged and alleviating extreme poverty, it would be better if the women in savings and loan groups would think of wealth creation. They should be thinking of future investments not just their immediate needs. Even so, the microfinance model of savings and loan has helped to empower women socio-economically to meet their daily basic human needs and to alleviate extreme poverty.

7.5 The Church's role in micro financing

Having completed an in-depth analysis of microfinance and how it empowers women socio-economically, I now turn to an in-depth analysis of the role of the church in microfinance. As aforementioned in Section 1.13.2, the church is an influential institution that exists in most communities in Malawi. The Church's mandate is to preach the gospel holistically as it partners with the government in socio-economic development of the country (see Section 4.8). According to Modise (2018:2), the church is one of the inter-societal components that provide society with guidelines in structuring of the politics and economy. To do this, the church is guided by the gospel and its principles of Christ's love and care. In promoting the well-being of the communities it is serving, therefore, the church ought to engage in political, social, economic and judicial issues in its context. If the church stays away from such issues, Modise (2018:2) argues that it creates "a crisis of faith and the content of the gospel is at risk". As such, the church should fight against social and economic injustice prevalent in the social and political structures and systems (August 2010:19). Here, the uplifting of the lives of the poor and the marginalised in society should be a priority in the programmes of the church.

It is also the case that the church may sometimes fail to live up to its standards of promoting justice in all spheres. For example, women are oppressed not only in the society but even in the church. Women are neglected in decision-making processes and are often denied their rightful place in the church and in society. Some churches, up to now, do not recognise the spiritual gifts of women and only ordain men as ministers of word and sacrament, elders, and deacons¹⁶⁶. Instead of promoting the justice and equality it preaches, the church oppresses women by its failure to empower them to use their God-given gifts in different aspects of life and in the work of the church. Yet, the church promotes the liberation of the marginalised and speaks against injustice in society (Phiri 2004:21). While the church often speaks against injustice that is outside its parameters, within the church, there is discrimination against women. African women theologians, thus, critique the church by pointing out the injustice of not recognising women as an integral part of its being (Maponda 2016:4; Oduyoye 2001:84). In this regard, Maponda (2016:4) argues that African women theologies should have a capacity to deal with “issues of people, of communities, of injustice, of inequality, of stigmatisation and of atrocities seen in churches and societies”.

As noted in the findings of this study, a microfinance model of savings and loan helps in empowering rural women. The church should, therefore, find ways to promote it. In Sections 6.3.2.2 and 6.3.3.2, both ministers in local congregations and church leaders point out the importance of microfinance in socio-economic development and the importance of encouraging women to be involved in microfinance groups. The findings of this study show that the church can promote microfinance through having church programmes that promote microfinance, teaching on issues of finances and encouraging members to be involved in microfinance.

7.5.1 Church Programmes on microfinance

Some local denominations and the ecumenical church in Malawi provide essential services such as health care, education, relief and development services (see Section 4.6). In addition, the mainline churches work together through the ecumenical body – MCC and ECM to provide education and health care services (Amanze 1999:226; Tengtenga 2010:27; Phiri et al. 2016:638). Apart from the health care and educational services, MCC is also working on the implementation of a Food Security Project (see Section 6.3.3.3), working with its member churches. Nonetheless, the Church of Central Africa Presbyterian (CCAP), Synod of Livingstonia, a member of the MCC also provides education and health care services. The Synod of Livingstonia also implements developmental projects such as

¹⁶⁶ For example, the Church of Central Africa Presbyterian (CCAP) has five Synods and it is only 3 Synods out of the five that ordain women as ministers, elders and deacons. The three Synods are Blantyre, Livingstonia and Zambia. While the other 2 Synods – Nkhoma and Harare they do not ordain women as ministers and now only few congregations in Nkhoma Synod ordain women as elders and deacons.

water and sanitation and sustainable agriculture projects through its Development department (see Section 4.7.1).

From the findings of this study, both the ministers in local congregations and church leaders at the Synod level and MCC acknowledge that microfinance is a powerful tool for socio-economic empowerment. In the interviews, however, they do not mention microfinance as one of the poverty alleviation strategies and rather mention Income Generating Activities (IGAs). Perhaps they fail to mention microfinance as a strategy of poverty alleviation because it is often women who lead in these initiatives¹⁶⁷. Nonetheless, the women in the FGDs indicate that the loans they get from the savings and loan groups are at times used as capital for small-scale businesses or other income-generating activities.

7.5.2 Teaching on issues of finances

The other role of the church in the promotion of microfinance can be teaching its members on issues of finances. Training and capacity building is one of the important ways the church is fulfilling its mission (See Section 4.7.2). Through teaching, the church empowers the communities it serves and, indeed, the findings of this study show that the churches should be imparting knowledge on issues of finances and economic justice to their members and the communities around them. There is, therefore, need for a mind-set change on how people view issues of finances (cf. Section 6.3.3.3). The church should also acknowledge that women's experiences of socio-economic realities are different from those of men (See Section 3.7). Equally, the church should acknowledge women's agency in socio-economic empowerment as women on the ground are already initiating microfinance groups. What is lacking in the self-initiated groups is training and capacity building on how they can conduct their day-to-day roles in savings and loan groups.

Additionally, the local churches should be teaching women how they can manage the savings and loan initiatives and how they can be self-reliant through their participation in savings and loan groups. The findings from the interviews (cf. Section 6.3.3.4) show that the church's role is to teach its members. For instance, the church leaders explained that on issues of finances, sometimes the church has a belief that issues of money cannot be discussed in the church. As such, discussing about money in church is regarded as unspiritual. This kind of mindset moves people away from the reality and cannot improve people's mind and how they can participate in economic issues in their country. So, when people do not talk about money in church, all that people hear about money is what they hear outside,

¹⁶⁷ As a researcher, I was expecting the church leaders to mention microfinance as one of the strategies of poverty alleviation as they already alluded to that in one of the questions. However, it seems the microfinance initiatives cannot be a poverty alleviation strategy because they initiatives are done mostly by women.

then it becomes problematic. Jesus himself taught about money and stewardship¹⁶⁸. He talks about how people can do business with what they have and the church should emulate his example by taking a leading role in making sure that people are helped to move out of extreme poverty. The church can lead people to improve from where they are to where they want to be.

In the same manner, respondents from the FGDs noted that the church can help in teaching the microfinance groups so that they can be doing things in line with Christian values. This can help the women to do well in a holistic manner, that is, address the spiritual as well as socio-economic. If the church could be teaching and encouraging women, then they would be active in entrepreneurship. Moreover, the teaching of the church is about love among the believers – that people should love each other. When there is love among members of the groups, members will be faithful to pay back the loans they get. If there is no love, it will be difficult to pay back the loan and this may lead to disunity among the members.

It needs not be overemphasised that teaching is one of the most important roles for the church to its members. We see this clearly illustrated in the life and work of Jesus Christ. He taught through parables – trying to relate spiritual things with the daily lives of the people. The Christology of African women theologians describes Jesus Christ as the great teacher - a teacher who affirms the full humanity of women (Oduyoye 2001:63). In this regard, Nasimuyi (1990:62) finds that “today Jesus would have insisted on women being also theological teachers, catechists, biblical interpreters, counsellors ... called to the initial inclusive, holistic and mutual relationship between women and men”. African women theologians believe that it is important to empower women through teaching so that they can also, in turn, teach others. The church ought to emulate the example of Christ by teaching and building the capacities of the women in the church on issues of socio-economic empowerment. Consequently, the church can assist the microfinance groups by teaching the word of God and this will help the groups to be running smoothly.

7.5.3 Encouragement

The results from both the FGDs and interviews show that one of the ways that the church can promote micro-financing is through encouraging women to be involved in savings and loan groups. The poor are marginalised (August 2010:18) (see Section 1.3), thus, find it difficult to participate in development activities in their communities because they spend a large proportion of their time fending for their basic needs (August 2010:23). Myers (1999:58) points out that the poor, nevertheless, have God-given gifts which they can utilise if they are encouraged and empowered. The

¹⁶⁸ For example in Matthew 25:14-30 – Parable of talents.

success of the savings and loans group are such an example of the use of God given gifts. The church should, therefore, encourage its members and communities to be involved in savings and loan groups. In the savings and loan model of microfinance, members do not need external help as they save their own monies. From the little they have, they can save and be able to move out of extreme poverty.

Encouragement should be to both members who are already involved in savings and loan groups and potential members, those who are yet to join microfinance groups. Those who are already members need encouragement to continue in the groups and to be faithful members while those who are not yet members of microfinance groups should be encouraged to form such groups. The encouragement that the church can give can help to empower members.

African women theologies as a feminist theology of liberation seeks to promote anything that liberates women from oppression and taboos that restrict women from participating in decision-making in their communities (Phiri 2004:156; Oduyoye 2001:55). Encouragement that promotes women's solidarity and socio-economic empowerment of women is what African women theologians look for in any community, as they are concerned with the liberation of women from patriarchy, poverty, economic structures that are oppressive and dehumanise the dignity of women (see Section 3.6.2). In this regard, for most women in Africa, it is in the church where they find encouragement, strength, spiritual inspiration and source for survival (Haddad 2010:130; Kanyoro 2002:73). Through Christian women organisations, women work together in solidarity and through these religious networks, women take control of their lives as they "attempt to alleviate the lived reality of poverty" (Haddad 2010:130). Haddad (2010:130) argues that "faith is an integral part of women's lives [that] must be acknowledged as a community resource". In this regard, if the church can play the role of encouraging women to be involved in savings and loan groups, the church can be a catalyst of liberation and empowerment of women on all levels, including socio-economic aspects.

7.5.4 Advocating for Economic Justice

Another crucial role the church can play in pursuit of economic justice is that of lobbying the government and other stakeholders for economic justice (Section 6.3.3.4). Economic justice is essential in the socio-economic empowerment of women, poverty alleviation and wealth creation. As noted in Section 1.4, the theological argument for economic justice is the fact that the earth is the LORD's and the fullness thereof. It is the denial of inequality, injustice, and exclusion of people as all people are essential and equal in the kingdom of God. The church cannot, therefore, be silent when there is unequal treatment of people based on their social status or their gender (Moyo 2015:188). The church can also not afford to remain silent when there is unfair trade – when the poor farmers are being denied fair prices for their farm produce. The church cannot afford to be silent when

economic policies are favouring a few elite, and when the rich are growing richer and the poor are growing poorer (cf. Section 3.9). When women are being exploited by globalisation and are expected to remain silent, the church has to be the voice of the voiceless and of those in the margins of society.

As noted in Section 3.9, globalisation continues to instigate economic injustice and its impact on the environment hinders socio-economic development (Dube 2012:389). It is women and children who suffer most from the results of globalisation which include unemployment, labour migration – where men migrate to urban areas to seek employment leaving their wives and children in the villages, and unfair international trade.

In this regard, the church should advocate for economic justice by advocating for fair trade and equal opportunities for all people. Here, the church should lobby the government for economic justice by pushing for the necessary legislation and being involved in the formulation of the national budget. In the interviews, one church leader emphasized that “the church can ... engage the government as well because mostly when you look at how the economy of the country runs, it disadvantages the people in rural areas, it disadvantages women”. So when the country is formulating its budget, for example, the church should be involved.

7.6 Conclusion

This study acknowledges that microfinance is a tool of socio-economic empowerment as it has recorded success stories of empowerment of women. Microfinance empowers rural women, transforms and improves their livelihoods as well as help reduce extreme poverty among those who are members of the microfinance groups.

Socially, microfinance groups provide social capital and safety nets for rural women. Through the groups, women express their solidarity by encouraging and empowering each other spiritually and resisting oppression. African Women Theologies, as communal theologies, emphasise the interconnection and interrelationships just like women work together in savings and loan groups stay connected. The working together in solidarity empowers women and together they fight against injustices, oppression and dehumanising patriarchal systems and structures present in African cultures. Women in saving and loan groups put aside their differences as they know together, they can stand but divided they will fall.

Furthermore, women are involved in decision making at the household level and have freedom of movement as they gather weekly in their groups. The power relations between husbands and wives change for the better and this helps to reduce incidents of GBV among the families of those involved in microfinance. Women who are empowered socio-economically become independent financially

and are respected by their spouses. They make substantial financial contributions to their homes and no longer depend on their husbands to buy all household necessities.

Economically, women have access and control over cash, assets and income. They can have savings and have access to loans at a minimal interest rate. They are also able to do different income-generating activities like small-scale businesses, buy farm inputs such as seeds and fertilizer for their garden and pay for the education of their children. In addition, African women theologies as “justice-seeking theologies” advocate for gender and economic justices by critiquing economic globalisation that leaves women poorer than men. Microfinance is, thus, a tool that can be used to fight against economic oppression and liberate women from such oppression.

The focus of the women in the microfinance groups is to meet their immediate needs. The point of argument in this thesis is that although microfinance has helped improve the livelihoods of those involved, this only meets their immediate needs such as paying school fees and purchase of farm inputs. Usually, most members do not have plans for wealth creation that would help to eradicate poverty in the long term. This is why their saving cycles are between 6 to 12 months. They do not save to have investments for the future where they will no longer depend on the savings for 6 to 12 months.

Furthermore, the theological basis for microfinance is the conviction that human beings are body, spirit and soul, and that the ministry of the church is holistic. Socio-economic empowerment is, thus, as essential as the preaching of the gospel. Equally, the financial base of most churches is the contributions of their members. When the members are financially stable, it also helps in church growth both numerically and spiritually. The church, being an influential institution, is in a better position to address issues of socio-economic empowerment and economic justice. The church can help to empower its members socio-economically by encouraging them to be involved in microfinance groups. Socio-economic empowerment and economic justice are crucial in poverty alleviation. There is, therefore, a need for the church to advocate for economic justice and lobby the government for fairness in all sectors including fair trade.

CHAPTER 8

SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

8.1 Introduction

This final chapter provides a conclusion to the study as it presents a summative review of the steps taken to answer the research question and to fulfil the objectives of the study. The study was guided by the research question: *In what ways could the church promote a holistic and sustainable intervention to a micro-saving model of microfinance in order to empower women socio-economically and alleviate poverty in Northern Malawi?* The steps are explained briefly with some accompanying reflection. This is followed by a summary of the findings from the thesis study in the three focal areas, namely (i) how microfinance has assisted in empowering rural women socio-economically, (ii) the continuity and sustainability of the microfinance model of savings and loans, and (iii) the role of the church in the promotion of microfinance and economic justice. This is followed by a general conclusion and recommendations based on the findings and chiefly addressed to the CCAP, Synod of Livingstonia and the MCC. The chapter also makes suggestions on areas of future research that could extend this study.

8.2 Review of the study

Chapter 1 provides the general introduction to this study. The purpose of the study was to investigate the viability and modus operandi of microfinance as a tool that could be used to enhance the socio-economic empowerment of rural women in Northern Malawi as a holistic and sustainable approach. The study is positioned within Practical Theology as a theology of praxis that can address the socio-economic challenges that people face on daily basis. Secondly, it was positioned within the interdisciplinary field of Theology and Development. Additionally, the study makes reference to African Women Theologies as feminist theologies that seek the liberation of all people from discrimination, oppression and all forms of injustices.

After outlining the research question and aim and objectives of the study, Chapter 2 provided the definitions of poverty and the reasons for the feminisation of poverty. Furthermore, it described the development of the Gender and Development (GAD) approach within the Malawian context. It also described the socio-economic status of women in Malawi in terms of education, health, agriculture, politics, the environment and GBV. It further explored the development of microfinance and how

economic injustice and gender inequality affect the lives of women in the country. This was essential as it provided a literature review of the socio-economic status of women in Malawi in general.

Chapter 3 provided the theoretical framework for the study. It begins by explaining the development discourses and approaches that focused on women, namely Women in Development (WID), Women and Development (WAD) and later the Gender and Development (GAD) approach. The GAD approach was employed as a developmental approach that is inclusive and stimulates the socio-economic empowerment of women. The chapter also explored how religion is intertwined with gender and development and how it relates to issues of gender inequality because religion is an integral part of life in Africa. It further discussed economic globalisation and its effect on the lives of women in the Global South and transnational feminism as a movement that connects women in the Global South and North. Central to this chapter is the discussion of the Circle of Concerned African Women Theologians from which African women theologies have developed. In the chapter, the perspectives of African Women theologies on globalisation and women's socio-economic empowerment issues are highlighted. This is done in an attempt to further the connection between theology and the experiences of women in the Global South in terms poverty and socio-economic empowerment. Finally, African women theologies as liberative feminist theologies were engaged in conversation with transnational feminism and as they both take an interdisciplinary and intersectional approach to issues that affect women socially and economically.

Chapter 4 of this study discusses the faith-based and ecumenical initiatives on socio-economic empowerment of women and how they enhance faith motivated praxis. The rationale for discussing the faith-based and ecumenical initiatives is to establish the role played by the ecumenical movement in socio-economic empowerment of women. In this regard, Chapter 4 discussed the ecumenical initiatives that have taken place with regard to socio-economic empowerment starting with the global ecumenical movement, then moving the focus to the Africa regional ecumenical movement, and lastly, focusing on the national ecumenical movement in Malawi. This discussion includes the importance of the ecumenical initiatives on the socio-economic empowerment in the church. Furthermore, it looked at the initiatives undertaken by the CCAP, Synod of Livingstonia itself, as this study is done within the Synod of Livingstonia.

For objective 5, the study employed a qualitative research design and methodological approach in order to determine the success of current microfinance initiatives in selected communities. This objective seeks to analyse how microfinance initiatives have assisted in poverty alleviation. The research design and methodology are discussed thoroughly in the fifth chapter. The empirical study was done in Rumphi and Mzimba districts in Northern Malawi and two Presbyteries of the CCAP Synod of Livingstonia. The two areas of study were selected through purposive sampling as they have

existing microfinance groups. FGDs and semi-structured interviews were deemed as appropriate research methods for data collection. FGDs were done with savings and loan groups in Bolero, Rumphu and Bwengu in Mzimba. Six ministers in local congregations in Henga and Nyika Presbyteries, four church leaders at Synod level and MCC were interviewed. The data was transcribed, translated then later coded and analysed using a computer software Atlas.ti. The first five chapters of this thesis, thus, formed the foundation of the current chapter as they provided the basis for the interpretation of the data collected.

The sixth chapter presented the key findings of the study while the seventh chapter provided an in-depth analysis of the data collected in light of chapters 2 and 3. Chapter 6 is divided into three sections, (a) findings from the FGDs, (b) semi-structured interviews with ministers of local congregations in Henga and Nyika Presbyteries of Livingstonia Synod, and (c) semi-structured interviews with church leaders at the Synod level and the MCC. The findings are also presented in the three sections. Chapter 7 presents a second-level analysis of the key findings of chapter 6 and discusses them in light of the Gender and Development (GAD) approach as well as African Women Theologies and globalisation. After reviewing the process of the study, I now turn to the summary of the findings with specific reference to these chapters so as to build a foundation for the recommendations of this study, which will follow.

8.3 Summary of key findings

Chapters 6 and 7 described how women benefit from being involved in savings and loan groups and the empowerment and transformation that takes place in the lives of the women who are involved in microfinance. It examines the importance of encouraging and empowering women socio-economically by the church. Also highlighted is the important role microfinance plays in achieving gender justice and economic justice. The summative findings of the study are presented here below.

8.3.1 Microfinance is beneficial to families and communities

The findings show that there are social and economic benefits that families and communities gain when women are involved in savings and loan groups (see Section 6.3.1.2). The benefits of microfinance from the findings include the flourishing of livelihoods and alleviation of poverty through access to loans; savings and interests on the savings; and enhanced food security as families are able to afford farm inputs such as fertilizer for their fields. Through microfinance, women engage in small-scale businesses and acquire entrepreneurial skills as they become self-reliant. In addition, microfinance groups act as socialisation forums for rural women as they work in solidarity and

empower each other. Minimising incidents of GBV at the household level is another important benefit of microfinance. These benefits are highlighted below.

8.3.1.1 Flourishing livelihoods and alleviation of poverty:

The findings indicate that one of the benefits of microfinance initiatives is the flourishing of livelihoods of families and communities and alleviation of extreme poverty. Through the savings and interests that women get at the end of the saving cycle, women contribute to the household income. Among the *Tumbukas* in Northern Malawi, the role of a woman is predominantly that of a mother and wife. This is similar to what Moser (1993:28) describes as the triple role of women, namely reproduction, production and community work (cf. Section 3.2). This forces women to become economically dependent on their husbands. With the microfinance initiatives, this narrative changes as women are able to assist their husbands in purchasing farm inputs during the growing season. This improves food security because of the use of fertilizer, seeds and, occasionally, pesticides, which lead to higher yields. As a result, families have enough food along with opportunity to sell the surplus grain or grow other cash crops. Their livelihoods and standard of living improve significantly as they are able to buy other essential items and assets for their households. In fulfilling the Sustainable Development Goal (SDG) 5, which is “to achieve gender equality and empower all women and girls”¹⁶⁹ as noted in Section 1.2, the savings and loan group are promoting the empowerment of women and girls. Girls are empowered through education as the women work hard to ensure that their girls receive an education as they are able to pay for their school fees and school supplies. In addition, the savings and loan group are also assisting to fulfil SDGs 2 whose goal is to “end hunger, achieve food security and improve nutrition and promote sustainable agriculture”¹⁷⁰. Women in the savings and loan groups are able to purchase fertilizer and seeds which improves food security at household level. Households which are food secure, in turn, benefit from improved nutrition of their families. Along with their staple diets, they are able to afford additional foods as fish, which enhances the nutrition needs of the household. In addition, there are some groups that have vegetable gardens that also provide for their nutrition needs.

8.3.1.2 Small-scale businesses and acquisition of entrepreneur skills

Most women who are involved in savings and loan groups engage in small-scale businesses. Women have access to loans that are used as capital for small-scale businesses. Through the businesses,

¹⁶⁹ Source: www.sdgs.un.org/goals

¹⁷⁰ Source: www.sdgs/un/org/goals

women learn entrepreneurial skills. As their businesses grow, they create jobs as they employ others to help run their businesses. Women themselves become self-employed.

8.3.1.3 Microfinance groups as socialisation forums

The other benefit of savings and loan groups is that the groups act as socialisation forums for rural women. The women gather weekly to buy shares and receive loans. The empowerment of women in the community is achieved through such socialisation processes (See Section 6.3.1.7). The groups provide social capital and safety nets for women as they work in solidarity. Through their unity and solidarity, they encourage each other socially, morally and spiritually. They stand in solidarity in times of need and are able to resist oppressive patriarchal systems and structures such as inheritance rights, denial of the right to political participation, being silenced and being regarded as inferior to men. Most of the savings and loan groups have a separate welfare fund in addition to the savings fund. The separate funds are useful to the groups as they are used in times of need to support the women in difficult situations such as when a family member is ill or in the loss of a loved one. The support is also extended to the times of celebrations like engagement, weddings and other joyful occasions. The welfare funds are important to the members because events such as funerals can completely destabilise the income of the family especially in poor families. Here, the concept of *Ubuntu* among women in Africa is expressed through social support networks such as the savings and loan groups (See Section 3.7). It is important to note that African women theologies acknowledge that religious and social gatherings of women are a source of energy for the change in the socio-economic status of women (See Section 3.7). Through these groups, women express respect, empathy, justice, reciprocity and compassion for each other.

8.3.1.4 Minimisation of incidents of gender-based violence:

Another benefit of women's involvement in savings and loan groups is the minimisation of incidents of GBV at household level (See Section 6.3.1.5). GBV is a challenge that most women face daily in their households and communities. As noted in Section 2.5.1.6, GBV is a global public health issue that is rampant in many societies. Governments, churches, NGOs, FBOs and other stakeholders are working tirelessly to combat GBV through several strategies such as 16 Days of Activism against GBV and legal instruments such as Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). GBV violates the human rights of its victims and hinders poverty alleviation and sustainable development (See Section 2.5.1.6). African Women Theologies acknowledge that any form of GBV is dehumanising as it violates one's dignity and leaves the victim with no sense of self-esteem (Section 3.6.2). In some cases, GBV is caused by lack of resources and income. As the breadwinners, men may resort to violence when they are failing to provide for the

family. Women who are involved in savings and loan groups are, however, moving from dependence to independence financially. So, when women are financially independent, they are respected by their spouses as they contribute to the household income. There is no need to ask their husbands for small items such as soap or salt. The findings of this study indicate that the socio-economic empowerment of women helps in reducing incidents of GBV in families. At the same time, women are now involved in decision-making at both household and community levels because they are empowered socio-economically.

8.3.2 The challenges faced by savings and loan groups

Savings and loan groups face challenges similar to other community initiatives (See Section 6.3.1.3). The challenges are minimal in comparison to the benefits. The challenges include, but are not limited to, the following: the untrustworthiness of some members, members moving out of the groups for various reasons and reallocation of members. In response to such challenges, the savings and loan groups establish rules and regulations in order to help members overcome such challenges. In addition, the self-initiated groups may face the challenge of capacity building because of the lack of training on the process of managing the savings and loan initiative. It is this challenge that calls for the church to support such initiatives through capacity building.

8.3.3 Viability, sustainability and continuity of saving cycles

Each savings and loan group has its saving cycle, with saving cycles ranging from 6 to 12 months (Section 6.3.1.4). The findings show that the saving cycles are important to members of the savings and loan group as at the end of each saving cycle, members get their savings and interests accrued during that period. This helps the members to achieve the purpose for their savings and pay-out loans or debts they may have. From the savings, some are able to start businesses or buy things they could not afford otherwise. Members start another saving cycle immediately after breaking the previous saving cycle and there is continuity of savings. The saving cycles are sustainable as they do not burden the members with huge debts. The women accrue savings using an agreed upon timeframe and the timeframe supports the rate at which individual women can contribute from their resources and does not create hardships for their households. The model of savings and loans is workable as members save from their own resources and do not need external financial help. In the Malawian context, the saving cycles are important to the women as they are like rituals. At the end of each saving cycle, women celebrate their achievement (Section 7.3.2). It mirrors a time of harvest and a time of joy as they bring back the sheaves of what they were saving. The continuity of the saving cycles is anchored in the hope that women have hope for a better future. Continuity is a sign of life and hope.

8.3.4 The role of the church in microfinance initiatives

The findings from both FGDs and semi-structured interviews show that the church as a catalyst of development has an important role to play in microfinance initiatives (Section 6.3.1.6 and Section 7.5.1). The roles that the church can play to promote microfinance initiatives include teaching, encouraging existing microfinance groups and encouraging other women to start microfinance groups, giving out loans to existing groups as a way of boosting their capitals, having revolving funds initiatives at the congregation level.

8.3.5 Church advocating and lobbying issues of economic justice

The church as an institution that promotes justice can play the role of advocacy and lobbying for economic justice at the national and international levels. Economic justice is based on the Biblical covenant and its concern for the economic rights of all people. Economic injustice violates human dignity as it creates a gap between the rich and poor (see Section 1.3). The mission of the church is to reach out to humanity in its totality – thus addressing both physical and spiritual needs. Economic globalisation instigates economic injustice as noted in Section 3.9, therefore, the church can advocate for economic policies that are inclusive of all people without discriminating against the poor. In the same way, African Women Theologies, as justice-seeking theologies, critique economic globalisation as it promotes economic injustice by its ethics of maximising profits at the expense of the livelihood of people (Section 3.6.2). African Women Theologies as contextual theologies promote the deconstruction of systems, structures and policies that oppress and dehumanise the underprivileged because they cannot speak for themselves. Advocating and lobbying for economic justice is crucial in socio-economic empowerment and poverty alleviation. Churches within the African context, therefore, could and should draw on such theologies for a theological underpinning to this work (See Section 6.3.3.4).

8.3.6 Socio-economic empowerment can promote church growth

Furthermore, the findings from the data collected show that the socio-economic empowerment of women can promote church growth in terms of numbers and finances (Section 6.3.2.4). The local congregations in the Synod of Livingstonia depend upon the giving of Christians to run their programmes. It is women who are active members and, statistically, make up to sixty percent of the church membership (See Section 1.12.2). It is also the case that women are more dedicated to the life and work of the church than men. If women are empowered socio-economically, they could be contributing substantially to the work of the church. In so doing, the church can experience growth both financially and numerically.

8.4 General Conclusion

The findings of the study indicate that microfinance is a tool that can both promote socio-economic empowerment and be a strategy of poverty alleviation and sustainable development – particularly with regard to rural women. In addition, microfinance can be a strategy for gender justice and economic justice. The findings of this study indicate that microfinance is beneficial not only to the women, but also their families and communities. This is because women do not use the money on their needs alone but on the needs of their families and communities as well. Within a traditional cultural context, a woman's triple roles are childcare, housework and food production (reproduction, production and community work) while a man's roles are the income-earner and breadwinner for the family. Microfinance groups give women the opportunity to broaden their responsibilities as they contribute to the household income.

The findings also show that the savings and loan groups are now forums and safe spaces for women to discuss issues pertaining to their own well-being and that of their families and communities. The groups meet weekly to buy shares (contributions) and to discuss other issues. For example, one of the groups I interviewed had a vegetable garden. The women work together in caring for the garden and have a duty roster in order to ease the workload. Through the savings and loan groups, therefore, women work in solidarity while empowering and inspiring each other even when they face challenges. The groups are also a source of spiritual inspiration as they pray together at the opening and closing of their meetings. Although most women in the savings and loan groups have little education, they ensure that their children should be educated, and the benefits of education in socio-economic empowerment need not be overemphasized.

In addition, microfinance can be a strategy for combating GBV at the household level because women, who have a financial capacity, are respected by their husbands and are involved in decision-making at both household and community levels. Women who are involved in savings and loan groups make a substantial contribution to the household income. As most communities in Northern Malawi depend on subsistence farming, their contribution includes buying farm inputs and paying for the education of their children.

As noted in Section 3.7, some of the effects of economic globalisation are unemployment and the migration of men from rural areas to urban areas. In recent history, Malawian men have been known to migrate to South Africa to search for employment leaving behind their wives and children. When this happens, women have the responsibility of caring for the households. When such women get involved in savings and loan groups, they are helped to stand on their own, economically/financially.

The same is true of women who are widows as the savings and loan groups have helped them to become self-reliant and they testify of the goodness of being members of these groups.

In addition, the literature review indicates that the Circle of Concerned African Women Theologians takes a special interest in the lives of women, their stories, their hopes, their beliefs and their experiences of oppression and liberation. They pursue the cause of gender justice, economic justice and liberation of women (Section 3.7). African women theologies strive to find a balance between the activism and theoretical planes given that praxis is a defining feature of African women's liberation. African women theologies, as justice seeking theologies, engage in issues of economic globalisation and its effects on the lives of women. They recognise that poverty and feminisation of poverty is endangered by economic globalisation. So, a holistic approach to poverty alleviation such as microfinance is appropriate in the globalised economy. As such, the members of savings and loan groups do not require external help to have savings but save from their own resources and refuse to be dependent on external aid. It also indicates that rural communities can run some of the developmental programmes and projects without foreign aid and all they need is capacity building. Microfinance can, therefore, be a strategy for both gender justice and economic justice.

Furthermore, the findings from the study indicate that the theological basis of doing socio-economic empowerment of women is the holistic ministry of the church that focuses on the well-being of all people, the stability of the church and society as well as the integrity of creation. When women are empowered socio-economically, they become independent financially. The financial stability of families, communities and churches, in turn, stimulates gender justice and promotes church growth, alleviates poverty and promotes sustainable development.

Finally, the pursuit of economic justice was prominent in this study. African women theologies seek economic justice as they critique economic globalisation and its effects on the lives of women and children in the Global South. The same is true with the ecumenical movements as discussed in chapter 4. For the ecumenical movements, the pursuit of economic justice is part and parcel of the work of diaconia and cannot be separated. As such, socio-economic empowerment of the underprivileged and the poor is at the very core of life and work of the Church and Christian life. Socio-economic empowerment and the pursuit of economic justice are, therefore, crucial in the mission of the church – that of uplifting the marginalised and the poor.

8.5 Recommendations

Based on the findings of this study, the recommendations are made to the Synod of Livingstonia, the MCC and the Circle of Concerned African Women Theologians. It is hoped that these

recommendations will assist the churches to take a leading role in promoting the microfinance model of savings and loans in their jurisdictions as they seek to empower women socio-economically.

8.5.1 Recommendations to the CCAP Synod of Livingstonia

I recommend that the microfinance model of savings and loans be promoted in the local congregations of the Synod of Livingstonia.

It is acknowledged that the savings and loan model of microfinance is beneficial to women who participate in savings and loan groups as it empowers them socio-economically. Furthermore, microfinance enhances food security, promotes the flourishing of lives in families and communities and assists in combating gender-based violence according to the findings of this study. The Synod can, therefore, through the Development Department, encourage its Presbyteries and Congregations to initiate savings and loan groups using their existing structures such as the women's guild, men's guild and youth groups. In addition, Presbyteries and congregations can integrate microfinance initiatives in their existing projects and programmes. When the church supports microfinance initiatives, the church will also benefit as members will have resources that they can contribute to the church.

I recommend that local congregations should assist in building the capacity of self-initiated saving and loan groups.

As noted in this study, most of the self-initiated savings and loan groups do not have a thorough knowledge of how to conduct the transactions of the groups, for instance, where members do not buy equal numbers of shares. In such groups, how to divide the savings so that each member gets interest according to their savings becomes a challenge. This presents an opportunity for local congregations to offer training on how to run savings and loan groups by coming up with Training of Trainers (TOTs). The trainers could be those who have financial knowledge within the congregation. The trainers could also be training saving and loan groups that are initiated at the congregation level. The local congregation could also have a monitoring and evaluation¹⁷¹ component to follow up and see what is happening in the groups.

I recommend that the local congregations should come up with programmes that would encourage networking of women's savings and loan groups

¹⁷¹ Monitoring and evaluation is a tool that is used to assess performance in the implementation of a project or a program. Monitoring and evaluation is important for appraises the outcome and identifies challenge a program has. M&E also provides strategies to overcome the challenges faced in the implementation of a program (Cloete 2009:295).

As noted in this study, networking and exchange visits of different groups are crucial as it helps in educating the members in financial literacy as well as enriching their experiences as they learn from other women's experiences. In Chichewa, there is a saying that *mwana wa ng'ona sakulira dziwe limodzi* meaning that a child of a crocodile does not grow in one pool. The exchange visits can be part of the learning process. Networking can also help women to grow in their understanding of microfinance. Apart from understanding financial issues, they also learn other skills such as public speaking, how to take care of their children and homes. The savings and loan groups may, however, not have the expertise to do this, hence the church should assist in this area.

I recommend that the local congregations should encourage men to work in partnership with women in a way that will strengthen the women's networks.

It is clear that women work in solidarity and build social capital and that men are supporting their wives who are involved in savings and loan groups. The local congregation can encourage men to work in partnership and support women in microfinance venture just as some husbands are doing in supporting their wives. Here, the congregations will need to teach a theology of partnership and mutuality so as to encourage partnership of women and men. If not taught, men may take over the initiatives.

I recommend that ministers in the church should have a keen interest in the socio-economic empowerment of church members.

One of the concerning revelations in this study is that some ministers have no interest in the socio-economic empowerment of women as they think that is not part of their responsibilities. Other ministers are not even aware of the savings and loan groups that are in their congregations. Even more concerning was that some ministers do not understand that the holistic approach to ministry incorporates all aspects of life including the economic aspect. The economic empowerment aspect is crucial as most local congregations depend on the tithes and offerings from church members. I, therefore, recommend to the ministers in local congregations to have a keen interest in what is happening in their jurisdiction especially the savings and loan groups that are present in their congregation. They should take time to encourage the already existing groups, learn from them and also encourage other members to join savings and loan groups. This helps to empower members socio-economically, which in turn, empowers the church.

I recommend that a training manual for capacity building of savings and loans groups should be developed and a theological component on ethics around savings and loan from a biblical perspective should be included in the manual.

Developing a training manual for the training of trainers (ToT) is essential for capacity building of savings and loan groups. Having a theological component on ethics would assist the members of the groups to develop their own code of conduct that would guide them in future challenges.

I recommend that the clergy should develop contextual bible reading and cultural hermeneutics that could assist in promoting microenterprise development in churches.

Developing contextual bible studies and cultural hermeneutics that would aid in promoting microfinance that is holistic and sustainable. Cultural hermeneutics would aid in developing practices that resist the economic injustices people face on the grassroots level and could also promote grassroots agency.

I recommend that the Synod should embrace issues of gender mainstreaming in all its programmes in order to equip ministers in gender and development issues and combat gender inequality that is perpetuated by culture and patriarchy.

Currently, the Synod has integrated gender studies in the theological studies at the University of Livingstonia and those who are currently doing theological training are equipped with knowledge of how gender stereotypes hinder development. However, looking at the findings of this study, there are still some blind spots in terms of gender issues as some ministers do not know the role they can play in empowering women socio-economically. This can be implemented by the two departments – Development and Church and Society through training initiatives can focus on gender justice issues.

8.5.2 Recommendation to the Malawi Council of Churches

One leader of the MCC was engaged in this study. Recommendations are, therefore, made to MCC as the findings also have possible relevance to the broader ecumenical movement within Malawi.

I recommend that the MCC should promote the socio-economic empowerment of women through its member churches.

The savings and loan model of microfinance is proving to be a viable and sustainable way of socio-economically empowering rural women. The MCC should encourage its member churches to promote socio-economic empowerment of women through savings and loan model of microfinance. The member churches can assist the groups through training as they save from their own resources. The churches may encourage their members to hear the success stories of those involved in savings and loan groups.

I recommend that the Church through the MCC should pursue economic justice by advocating for pro-poor economic policies.

The Malawi Council of Churches, as the mother body of protestant churches in Malawi and as a leading ecumenical movement in Malawi, should pursue economic justice for women. As is acknowledged in Section 1.1.3.1, economic justice is about fairness, inclusion and equality. Economic injustice deprives the poor of their human dignity by undermining their economic rights. In the globalised economy, economic policies exploit and exclude the underprivileged especially women. Some economic policies have left the poor poorer and the rich richer, thus, increasing the gap between the poor and the rich. Here, the church's mandate is to speak on behalf of the underprivileged and marginalised of society and ensure that their economic rights are protected from exploitation. In this regard, the MCC can advocate for economic justice by engaging lawmakers on economic policies. At the core of economic policies should be the welfare and well-being of all people regardless of their status in society.

I recommend that the MCC should lobby the government on issues of fair trade with regard to the prices of agricultural products.

This recommendation arises from the fact that, although not specifically probed, agriculture is the backbone of Malawi's economy and that it affects the daily lives of all people. Most people in rural areas and those who are involved in savings and loan groups are subsistence farmers. The challenge that most farmers face are low prices on the market and yet farmers struggle to get farm inputs and they get them at higher prices. This makes it difficult for people to come out of poverty. The MCC as an ecumenical national body can lobby the government for fair trade and good prices on the agricultural products of the local farmers. This can assist in poverty alleviation.

I also recommend that the MCC should speak to emerging issues by adopting new methods and new frameworks, for instance, how they have dealt with Covid-19 and its economic effects on women and children.

This recommendation arises because of emerging issues such as Covid-19 that has affected the lives of people. Some have lost the jobs and others have lost their businesses due to the restrictions of mobility to avoid further spread of the coronavirus. As a result, people are facing economic hardships. Therefore, MCC should adopt new ways and methods of addressing such issues. MCC should be moving with the times in order to timely address issues affecting its member churches.

I recommend that the MCC should be engaging in issues of gender justice by integrating a gender and development approach in their programmes and projects

The feminisation of poverty in Malawi as noted in Section 2.2.2 is a reality in Malawi because of the gender biases in economic policies and structures. To combat feminisation of poverty the MCC

should, therefore, engage in issues of gender justice in their programmes and projects. By engaging in issues of gender justice, MCC will be implementing the SDGs by taking the gender and development approach. This will help to empower member churches to work towards the gender equality and empowerment of women socio-economically.

8.5.3 Recommendations to the Circle and African Women Theologians

The Circle and African women theologians through their writing attempt to deconstruct the institutionalised marginalisation of African women. African women theologians recognise colonialism, neo-colonialism and globalisation have led to social and economic injustices and that it is women and children that suffer most from their impact. The Circle has written on issues of social and economic injustice to some extent. In the past, the Circle has focused on cultural hermeneutics, health, HIV/AIDS and currently focusing on climate change. It is now the time for the Circle to shift perhaps more firmly towards writing and acting with regard to socio-economic injustices. As a member of the Circle, I challenge fellow African women theologians to take the issue of socio-economic empowerment as one way of fulfilling the Sustainable Development Goals.

I recommend that the Circle and African Women Theologians should in their writings focus on ways that can empower women socio-economically such as microfinance and micro-enterprises because such practices are resisting globalisation and promoting grassroots agency.

The Circle from its establishment concentrated on writing how religion and culture affect the lives of women in Africa. Later on they were writing on how HIV/AIDS, GBV and health-related issues were affecting women in Africa. The Circle should now be writing on issues of socio-economic empowerment of women on grassroots level as empowering women socio-economically assists in resisting globalisation and promotes women's agency.

I also recommend that the Circle and African Women Theologians as they critique the TCNs gendered economic woes, they should also empower women in their local contexts to come up with practical ways of dealing with injustices.

Several African women theologians from the Circle have critiqued the TNCs for the gendered economic woes that leave women to be poorer than men. The Circle should find practical ways of empowering women in their local context in order to deal with the injustices they face on daily basis.

8.5.4 Recommendations for further research

Recommendations for further research are made to fill the gaps left by the study.

Firstly, further research is required to find out the impact of the global pandemic Covid19 on the existing savings and loan groups. When the World Health Organisation (WHO) in March 2020 declared that Coronavirus Covid19 is a global pandemic, I had just finished the data collection for this study. Covid19 has both positive and negative impacts on the economy of different sectors. A future study could explore whether the savings and loan groups were negatively or positively impacted by the pandemic.

Secondly, further research can be a comparative empirical study on the rural and urban savings and loan groups. This study focused on savings and loan groups from the rural setup and the results may be biased. A future comparative study on how savings and loan groups have assisted to empower women both in urban and rural setups is needed.

Thirdly, further research is required to find out if microfinance can be a strategy for wealth creation, not just a strategy for poverty alleviation.

In 2021, the Malawi government launched Malawi's Vision 2063 whose vision is an inclusively wealthy and self-reliant nation. No one would be left behind and wealth creation is prominent. Future research can be done to find out whether microfinance can be a tool for wealth creation – moving people from poverty alleviation to wealth creation.

Lastly, socio-economic empowerment of women through microfinance initiatives could be an area that African women theologians could research and write more about.

The Circle and African women theologies have made a significant impact on the theological landscape on different issues including health issues. African women theologies have written on the negative impact of economic globalisation on women. Hopefully, African women theologians will also research and write on the socio-economic empowerment of women through microfinance initiatives.

8.6 Conclusion

This study concludes that the microfinance model of savings and loans has contributed to the flourishing of livelihoods in families and communities in rural areas in Northern Malawi. As such, it has empowered women as they have savings and access to loans leading to financial independence. At the same time, it assists in poverty alleviation.

Recommendations have been made in this chapter to the CCAP, Synod of Livingstonia and MCC that they should play an active role in promoting and training the savings and loan groups in their jurisdiction. Equally, recommendations have also been made to the Circle challenging them to shift

and consider taking the issue of socio-economic empowerment to another level, by bridging the gender gap and creating just relationships where both women and men enjoy life as God intended. Socio-economic empowerment through microfinance would reduce the poverty levels of rural women in Northern Malawi and would strengthen their social networks. Women who are empowered socio-economically become self-reliant and their health and well-being improves. Most women use their incomes for the benefit of the family such as supporting the education of their children. Women will, thus, be empowered to contribute socio-economically to the development of their communities.

For me, as a researcher, it has been a learning process and the research has equipped me to become a thought leader and a change agent. From my Masters of Theology on Gender and Health and now this PhD, has deepened my understanding of how gender, culture and religion affect women. As a female theologian who has worked in the church with women on the grassroots and now working with women on the national level, my responsibilities have changed over the years. I have recognised there is still much more that needs to be done to change how women are perceived and treated in church and community. It is my hope that my contribution will not only be in academia, but also in the community and church where I interact with women on a daily basis, rooted in activism and the desire to contribute to the empowerment of women in my church, my community and the country as a whole.

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Appendix 1



NOTICE OF APPROVAL

REC: Social, Behavioural and Education Research (SBER) - Initial Application Form

28 February 2020

Project number: 11686

Project Title: Microfinance as a tool of socio-economic empowerment of rural women in Northern Malawi: A Practical Theological Reflection

Dear Mrs Mwawi Chilongozi

Your response to stipulations submitted on 22 January 2020 was reviewed and approved by the REC: Humanities.

Please note the following for your approved submission:

Ethics approval period:

Protocol approval date (Humanities)	Protocol expiration date (Humanities)
6 November 2019	5 November 2022

GENERAL COMMENTS:

Please take note of the General Investigator Responsibilities attached to this letter. You may commence with your research after complying fully with these guidelines.

If the researcher deviates in any way from the proposal approved by the REC: Humanities, the researcher must notify the REC of these changes.

Please use your SU project number (11686) on any documents or correspondence with the REC concerning your project.

Please note that the REC has the prerogative and authority to ask further questions, seek additional information, require further modifications, or monitor the conduct of your research and the consent process.

FOR CONTINUATION OF PROJECTS AFTER REC APPROVAL PERIOD

Please note that a progress report should be submitted to the Research Ethics Committee: Humanities before the approval period has expired if a continuation of ethics approval is required. The Committee will then consider the continuation of the project for a further year (if necessary)

Included Documents:

Document Type	File Name	Date	Version
Research Protocol/Proposal	RESEARCH PROPOSAL	25/09/2019	1
Informed Consent Form	Informed Consent Form for Interviews	26/09/2019	1
Informed Consent Form	Informed Consent Form for FGDs	26/09/2019	2
Data collection tool	A GUIDE FOR INTERVIEWS	26/09/2019	3
Data collection tool	GUIDE FOR FOCUS GROUP DISCUSSIONS	26/09/2019	5
Proof of permission	Solinia letter of permission	26/09/2019	1
Recruitment material	Recruitment letter 1	02/10/2019	1
Recruitment material	recruitment letter 2	02/10/2019	2
Data collection tool	A GUIDE FOR INTERVIEWS FOR CHURCH LEADERS	02/10/2019	4
Proof of permission	Solinia letter of permission	04/10/2019	1
Request for permission	Quest for permission -MCC	16/10/2019	1
Default	Letter from Henga Presbytery	16/10/2019	1
Default	Letter from Nyika Presbytery	16/10/2019	2

Appendix 2

CHURCH OF CENTRAL AFRICA PRESBYTERIAN SYNOD OF LIVINGSTONIA



Tel: 01 311 344
Fax: 01 311 111
Email: secretariat@ccapsolinia.org

Synod Office
Boardman Road
P.O. Box 112
Mzuzu
MALAWI

Ref.:

24th September 2019

Rev Mwawi Chilongozi
University of Stellenbosch
Cape Town
South Africa

Dear Rev Chilongozi,

LETTER OF PERMISSION TO DO RESEARCH WORK IN HENGA AND NYIKA PRESBYTERIES

Seasonal Greetings from the CCAP Synod of Livingstonia Secretariat in the Precious name of our Lord Jesus Christ.

On behalf of the Synod of Livingstonia I want to inform you that it has pleased the Synod to grant you permission to do research work in Henga and Nyika Presbyteries on the Topic, "Microfinance as a tool of Socio-Economic Empowerment of Rural Women in Northern Malawi: A Practical Theological Reflection."

The Synod of Livingstonia wishes you every God's blessings and guidance as you begin your research work.

Yours in Christ Service



Rev J.P.V. Mwale
Deputy General Secretary

Appendix 3



*"Maintaining Unity
of the Spirit in the
Bond of Peace"*
Ephesians 4:3

Law Avenue, Area 3, Plot 407,
P.O. Box 30068,
Lilongwe, MALAWI.
Tel.: 265 888 869 535.
Email: mipingo.mcc@gmail.com

10th January, 2020

Dear Rev. Mwawi Chilongozi,

INVITATION TO AN INTERVIEW

I am writing to invite you for the interview you requested with the General Secretary regarding the studies you are pursuing in Microfinance as a tool for economic empowerment of rural women in Northern Malawi. I therefore invite you to come on the 16th of January 2020 at the Council offices in Area 3.

Regards,

Bishop Dr. Gilford Immanuel Matonga
General Secretary

Executive Boards: Bishop Faniro Magangani (Chairperson), Rev. Vasu Kadipasa (Vice Chairperson), Rev. Maurzen Tchuwa-Tinehenji, Mrs. Yasinta Mlambo, Rev. Robert Mankish, Rev. Charles Makaya, Rev. Lockwell Mtima, Rev. Linda Nkweya, Rev. Joharstone Ngonjo
Trustees: Rev. Akei Benson Maulana (Chairperson), Rev. John Gondwe (Vice Chairperson), Mrs. Agness Mizole, Rev. Fanny Mlaka, Rev. Patrick Mkwandasa, Rev. Stanly Makatanje

Appendix 4



UNIVERSITEIT • STELLENBOSCH • UNIVERSITY
jou kennisvenoot • your knowledge partner

Faculty of Theology

171 Dorp Street

Stellenbosch, 7600

October 2, 2019

The Presbytery Clerk

Nyika Presbytery

P.O. Box 181

BOLERO

Rumphi

Dear Sir

Request for permission to do research in three congregations in your Presbytery

Receive warm greetings in the name of our Lord and Saviour Jesus Christ.

I am Rev. Mrs. Mwawi Chilongozi, a PhD student at the Faculty of Theology, Stellenbosch University and would like to invite women in your congregation to participate in my research entitled *Microfinance as a tool for socio-economic empowerment of rural women in Northern Malawi: A Practical Theological Reflection*.

I'm writing to kindly ask for your permission to do research in three congregations in your Presbytery. I want to interview three ministers and do two Focus Group Discussions. The two Focus Group Discussion will be done in in one of the congregations and these should be existing village savings and loan groups.

Thank you for your assistance.

Kind regards

Rev. Mwawi Chilongozi

Student # 18838146

Appendix 5

CONSENT FORM FOR THE FOCUS GROUPS



UNIVERSITEIT • STELLENBOSCH • UNIVERSITY
jou kennisvennoot • your knowledge partner

STELLENBOSCH UNIVERSITY

KUZOMELA KUTOLAPO LWANDE MUKAFUKUFUKU

Mutu wa kafukufuku:

Kasungilo ka ndalama mu magulu ngati nthowa yakukwezgera umoyo wa amama wakukaya chigawa cha kumpoto M'Mlalawi: Kughanaghana kwakulingana na vya uchiuta.

Mukufumbika kutolapo lwande pa kafukufuku ako akuchita waliska Mwawi Chilongozi awo wakuchita masambiro gha pachanya (PhD) ya Vyauchiuta na kuthandazga mazgu gha Chiuta (PTM) ku Sukulu gha masambiro gha pachanya ya Stellenbosch. Ivyo wasangenge mu kafukufuku uyu viwovwirenge pa kulemba mu ndondomeko ghawo. Imwe mwasoleka nga yumoza wa wanthu chifukwa ndimwe yumoza wa awo walimu gulu lakusonkha ndalama kweniso kubwerekeskana.

ULATO WA KAFUKUFUKU

Waliska Mwawi Chilongozi wakuchita kafukufuku uyu kuti wasange nthowa iyo mpingo ungavwila wamama kusunga ndalama mwakwenerera kweniso kwakulutirira. Kweniso kuwapa wamama nkhongono zakujijimila pawekha mu makani ya za chuma, kumazga ukavu. Kafukufuku wachitekenge mu magulu agho ghalipo kale ndipo wakusunga ndalama mumagulu ghantheura.

1. NTHOWA ZAKE

Kafukufuku watolenge ivyo wamama wakuchita kuyendela mukudumbiskana pagulu (focus group discussion) kweniso kufumbana pa maso na pamaso. Kutola lwande munthu wakuchita mu wanangwana wake kwambula kuchichizgika mwa nthoura:

- a. Tichezgenge na gulu linu chomene wanthu awo mwasola kwa nyengo yakukwana ma ora limoza na pande. Ivyo tidumbilanenge tijambulenge kuti tikavilembe makora kwambula kuluwa ivyo tayowoyanga.

2. IVYO VINGATOFYA NA KUTI KHAZIKA MAKORA YAYI

Kukowoneka kuti paliye chakofya panji kuti khazika makora yayi.

3. WOVWIRI UWO UNGAWAPO KWA AWO WATOLAPO LWANDE PANJI CHIKAYA

Kafukufuku uyu wavwirenge kusazgilako ivyo vili kulembeka kale vyakkukhwaska kusunga ndalama mu magulu agho yakuchemeka kuti banki ya kukaya panji kuti banki n'khonde. Tikugomezga kuti walongozgi wa mipingo, ku sinodi kweniso ku sukulu za masambiro ghapachanya wapokelelenga makora ivyo kafukufuku uyu wasangenge. Walimbikiskenge walongozgi wa mipingo kulimbikiska mu mipingo yawo wanthu awo wakuchita ma banki ya mukaya.

Munthazi kafukufuku wavwirenge kusinthat ma umoyo ya wanthu pakuwapa nkhongono kuti wawe na chuma kweniso kukwezga chitukuko mu kaya na mu mipingo.

4. KUTOLAPO LWANDE KWAMBURA MALIPILO

Palije malipiro ghali wose kwa imwe chifukwa chakuti mwatolapo lwande pa kafukufuku uyu. Kweniso mukwenera kugwiriska ndalama yili yose yayi kuti muwe mu kafukufuku uyu.

5. CHISISI

Mu pepala lawo, wakuchita kafukufuku wazamuvikilila wose awo watolapo lwande pakusunga chisisi kwambura kuyowoya bweka. Ivyo wajambulenge mu kucheza pa gulu lithu waphalirenge munthu aliyose chara kwambura kuti mwawene wazomerezga. Vinthu vyose ivi vyamusungika pamalo ghakubisika mu komputa mu malo agho ghakuchemeka mayisofiti timuzi uko palije wangawonamo pakutaluko awo wakulawilira vya kafukufuku uyu. Palije makani agho yangizaso kwa imwe panji ku mpingo winu. Nyengo yili yose apo imwe mungakhumbila kuti mupulikizge ivyo tikajamubula mu vidumbilano vithu muli wanangwa kuchita ntheura.

6. KUTOLAPO LWANDE PANJI KULEKA

Mungasankha kutolapo lwande mu kafukufuku uyu panji yayi. Pala mwajipereka kutolapo lwande mungaleka nyengo yili yose kwambula chakusuzga chilichose. Mungakana kuzgola fumbo lililose ilo mundakhumbe na kulutilira kuwa mu kafukufuku uyu. Imwe ngati uyo watolapo lwande mungaleka kulutilizga kuwapo mu kafukufuku chifukwa cha chilichose icho imwe mwawona kuti chikumupangani kuti muleke kulutilira mu kafukufuku uyu. Vyantheura vingawa, mwa chiyelezgelo, kutondeka kwinu kwiza mu nyengo iyo tapangana.

7. UMU MUNGAMUSANGILA

Pala mu na mafumbo yaliyose ya kukhwaska kafukufuku, muli wanangwa kuwakwaska:

Waliska Mwawi Chilongozi

Imelu: rev.m.chilongozi@gmail.com

Foni: +265 999 792 193 or +265 884 462 379

Adiresi: CCAP, Synod of Livingstonia, P.O. Box 112, Mzuzu.

Kweniso mungafumba kwa awo wakuwovwira waliska a Chilongozi pala muli na mafumbo ghanyake:

Prof Nadine Bowers-du Toit

Imelu: nbowers@sun.ac.za

Foni: +27 72 141 3451

8. WANANGWA WA AWO WAKUFUMBIKA MU KAFUKUFUKU

Muli wanangwa kufuma nyengo yili yose kwambura mlandu. Palije icho chingamukakani kuti mwalekela munthowa kufumbika mu kafukufuku uyu. Pala pali mafumbo ghakunhwaska wanangwa winu ngati munthu uyo wakatola lwande mukafukufuku, mungafumba a Ms Maléne Fouché [mfouche@sun.ac.za; 021 808 4622] wa ku chigawa cha kafukufuku.

SIGINECHALA YA WAKUFUMBIKA PANJI MWIMILILI WAWO
--

Makani ghose ghali muchanya umo waphalika makora kwa ine na waliska Mwawi Chilongozi mu chiyowoyero chane Chitumbuka. Ine nkhupulika makora chiyowoyero ichi. Ndangupika mwawi wakufumbapo mafumbo ndipo mafumbo ghose ghazgoleka makora ndipo nakhutira na kazgolero kake.

Nkhuzomera kutolapo lwande kwambula kuchichizgika. Napika limoza la pepala ili.

Zina la uyo wakufumbika

Siginechala ya wakufumbika panji Mwimilili wawo

Zuwa

SIGINECHALA YA WAKUFUMBA

Nkhuphala pakweru kuti makani ghose agho ghali mu pepala ili na muphalira _____.
Iye wangupika nyengo kuti wafumbe mafumbo ghali ghose wangawa nayo. Kudumbilana kwithu kwanguwa mu Chitumbuka ndipo wanguwavwe munthu wakung'anamulira ivyo tadumbilana.

Siginechala ya wakuchita kafukufuku

Zuwa

Appendix 6

FOCUS GROUP GUIDE

MAFUMBO

1. Kasi gulu ili likayambika uli ndipo kasi waliyose wa ise wakapulika wuli za gulu ili?
2. Ntchivichi icho chikumukholweskani imwe kuti muwe mu gulu ili?
3. Pali chandulo uli mukukhla mu gulu ili?
4. Ni nthowa zini izo tchalichi lingavwirapo ku gulu ili?
5. Ni nthowa zini zinyakhe izo tchalitchi lingavwira ma membala (chomene wamama) kukhala wakujiyira pawekha ku nkhani ya za chuma?
6. Kasi kuwa mugulu la nthena ili kukukhwaska uli mabanja yithu?
7. Kasi imwe mungawalimbikiska wamama wanyake kuti wanjire mu gulu panji kuti wayambe gulu linyake? Mukuwona kuti ntchakuzwira kuti wamama wawenge mu magulu yantheura? Chifukwa uli?
8. Paumaliro wa chaka, ndalama izo mwasunganga mukugawana. Kasi kuchita ntheura kukuvwira kuti gulu liwe lakukhazikika?
9. Kasi pala tagawana ndalama izo tasunganga, pakuwavye suzgo kuti tiyambeso muchaka chinyake?

SAMPLE OF TRANSCRIBED AND TRANSLATED FOCUS GROUP DISCUSSION**SOCIO-ECONOMIC EMPOWERMENT****FOCUS GROUP DISCUSSION 3**

Transcriber:	MC
Interviewer:	MC
Catchment Area	BL
Date Interviewed:	19 December 2019
Interview Denoted:	MC
Respondent Denoted:	R#

Q1. MC: How did this group get started? How did each of you hear about the group?

R1: This group, although members moved from the group, started when two field workers from the Synod – Mr Khonje and Mr Ng’ambi came here in Bolero. They asked us (women) to form this group of village bank. We called other women to join us and now I can’t remember the number but that is how this group started.

MC: Others? How did hear about the group?

R2: As they were looking for members its when we heard that they have started a women’s group and we asked if they were still looking for members and if there was still space and they welcomed us. They explained to us what they had learned from the fieldworkers. We saw that it was a good thing and we understood the concept.

MC: Others?

R3: Some of us, it is the same thing. As their neighbours, we heard that our friends have been called to start a group but at first we thought it was something that did not make sense because we didn’t understand the concept. Later we saw our friends as they were learning. We tried to ignore them but we saw how our friends did the first round then we were convinced that what our friends were doing something good. Nowadays if I have any problem or sickness in my home or maybe I want to something, I don’t go to a friend to ask for money. If I go to any person to ask for K20,000, s/he cannot give me. But when I’m a member of a village bank, I

know if I know if I don't fertilizer, I can get a loan from the group. The way we heard and saw what our friends were doing made us to join the group.

R4: Our aim is to reduce the problems that we have so that we don't depend on our husbands for everything. If we want salt or soap, it is not good to be asking our husband daily the way we were doing previously. Because of this, we have joined and even our children as we have seen the benefits. Our husbands are just surprised that we buy small items such as salt and soap. This is the goodness of being members of such groups.

R5: It is true. When we were asking other women to join it was difficult. They thought it was something useless. But after seeing what was happening with the women in the group, it made more women here in Bolero to start their own groups and now there are many savings and loans groups as someone has already said.

Q2. MC: What motivated you to join the group?

R3: Just as the other member has said, we saw how the lives of the women who were members of village banks were transformed – the way they were dressing changed and even when they go to the market they were now buying more things. Their gardens also changed. We saw that for our friends things were going well with them. This convinced us to join the group after what they taught us.

R6: If you save your money in the group it has an interest on top. While if you keep your money in the bank (commercial banks), you will find that they have deducted the money or it is just the way it was because the banks differ. Some of the banks deduct big amounts and others small amounts but at the village bank, we want help each other especially in times of need.

Q3. MC: What are the benefits of being members of village bank?

R7: The benefit is that one's problems are alleviated. Help is readily available because you cannot go to any person to borrow money. But if you have a problem or you need school fees for child, you just tell your child to go to school, I will get a loan from the village bank and pay the fees. You can pay back anytime and no one comes find the money through doing small-scale business. You know that you have saved your money. That is the benefit.

R2: The other benefit of village bank is that we give each other limits when we borrow. When you borrow money, the first month you can just pay back the interest, the second month you can also pay interest and the third month you pay back the remaining amount. I decide myself to borrow money or top up and I know that I can get help whenever I want. Unlike going to

the moneylenders who charge exorbitant interests. The interest rates for village bank are very fair.

MC: How much is your interest?

R8: Our interest rate is 10 percent.

MC: How long is repayment period?

R8: 3 months.

MC: Can someone go beyond that?

All: No

R5: But when we meet anyone who has a problem can borrow money we have contributed and has to pay back the following week at 5 percent interest rate. If she cannot manage to pay back the whole amount, she must bring the interest. For instance, if she borrowed K10,000 interest is K500 so she must bring the K500 and she can pay later the whole amount.

MC: are you going to divide your savings next week?

All: No. we have just started this cycle. We divided three weeks ago.

MC: It means next week its 5 percent.

R1: Yes, every week.

R2: When we contribute our shares, when I want to borrow K10,000 it means I will pay back next week. This product/service is known as Pompopompo and its interest is 5 percent. If I don't have money I have to bring the interest.

R3: The fieldworkers from LISAP who trained us taught us to keep the money in a box and close the box and the keys to be kept by two members of the group – the chairperson and the treasurer. The box would be kept at the treasurer's place and the box was not supposed to be opened unless all members are present. However, it was happening that sometimes the two would agree to open the box in absence of the other members. They would share the money between them and the two would be benefitting from our money. On the day the group meets it was found out that some of the money is missing. This made the group to decide that money should no longer be kept in the box as this was something that was bringing conflicts and divisions in the group. The group came up with the Pompopompo product of 5 percent so that the money is circulating among us.

MC: So you don't keep money somewhere?

R3: No. There is no bank in anyone's home. Now we divide all the share we contribute and the following week everyone brings the interest of 5 percent.

R8: If the treasurer keeps this money, tomorrow we may hear that the money is stolen.

R5: There were a lot of problems when we were keeping the money in one place.

R6: The issues is to protect the money and avoid conflicts that is why the money is not kept by one person.

R8: The other thing is that this group the interest is 20 percent per month while some groups it is 10 percent per week. We see village bank as something that has to help us and not oppress us. If the interest are huge, then members cannot be helped as at the end of the cycle they would only pay back the loans without benefitting anything. That is why we put it at 10 percent per month so that when we do the small-scale business we will still be able to pay the loans. Because our interest of 10 percent is small, that is why the groups is still thriving.

Q4. MC: How does being in the village bank affect our family/marriage relations? Does it affect how we relate with our husbands?

R3: In our group we have put rules and regulations that guide the group. The rules are that, for example, this man here, when he was joining the group he had to inform his wife. For us women it is the same thing. We are not supposed to hide, especially those who are married, to our husband that we are joining the village bank. Our husbands have to know everything in case a get a loan, sometimes I may have some challenges to repay the loan. I may do business and things may not go the way I intended. So it my husband does not know and just hears that this is what has happened it will bring conflicts in our marriage and in the group. That is why in our group, we encourage each other to be open with our husbands. We don't just tell them but we show them the books that they know whatever is happening.

Q5. MC: Can you encourage other women to join the group or start their own group? Do you feel it is important that women should be involved in such groups?

R2: We encourage them because as they have said this group was trained. Myself I was trained in another group but I later joined this group as we were chatting we were telling each other what was happening in our groups. It can happen that I have a problem at my home and I may share with a friend and ask her to borrow me money. Tomorrow I may ask her again to borrow

me money, then she will tell me about the village bank she is in that if I join my problems will be alleviated. That will make one to be interested to join a village bank.

R5: In addition, we teach our fellow women especially here in rural area as many women expect their husbands to do everything for them. We teach them to be doing small-scale businesses and that at villages we contribute share worth K2,000 per week and they can start small-scale businesses and they will be able to assist their husbands in terms of buying small household items such as soap and money for milling. We are not supposed to be asking our husbands for these small things. We encourage women, for instance, if our group is full, we encourage them to start another group. One who has experience in village banks would assist to establish a group and train the women in the new group.

R6: On the same, when one wants to join we first check her way of life. Is she trustworthy? If we see she is trustworthy we welcome her and teach her how things are done in the group. We even check if she relates well with her husband it has happened before that we ask a woman to join us but she has some issues in her marriage, in the end we just see that she has disappeared and has run away with our money. That's why now we want to be sure of the person's way of life before she joins. We don't just allow anyone to join the group.

MC: Let me ask on the same, do you allow non-members to borrow money from your village bank? For example, if I want to borrow money, it is possible for the group to lend me money?

R5: That is what we were saying. If you have a pressing issue and we know you better, we can lend you money.

R6: But you have to sign for the money.

R9: Your husband has to know that you have taken a loan from us. According to our rules if we lend to a non-member, the interest rate is not the same as members. A non-member has to repay at 15 percent interest rate. That is the rule.

MC: If a non-member fails to repay the loan, what happens?

R7: Before she gets the money she has to sign that she will give us something if she fails to pay back the money.

MC: A collateral of surety?

R2: Yes. The person know very well that if she fails to repay, members of the village bank will get a bed or a TV screen. If she fails to repay the money we get whatever she used as a surety.

R3: However, we don't lend to non-members as we have already said that we check that person before we give her money.

Q6: MC: At the end of the cycle you divide your savings and interests accrued. Do you think this is sustainable?

R4: There is no problem. These are the rules we have made as a group. It happens someone maybe contributing more money and borrowing less because she is aiming at doing something big so she has to save more money to fulfil her plan. Last month we divided our savings, everyone got what she was supposed to get. There is no problem. We have been doing the same over the years and we don't have any problem because this is what we have agreed. You can keep your money in the bank but you will find that they have deducted the money but we expect to have interest when we are saving money. Sometime you want to buy chairs for your home, you start saving so that when you accumulate enough money you can buy a sofa set. In the group you find that your friend has bought a motorcycle from her savings. What I can say is that usually there is no problem.

R3: The good thing with this group is that we have put a limit on how much one can borrow from the savings. We know from the shares during the cycle how much one is supposed to receive. When giving out loans, we give according to one's shares or savings. For example, someone will get K200,000 at the end of the cycle or maybe K100,000, we cannot allow that person to get K300,000. We know in the end we may have problems. However, sometimes one may need more money since we know each other, I may have to go through a friend as she may not want money immediately. So a friend may cover me on the money I want. We know we are human and things can get tough at times. But as a group we have set a limit.

MC: You wanted to say something?

R7: Yes. If we keep the money without dividing let's say for 2 years, then it means we are not benefitting from the group since we are just contributing to the group. When making savings in the village bank we have a cycle and when we come to the end of the cycle we expect to divide the savings. For example, our cycle ends in December and we divide the money in that month because the months of December, January, February and March are usually difficult months for us. It is the growing season and we need to buy fertilizer, pay school fees and we usually experience food shortages during this period. When we divide the savings in December it really helps.

R5: It depends on how much savings one has contributed. We start in December and end in December and we usually have a lot of money. So if we continue saving because we have money, one is tempted to borrow more money. What we want is the money to circulating among us. I may say I want to borrow 1 million Kwacha but where can I get 1 million Kwacha to pay back?

MC: When you get a loan of 1 million Kwacha it means you have the means.

R5: When you see the money you are tempted. You may have agreed with your husband that you want K50,000 but you see there's a lot of money, there you change your mind and you say you want K150,000. The group cannot say no because all they want is the interest on top of the money. But tomorrow you may have problems to pay back the money.

MC: Don't we have a problem to start a new cycle?

All: No problem. We start immediately.

MC: Don't you have those who opt to come out of the group?

R1: They are there. Some want to have a breathing space or maybe they don't have money to start the new cycle.

R3: They give excuses that they want to rest and that they will come back after sometime.

MC: Do you allow some to join in the middle of the cycle? You started in December, then someone want to join in February. Do you allow her?

R7: As long as she will understand the terms we give her. She has to give all the savings and interests accrued from the time we started up to the time she wants to join. This is so because from the time we started there are some monthly interests that we have accrued. She has to give all these monies at once so that we are on the same level.

R4: It is like she had a loan from the beginning.

MC: If she agrees to start, can't you allow her to pay later but she can pay her share?

R6: It brings confusion on the issue of interest when we are dividing.

R8: She may just use our money.

MC: Do we divide the interests equally?

R7: It depends on one's savings.

MC: Do you contribute equally?

R4: We try to contribute equally.

MC: If you contribute K2,000 weekly it means everyone contributes K2,000?

R1: Everyone tries hard to meet the weekly contribution of K2,000.

MC: In case, someone has failed to contribute K2,000 that week, what happens?

R5: She will contribute K4,000 the following week and together with interest because the other members have already accrued interest.

R2: She will contribute K4,100.

MC: In what ways can the church help the savings and loans groups? I know we are from different churches.

R7: The church can assist members to be trustworthy in the group. Members would be prayerful if the church can intervene in the way the groups work as members will have godly fear. Teaching of the church is that we love each other. If one loves the others she will pay back the loan she got. If there is no love in her heart, she will not pay back the loan because she does not pray. The church can assist us by teaching the word of God for the groups to be running smoothly.

MC: In what ways can assist its members to be self-reliant economically especially women since women are the most active members?

R1: Church has assist us if it can have a revolving fund like LISAP. They can assist with a revolving fund that can help our village banks to be stable. We can really be helped to have our banks boosted.

R5: Apart from money, anything that can assist to bring money can also help. It is true that in the church there are more women than men and it is women who are in the forefront in terms of giving. In most things women are in forefront, so if the church can have something to help its members especially women, then things can change.

MC: Any other idea?

R3: As the other member has said, for us women one of the aim of being in these groups is to improve in our giving.

R2: It is because of our persistence that things are like this. The way it has been said about serving in the church, women do a lot in the church. For us, to find all that is need in the church or in the Women's Guild it is when things are fine with us. Every week there are things

we are asked to contribute at the church. We know that everything to move needs money. We try and that is why we are in village banks so that when they ask to contribute to women's guild, we can get money from the village bank. If we can find something to help us serve better in the church. It gives us pleasure to hear the words that says 'without Jesus we cannot do anything'. It means it is in vain to do village bank without Jesus. We may want to buy things for our homes but if at church they ask each woman to contribute K1,000 we fail. You feel that I don't have enough food in my home so I cannot give to the church. It is just because we fail to raise enough money for both the church and our homes. But it is good if we are able to do well even in church. For us women to serve well in the church, the Synod should also assist us in another way. It can assist us serve freely in the church. Financially, we are not the same. You can see that some has not paid her monthly pledges to the church from January to December. You fail to pay your pledges because you don't have enough money to pay school fees for your children. These days school are expensive you cannot find a school where you pay K10,000. School fees range from K200,000 upwards and if you borrow this amount it will just go to pay fees.

R6: As the other member has said, the church should find ways to assist. We want all things to be going smoothly both at church and in our homes. We should be doing fine in both. However, since we fail to make ends meet we end up just staying not knowing what to do. We dropped out of school and now we see the challenges [laughs].

R1: This is our punishment.

R2: We are punishing ourselves because we dropped out of school and things are not working for us. That is what we can say.

R5: We are even wrong now to say that the church has become a business. Every Sunday they are asking for money for something or for some project. This even makes us to sin before God because we now say that church is now business. If you have a small amount of money you just decide to use it at home. You even say I don't eat from the church but you are a member of the church. It is just because of the way we source money.

Appendix 7

A GUIDE FOR INTERVIEWS FOR CHURCH LEADERS AT SYNOD LEVEL AND REPRESENTATIVE OF MALAWI COUNCIL OF CHURCHES (MCC)

1. What are some of the challenges that congregations/church members face especially in rural areas?
2. In what ways can and does the Synod/ MCC engage with communities in poverty alleviation strategies?
3. Are you aware of the Self-Help Groups/Village Savings & Loans Associations that are happening at the grass-roots level in different congregations/denominations?
4. If so, do you think these groups are helpful in terms of socio-economic empowerment of the women in the congregation in rural areas?
5. Do you consider microfinance as important and a venture that the Church can promote? Why or why not?
6. Should the Church as denomination or as an ecumenical body pursue issues of economic justice? Why or why not?
7. What strategies could the church pursue in this regard?
8. What, in your opinion, is the theological basis for socio-economic empowerment, such as microfinance?
9. What are other development projects can the church engage in to help alleviate poverty?

SAMPLE OF THE INTERVIEWS

SOCIAL ECONOMIC EMPOWERMENT CHURCH LEADERS INTERVIEWS	
Transcriber:	MC
Interviewer:	MC
Institution:	MCC
Date Interviewed:	16 January 2020
Interview Denoted:	MC
Leaders Denoted:	Surname Initials
Leader Interviewed:	CL1

MC: What are some of the challenges that members churches of Malawi Council of Churches face especially in rural areas?

CL1: Let's start with the issue that you have just raised – issues of poverty for it is one of the issues that most of the denominations are facing. Fundraising becomes an issue when people have programs to do and that can also affect the operations of the Council as well when member churches are struggling economically. It also affects how the Council operates because the Council does depend on its member churches. So when member churches are struggling financially because basically they are poor as most of the churches are in rural areas and from the rural setup because of the economy, when the economy of the country is not doing well, the people that are hit worse of badly are the people that are living in the rural areas. So the overall struggle of member churches will be economical. All right they will be also other challenges that they me be facing on the social level, the challenges to do with violence in various poverty though is the major issue that also the churches face. But gender-based violence is strong they face those particular challenges – issues of education is also a great challenge but topping the list I would say that issues of poverty are quiet high.

MC: In what ways can and does MCC engage with communities in poverty alleviation strategies?

CL1: MCC has been involved in food security programs. I think that's one of the issues that we are trying to deal with issue of poverty. I think food security is one of the ways that can engage the communities pushing them out of poverty issues. You may remember that Malawi is an agro-economy when you improve food security that is the basis of trying to get people out of their poverty

levels so MCC has done programs to do with food security in various areas. Teaching people on those issues on how they can be food secure and eventually when they are food secure they can eventually get into things that can improve their lives economically so it's not just being food secure but to be sustainable economically when they have got lots of food, they can sell and from there, I think. Improve their lives in one way or the other. We have programs that have involved the community through the member churches as well as we have trained them to look after their people in one way or another.

MC: Are you aware of the Self-Help Groups/Village Savings & Loans Associations that are happening at the grass-roots level in different denominations?

CL1: Yes. I'm very much aware of various member churches of the Council that are doing village groups in many areas. I know that the reports we have gotten from these member churches is that the groups are helping quite a lot in improving the livelihood of people so I'm very much aware of these.

MC: If so, do you think these groups are helpful in terms of socio-economic empowerment of the women in the congregation in rural areas?

CL1: Oh! Yes. From the reports that we have, the denominations that are running these programs are reporting huge participation of the people in the rural areas and are reporting huge savings that these groups are making. At the end of the year when they are doing their distribution of what they have collected most of the lives of those individuals are able to get huge amounts of money that they could not get any other way. You may be aware of the fact that the banks in this country place a huge interest on the loans that people get. But apart from that, it is difficult to get those particular loans so people from the villages can hardly access those loans. So the village banking have provided an alternative to the rural women, the rural people to be able to raise resources amongst themselves. What these groups do is that they use what they have. Each of them contribute what they have and not what they don't have. It's what they have. At the end of the day, they realise that amongst themselves they are able to raise more resources and from there they are able to distribute head loans on a very minimal interest and in certain cases no interest at all. And by doing that they are empowering one another to move out of the poverty levels and thereby alleviating the poverty. So indeed there is an increase on the many people that are participating in these groups and you may be interested to know that most of the people that are getting involved in these groups are women. There is a lot of women participation and since a lot of people that looked upon as poor in our country are women, these groups are actually lifting up the livelihoods of women moving them from the low line of poverty and improving their well-being to a level where they were not before. I believe that these groups are

one of the best ways of improving the livelihoods of our people and moving them from the deep levels of poverty and thereby, you know, improving their lives.

MC: Do you consider microfinance as important and a venture that the Church can promote?

Why or why not?

CL1: I believe the church should be involved in issues of microfinance of its members that is one of the best ways of improving people's lives. The church should be holistic in its approach to ministry. We cannot be talking to people or ministering to people only on spiritual matters – things that relate to heaven. There are things that affect people in the now and issues of food, issues of money affect people daily and we cannot just talk about things that relate to their future life. There are things in the now. When we look at the ministry of Jesus Christ himself, Jesus Christ was concerned about the whole man, he ministered to the whole man, a total man. His ministry was on the stake, he healed people, he fed people which means as the church if we take ourselves as the hand of Christ that continues to do the work of Christ in this world, we ought to do the work that Christ did. Remember even when Jesus was speaking in Matthew 25 talking about people that were being rewarded he spoke about I was hungry and you fed me, I was in hospital you visited me. He spoke about issues that people face in day to day. So I believe that church should be involved in micro financing issues that relate to bettering the lives of people because that's the mandate of the church. We need to be involved in things that affect the well-being of humanity today. So we really need to improve the work, the lives of people as we also minister to them or indeed help them with ways and means of getting better. Not just preaching about heave but also doing things that can promote their lives to be bold. I really believe the church engage itself in issues of micro financing and making sure that the lives of people are better off as they face the various challenges of life.

MC: Should the Church as an ecumenical body pursue issues of economic justice? Why or why not?

CL1: Yes. The church should be engaged in issues of economic justice. I think that's one of the mandate of the church. Economic justice or indeed even other justices should be something the church promotes. That's what Micah also promoted in his preaching when he spoke about "this is what I desire of man". Justice would dwell on a number of issues – how we treat people, how we react to issues people face day to day. But I said one of the major challenges of our society is the issues of poverty especially here in Africa and if we move from Africa we get into Malawi. Malawi is one of the poorest countries in this continent so when the church is engaged in these things it is also helping our, carry out the mission of our Lord Jesus Christ. So issue of economic justice, financial justice are issues that the church indeed continue to do.

MC: What strategies could the church pursue in this regard?

CL1: I think we have quite a number of issues that the church can, the strategies that church can be involved. (i) to engage the government as well because mostly when you look at how the economy of the country runs, it can disadvantage the people, the rural areas, it can disadvantage women. So when the country is formulating its budget, for example, the church should be involved. One of the strategies it must improve is that they make sure that they get involved in the formulation of the budgets of the country so that the budgets are poor friendly [pro-poor]. Right, there is social justice, economic justice [gender justice] when these things are being considered so one of the strategies I would think is to promote, engagement, advocate for economic justice. Make sure that the poorer do not continue to get poorer. (ii) and one of the ways would be to engage those that decision makers. So the decision makers in this case, in this regard would be the government, the ministry of finance to make sure that that is done. On the top level, the church should indeed engage government in that area. (iii) But I think one of the other strategies is to involve itself in promoting, advocating amongst the church members that when they are dealing with issues of finances and dealing with issues of economic justice they should do civic education and look at the distribution of resources that they reach to all people. That there should not be injustice in the way resources are distributed and that should be something that should be done even in our communities. Look at this, there are times when government or indeed institutions would be helping communities in one way or another, there are times when certain people are side-lined, there are certain times when women would be side-lined and only men are considered for certain things, these are the things that the church should cry out that this is not justice and this is not right. So it is engagement amongst the community, engagement amongst itself as a church and also engagement with the people in authority in this case the government itself.

MC: What, in your opinion, is the theological basis for socio-economic empowerment, such as microfinance?

CL1: Probably I referred to this much earlier that the biblical foundation really is the fact that God himself is interested in the betterment or/and the well-being of the total man. So when you are dealing with ministering to the human being, you cannot only consider one aspect. When you are talking about a human being, a human being is both body, soul, spirit and you cannot separate this. When you want to meet the needs of this individual make sure that you reach out to all these things. So God himself right from the Old Testament, from the book of Genesis, you know, he empowered man to take dominion, to cultivate, be fruitful so the issue of fruitfulness, you talk about the issue of fruitfulness in the Word of God it covers a number of areas. The Old Testament is full of God wanting to prosper the work of the hands of these people. You know when you look at the book of

Deuteronomy 28, for example, it talks about blessing the people when they go in the field and cultivate. He talks about prospering them and increasing their yields. Genesis 26 talks about Isaac who went about and cultivated and increased and being very prosperous in what he was doing so you see that throughout the Bible, God talks about the well-being of a human being- the total human being. In the New Testament Christ has talked about money than anything else. He talks about the issue of being good stewards of the resources that we have. So when we are talking about issues of economic justice, micro financing the Bible is full of examples. The issue of the talents how somebody was given talents he was told to go and do business with them. Those that did well with the talents the Bible says they were rewarded for the work that they did. Was that not business? Was that not micro financing? Was Jesus not talking about making use of what we have and multiplying it? To me, when we look at the Word of God there's indeed a theology of the fact that God is interested in bettering the lives of his people spiritually, physically, financially, materially so the church should be involved. The church should be involved in working hard that the lives of people continue to improve. So we are not outside the theology when we are involved in helping people. We are actually doing God's work when we engage ourselves in issues of micro financing.

MC: What are other development projects can the church engage in to help alleviate poverty?

CL1: I have mentioned food security that's a development project. Infrastructure development I think it's another thing that we can think of. When the church engages in infrastructure development I think that can raise resources that can also alleviate poverty. Issues that would also help alleviating poverty would also be mind-set change. I think, I do not know if you can classify that as a program but to me it is a program. To deal with mind-set change, people must think differently. I went to a certain country a few months ago but it was developed beyond recognition. More or less time that Malawi has been independent but one of the programs they are engaged in is the issue of mind-set, mind education. We need to think differently from they we have been thinking as a people. One of the things you deal with in order to improve life is not just a matter of giving somebody resources. You can give somebody resources but if they don't know how to use the resources they will abuse. Malawi is one of the countries that have been receiving aid for these fifty plus years but if you look at the millions of money, billions I should say, billions of dollars we have received over the years and what is actually on the ground, you would be crying. What we see and the money that we use simply means that the way we have used the resources, reflects how we think and how we think also determines what we are able to produce. So I believe that as a church we have a voice and we are an authority in the concept of mind-set or mind education. We preach but the question is what we preach. What can we do in order to change the way people think. Issues of finances, for example, sometimes we've had this belief that we should not talk about money in the church. Right, we shouldn't talk about anything

about money in church. That kind of mind-set moves us away from improving people's mind and how they can participate in economic issues in their country. So if we don't talk about money in church all that people hear about money is what they hear outside then there is a problem. Jesus speaks about stewardship. He talks about how people can do business with what they have and we as a church must take a leading role in making sure that we don't talk about "oh we are poor, will always be poor. But what can we do as a church or a people to improve from where we are to where we want to be. So mind-set education, mind education is critical. The way we are have been thinking. I think Malawi has a poverty mentality and unless we move from that poverty mentality we are always poor and I think even the way we write our project proposals. Malawi is one of the poorest countries blaah blaah so we have always been thinking that Malawi is always poor country and that it cannot improve even the people in rural areas. One of the things that I have said about the importance of village banking is that there is a concept of saying your life can improve and it can improve with what you have in your hands. Okay, that kind of mind-set is something that we never had before. We thought we are poor, we have nothing. The village banking has proved that there is something that we have. I'm reminded of the story of Jesus Christ when he had a multitude of people and he had been preaching for some time and there were so many people with him and he asked a question when they were hungry. He told them to feed them and they said we have nothing and he said what do you have. We have nothing but only five loaves of bread and two fishes. And it was out of the five loaves of bread and two fishes that Jesus was able to feed thousands upon thousands from the five loaves of bread. It is possible to move away from the poverty we are in with the little resources we have. But we have just have to change the way we think. So one of the programs we must engage in as a church or as faith community is to change the way we think about money. We've thought about money, the way we think about business, and the way we think about all issues regarding economy in this country and it starts with the people from the village, in town circles. It is important we cannot survive on hand-outs as a country. We can only improve with what we have and making sure that we work hard and then move on.

Appendix 8

CHURCH OF CENTRAL AFRICA PRESBYTERIAN SYNOD OF LIVINGSTONIA



Nyika Presbytery
P O Box 181
Bolero
MALAWI

Date : 1st October 2019
TO : The Principal
Stellenbosch University
South Africa


Dear Sir

RE: PERMISSION TO CONDUCT ACADEMIC RESEARCH

Receive greetings from Nyika Presbytery in the precious name of our Lord and Saviour Jesus Christ.

I write to inform you that we have granted permission to Rev Mwabi Chilongozi to conduct academic research in any of our congregations as per her request.

For more information on the same contact the undersigned.


Rev G.C. Moyo
PRESBYTERY CLERK





CHURCH OF CENTRAL AFRICA PRESBYTERIAN

SYNOD OF LIVINGSTONIA

HENGA PRESBYTERY

FROM: The presbytery Clerk

Henga presbytery

P.O BOX

Ekwendeni

TO: Rev Mrs Mwabi Nyirenda Chilongozi

Dear Madam,

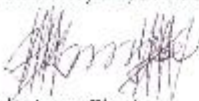
REF: PERMISSION TO DO RESEARCH IN HENGA PRESBYTRY.

Referring to the petition presented to the Presbytery for you to do your doctorate degree research in our Presbytery, the Presbytery has granted permission to you. The Presbytery has identified, Bwengu C.C.A.P Congregation as the area of your research. You are free to do your research in this area of Henga and Bwengu in particular. Any time you may feel like consulting the authorities of the Presbytery or any other Church Session within the catchment area of Henga, you are free to do so.

The Presbytery wishes you all the best as you will be doing your research work.

Yours in the Lord's name

Rev J.K Mnyenyembe


Presbytery Clerk



Appendix 9

Open codes used in data analysis in Atlas.ti

- Importance of savings group
- Conflicts -
- Benefits of savings group
- Conflicts +
- Challenges
- Motivation for joining the group
- Effects on our marriages
- Sustainability
- Encouraging other women
- Opportunities
- Church's role
- Origins of the group
- Reasons for joining the group
- Saving cycles -
- Saving cycles +
- Public relations skills.
 - Aware
 - Challenges the church face
 - Encouragement -
 - Encouragement +
 - Hindrance to SE programs
 - Motivation
 - S-E programs -
 - S-E programs +
 - SE vs church growth
 - Self-sufficient church
 - self-sufficient church -
 - Theological basis
 - Women empowerment -
 - Women empowerment +

- Aware
- Challenges churches face
- Economic justice -
- Economic justice +
- Helpful
- Microfinance -
- Microfinance +
- Poverty alleviation strategies
- Strategies for EJ
- Theological basis for MF
- Unaware
- Unhelpful