



research article

Barriers and facilitators to women's leadership in savings associations in Uganda

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The Village Savings and Loan Association (VSLA) model is currently being employed in Uganda for deepening financial inclusion and poverty reduction. Despite its focus on women's empowerment, concerns have arisen of an under-representation of women on VSLA leadership committees. Human rights-based, economic, and social justice arguments support active participation of women on VSLA leadership committees. The study sought to identify, explicate and characterise the barriers and facilitators to women in VSLA leadership. An exploratory study design using qualitative methods was selected to address the research objectives. Forty-nine focus group discussions were undertaken, featuring both VSLA members and non-members. VSLAs for inclusion in the study were randomly selected from within four regions of Uganda, stratified by: mature (>2 years old) versus new (<2 years old). The study exposed a diverse array of barriers and facilitators to women in VSLA leadership positions, revealing the influence of individual, material, institutional and social factors, in addition to social

norms and gender characteristics, on women in VSLA leadership. The findings revealed that the design of interventions to achieve fair representation of women in leadership positions should be informed by an understanding of the different types, relative strengths, support for/against, and intersectionality of the factors impacting women in VSLA leadership.

Key words poverty • development • gender • Africa • leadership

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Introduction

The United Nations Development Program's 2020 Human Development Report (HDR) revealed that Uganda has one of the highest poverty rates in the world, with 41.7 per cent of people in Uganda living below the international poverty line of \$1.90 per day (UNDP, 2020). The report also revealed significant shortcomings in women's social and economic empowerment, which research suggests contributes to the retardation of economic growth (Wei et al, 2021). The report found that 47.3 per cent of adult women do not have an account with a financial institution or a mobile money service provider (UNDP, 2020). One approach that is currently being instituted in Uganda to address poverty by focusing on improving the socio-economic status of women is the Village Savings and Loan Association (VSLA) model. This microfinance model is summarised as a 'savings and credit association in which 15 to 30 people save regularly and borrow from the group fund... on a date chosen by the members at the outset, usually after about a year, all the financial assets are divided among the members in proportion to each one's savings (shares)' (Anyango et al, 2007). VSLA schemes typically, although do not exclusively, target women. The evidence supporting the economic benefit of the VSLA model is mixed. A randomised controlled trial conducted by Ksoll et al (2016) in Malawi found that VSLAs contributed significantly to improvements in household income. However, Karlan et al (2017) undertook a clustered randomised evaluation in Ghana, Malawi and Uganda and reported 'no evidence of average impacts on household income, consumption, food security, or asset ownership' (Karlan et al, 2017). The evidence supporting the positive impact of VSLAs on women's empowerment, however, is arguably more conclusive, with several studies noting that VSLA groups contributed to women's empowerment (Karlan et al, 2017; Maganga, 2020; Theophilus and Paul, 2019).

Recent concerns have arisen that, while the VSLA model seeks to achieve women's economic and social empowerment, women are typically underrepresented in VSLA leadership positions in Uganda. A survey in Uganda found that while 70 per cent of the VSLA members are women, they are underrepresented in VSLA leadership positions such as group chairperson or secretary (Buitrago et al, 2021). To address a gender imbalance in VSLA committees in Uganda, it is important first to understand the reasons why this gender disparity exists. A literature review of women's visibility in decision-making in Africa identified a number of barriers to women in leadership positions, including gender norms and stereotypes, economic factors, structural factors, and male resistance due to power loss concerns (Ilesanmi, 2018). Yet, there is

a sparsity of research exploring the barriers and facilitators to women in leadership positions in Uganda, and few (if any) studies globally have been undertaken on barriers and facilitators to women in leadership positions in community groups, such as VSLAs. Addressing this knowledge gap will help inform the design of interventions seeking to enhance women's participation in leadership positions in VSLA groups both in Uganda and globally, while potentially informing measures to achieve fair representation of women in leadership positions in Uganda more broadly. The aim of this study is to identify the barriers and facilitators to women in leadership positions in VSLA groups in Uganda.

Why is the pursuit of gender equity in leadership of VSLA groups important?

There are several justifications for the pursuit of fair representation of women in VSLA leadership positions. First, there are moral arguments for this pursuit. The appointment of women to leadership positions is itself a form of women's empowerment (Theophilus and Paul, 2019), and critical to the promotion of gender equality more broadly (Maganga, 2020). A human rights-based argument can also be made that impeding the appointment of women to leadership positions is a violation of women's rights. Second, it could be argued that increasing the appointment of women to leadership positions supports better VSLA outcomes. It is conceivable that VSLA groups are more effective at addressing women's priorities if women are well represented in leadership positions, and that women are more likely than men to recognise their needs and barriers to financial success. A study on corporate gender diversity featuring 353 Fortune 500 companies by Catalyst (2004) found that the companies with the greatest representation of women in top management positions financially outperformed the companies with the lowest representation of women on a variety of metrics (Catalyst, 2004; Offerman and Foley, 2020). A further study reported a positive association between women in leadership positions in microfinance institutions and female clientele and microfinance institution performance (Ström et al, 2014).

Analytical framework

A range of barriers and facilitators to women in VSLA leadership positions might exist. One theoretical framework that may help support the conceptualisation of these barriers and facilitators is the *Dynamic Framework for Social Change* (Cislaghi and Heise, 2018). The dynamic framework posits that interventions designed to influence human behaviour should consider the interrelation of various factors on the behaviour in question, including: i) individual: factors related to the person, such as factual beliefs, skills and attitudes; ii) institutional: formal systems of rules and regulations, such as laws, policies and religious ordinances; iii) material: factors including physical objects and resources, such as money, services or land; iv) social: factors such as the types and availability of social support, configuration of social networks, and exposure to positive deviants in a group; and v) social norms: commonly understood as 'the shared beliefs within a social unit about the appropriate ways to think, feel, and behave in a given context' (Chekroun, 2008). The study will explore the influence, and direction of influence (barrier or facilitator), of factors within each of these categories of the dynamic framework on women in VSLA leadership positions. With the category of social norms, particular attention will be given to norms relating to gender (gender norms), which can be defined as 'social norms defining acceptable and appropriate

actions for women and men in a given group or society' (Cislaghi and Heise, 2020). Cislaghi and Heise (2018) argue that effective and sustainable change requires consideration of each of these components of the dynamic framework and that this framework helps the user to identify actors working at each of these points of influence for possible engagement when seeking to tackle problematic behaviours, for example, the obstruction of the appointment of women to leadership positions.

Research questions

This study seeks to answer the following questions:

- 1) What are the barriers/facilitators to women in leadership positions in VSLA groups in Uganda?
- 2) To what extent are these barriers and facilitators susceptible to efforts to mitigate or harness their influence?
- 3) To what extent do social norms and individual, institutional, material and other social factors affect the likelihood of women holding VSLA leadership positions in Uganda and how do these influences intersect?

Methods

Study design and participant recruitment

An exploratory approach using qualitative methods was adopted to answer the research questions. A secondary electronic database of VSLA members provided the sampling frame, the contents of which was populated by project partners PROFIRA, CARE Uganda, BRAC Uganda, AVSI-Uganda, and Village Enterprise. VSLAs were randomly selected, stratified by: a) mature (>2 years old) versus new (<2 years old) VSLA group, and b) four regions (Central, Eastern, Northern and Western). The study participants were selected after applying the following purposive inclusion criteria: i) VSLA members (two leaders and two members); ii) VSLA non-member (one non-member). Focus group discussions (FGDs) were divided according to gender into male-only and female-only groups to facilitate open discussion that more effectively captures gender dynamics in VSLA groups, while simultaneously reducing the risk of repercussions for participants after the conclusion of their involvement in the FGDs. A breakdown of the FGDs included in the study can be seen in Table 1. Community liaison officers from the partner organisations

Table 1: FGD sampling matrix with constituent VSLA breakdown

Regions	VSLA type		Total VSLAs	FGD gender		Total FGDs
	Mature (>2 years old)	New (<2 years old)		Female only	Male only	
Central	7	0	7	6	6	12
Eastern	4	2	6	6	6	12
Northern	6	1	7	8	4	13
Western	4	4	8	6	6	12
Total	21	7	28	26	22	49

(PROFIRA, CARE Uganda, BRAC Uganda, AVSI-Uganda, and Village enterprise) recruited participants, forming FGDs in accordance with the pre-determined inclusion criteria.

Data collection

The FGDs were conducted by seven male and five female research assistants (one moderator and one note-taker per FGD), all of whom had completed undergraduate degrees and had prior experience in qualitative data collection. A semi-structured approach to data collection was undertaken, featuring a checklist to facilitate alignment of the discussions with the research questions. A person from each VSLA was identified to mobilise the FGD participants. All FGDs were conducted within communities and in most instances in the FGD participant mobiliser's home compound. All interviews were audio-recorded, and field notes were also taken.

Data analysis

The interviews were transcribed verbatim. Interviews conducted in local languages were translated into English during transcription by bilingual research assistants who conducted the interviews. Data analysis was undertaken by five researchers (RT, DS, RM, EN, MS) using grounded theory methods. Grounded theory is a structured approach to qualitative data analysis involving the generation and testing of theories that are 'grounded' in the underlying empirical data (Green and Thorogood, 2018). Grounded theory involves an iterative process of identifying categories of common themes and regularly comparing the data in each category with other data to facilitate the constant identification of new categories (analytic induction) (Pope et al, 2000). It has the following stages (Green and Thorogood, 2018):

- (1) **Open coding:** this involves reviewing the data line-by-line to identify and label as many concepts that emerge from the data as possible that are of interest/relevance to the topic of the study.
- (2) **Axial coding:** in this stage, the relationships between the codes identified in stage one are examined with the aid of a framework for analysis (coding paradigm).
- (3) **Selective coding:** this final stage involves the examination of the codes identified in the previous stages to identify more abstract, overarching concepts that can help explain the data as a whole.

To reduce observer bias, each transcript was independently coded by two researchers, enabling corroboration and resolution of discrepancies in analysis through constructive dialogue. Particular attention was given to deviant cases during data analysis.

Ethical considerations

Ethical approval to conduct the study was obtained from Mildmay Uganda Research Ethics Committee (MUREC)-Ref 0611-2020 and the protocol was registered with Uganda National Council for Research and Technology (Ref SS685ES). Informed consent was obtained from all study participants and explicit consent to audio record

the FGD discussion was also acquired from the study participants. Audio recordings, written transcripts and field notes were all stored securely on encrypted drives. Deidentification of participants occurred, with person identification numbers given to each participant (R1, R2, and so on). No participant-identifying information was included in the transcripts. FGDs were given a number according to chronological order and were labelled with the gender and region, such as NF or NM for FGD from the Northern region with female and male participants respectively. The coding keys are M = male; F = female; N = Northern; C = Central; E = Eastern; W = Western.

Results

A variety of barriers and facilitators to women in VSLA leadership positions were found in this study (see Table 2). These could be categorised according to the *dynamic framework* into individual, institutional, material and social factors, in addition to social norms and gender characteristics.

Barriers to women in leadership positions

Individual

Lack of interest

Participants explained that the belief that leadership roles are not beneficial, or not as beneficial as other pursuits, serves as a barrier to women's appointment to leadership positions. One participant explained, 'they [women] think being on the committee has no benefit but they can benefit from their work at home' (46WF).

Problematic/anti-social behaviour

Participants explained that problematic or anti-social behaviour can reduce the likelihood of women being appointed to leadership positions. Adultery, alcohol abuse and vulgar language were provided as examples. One participant simply stated, 'if the woman is badly behaved, she can't be a leader' (33NF). While the research focused on factors influencing women in leadership positions, one might hypothesise that men would also be less likely to be appointed to a leadership position if they exhibited these behaviours.

Geographically remote/lack of permanent residence

Two participants explained that location of residence could present a barrier for some individuals, 'You can't elect a chairperson who doesn't stay in that area or vicinity' (43WM). Participants also explained that individuals that do not have a permanent residence in the region are less likely to be appointed to leadership positions as they are thought to be at a higher risk of leaving the area (and thus the group). As explained by one participant, 'I: So, you don't give to those renting (accommodation)? R: Ah no. That one we don't. Because that one can go any time' (19EF).

Table 2: Barriers and facilitators to women in VSLA leadership positions

Barriers	
Individual	Lack of interest 'I love my work at home, if I join this committee, I will not do my work at home.' (46WF)
	Problematic/anti-social behaviour 'If the woman is badly behaved, she can't be a leader.' (33NF)
	Geographically remote/lack of permanent residence 'You can't elect a chairperson who doesn't stay in that area or vicinity.' (43WM)
	Insufficient education/training 'Most of us women do not know how to read, and we cannot do much without knowing how to read.' (47WF)
Material	Financial instability 'Others think any time you become a leader you must have something in the pocket [money].' (5CM)
Social/relational	Opposition/lack of support from spouse 'Sometimes a woman may be interested in joining the management committee, but her husband refuses her.' (1CF)
	Marital issues/unrespectable spouse 'A woman can say that she will manage to be a treasurer, but I don't trust my husband at home because he drinks alcohol.' (10CM)
	Limited social ties/poor relations with community 'What hinders women from occupying leadership is that some women don't know how to socialise.' (33NF)
	Marital status 'If someone is married, you can locate her any time. But if not married, where can you find her?' (18EM)
	Spouse concurrently in leadership role 'We can't be two of us in one group and we are both leaders. One should be and another no.' (42WF)
Social norms	Women are primarily responsible for housework 'So, they get a perception that if they get a leadership role in the group, it would be difficult to conduct the two items of both home obligations and group obligations.' (9CM)
	It is inappropriate to appoint women to leadership positions 'Men will say that this woman has become a leader, what should we do to put her down or shut her down?' (40WM)
Gender characteristics	Women lack strength/fear leadership 'Sometimes we are elected but we say, since I have never gone to school, I will not be the chairperson or the secretary, we be afraid.' (4CF)
Facilitators	
Individual	Interest in leadership 'They [women] are also interested in being chairpersons because they want development.' (20EM)
	Blessed by God 'Women can be in leadership because of the different gifts that God has given.' (35NF)
	Geographical proximity of residence 'Women mostly occupy the position of the key holder because those women are near.' (8CF)

(Continued)

Table 2: Continued

Barriers	
	Women have sufficient skills/education 'Currently, women are taking up all leadership positions... because women are also now able to access education.' (30NF)
Institutional	Marriage 'A woman, who should be in leadership, should be a married woman.' (36NM)
	More women in groups than men 'The majority of members in the group are women... Even if a man wants to be elected, they are only five men in the group.' (24EM)
Material	Financial stability of women 'Now when they see the fame a woman has and she also has money, they make her chairperson.' (41WM)
	Financial reward from group 'The members do motivate their leaders by giving them something small at the end, hence encouraging the women to vie for the positions.' (22EM)
Social/ relational	Prosocial behaviour 'The other capability that makes women leaders is being a people person.' (31NF)
	Learning from women role models 'There is a woman who started leadership here and she taught most of the women.' (23EF)
	Support from spouse 'Even at times when [I] am not around he helped me always to take the box to the members on our meeting day.' (42WF)
Gender characteristics	Various (see later in article) 'The women are strong hearted. This strong heart makes them join leadership.' (29NM)

Insufficient education/training

Several participants expressed the view that insufficient education serves as a substantive barrier to women's appointment to leadership positions. Participants' comments could be divided into insufficient education in general, unspecified insufficient education, a lack of qualifications, and a lack of specific training relevant to the leadership positions. With respect to the latter, participants identified language barriers, lack of reading/writing skills, lack of mathematics ability, lack of leadership skills/knowledge, and lack of wisdom/experience, as barriers to specific leadership positions. It should be noted that in some cases the educational barriers may be specific to a particular leadership position. For example, the lack of reading/writing ability may be a greater barrier for the secretary position compared to the keeper of the keys for the money box. However, other educational barriers were perceived by participants as being so significant that they impact upon the likelihood of appointment to most of the leadership positions, for example, illiteracy (47WF). Participants also indicated that insufficient education may be a greater barrier for women than men. One participant explained, 'you for example may have stopped in S4 or lower class and on the other hand men finished S6 or diploma or degree. So, when you come to sit on the same table, obviously they will overpower you' (15EF).

Material

Financial instability

Participants explained that a lack of money impacted on the likelihood of women's appointment to leadership positions. One participant articulated an expectation that individuals in leadership positions have financial resources available 'Others think any time you become a leader you must have something in the pocket [money]' (5CM), with the findings indicating that higher wealth levels are considered as lower risks of leaders trying to misuse VSLA funds.

Social/relational

Opposition/lack of support from spouse

Participants reported that lack of spousal support negatively impacts on the likelihood of a woman being appointed to a leadership position. As articulated by one participant, 'sometimes a woman may be interested in joining the management committee, but her husband refuses her from doing so' (1CF). Participants noted that this lack of support may come in the form of verbal/emotional abuse, restricting their wife's freedom, and physical confrontation. This barrier is magnified by a norm reported by participants that men are the heads of the household in Uganda, and thus the primary decision makers in the family unit.

Participants provided various reasons as to why husbands may oppose their wives from becoming leaders. Reasons provided included concern that their wife will commit adultery, fear that their wife may become more powerful than them, and concern regarding absence from home and neglect of household responsibilities. Several participants mentioned that a lack of understanding by men of what is involved may prevent their wives from becoming leaders.

Participants suggested that in some cases the lack of support from husbands may have an indirect impact on the likelihood of their wives being appointed to a leadership position, for example, by undermining the confidence of women. As acknowledged by one male participant,

Sometimes you could be with your wife and you are worried that if she joins these leadership positions, it may lead to distortion of the marriage, other men may take her away. So, the women keep in that state of fear. She wants the position but she's afraid the husband may not like it. (9CM)

A further participant noted that concern of repercussions from one's husband may not be limited to repercussions for direct disobedience, explaining that the time involved in participating in the group may lead to a loss of ability to complete household chores, in turn leading to repercussions from their husband.

Several participants reported that women can still be appointed to leadership positions despite objections from their husbands. Participants reported absence of husband, strong will, and hiding involvement from their husbands as facilitating the appointment of women to leadership positions despite objections from their husbands.

Marital issues/unrespectable spouse

Participants explained that women are less likely to be appointed to leadership positions if they have marital issues or an untrustworthy husband at home. This was particularly the case for the treasurer position. Three participants noted that if the woman's husband is an alcoholic, she is less likely to be appointed. Two of these participants explained that this is because husbands who are alcoholics are more likely to steal and squander the money. As articulated by one participant, 'I don't trust my husband at home because he drinks alcohol. If I accept to be the treasurer of the group, I may come back [and find] the husband has stolen the money' (10CM).

Limited social ties/poor relations with community

Participants explained that women who are poorly connected socially are less likely to be appointed to leadership positions. As explained by one participant, 'What hinders women from occupying leadership is that some women don't know how to socialise and handle people properly' (33NF). Both lack of social connections and lack of popularity (problematic social connections) were identified as barriers to women in leadership. Further research is needed to establish whether limited social ties/poor relations with the community impact the likelihood of women in leadership more so than men.

Marital status

One participant reported that marriage serves as a barrier to women in leadership positions, insofar as it enables men to oppose women from pursuing leadership positions. Participants also explained that not being married can serve as a barrier to women in leadership positions. Lack of responsibility and vagabond lifestyle were provided as reasons why women who are unmarried are less likely to be appointed to a leadership position. As explained by one participant, 'If someone is married, you can locate her any time. But if not married, where can you find her?' (18EM).

Spouse concurrently in leadership role

One participant noted that women are less likely to be appointed to a leadership position if their husbands are in a leadership position. The participant explained, 'We can't be two of us in one group and we are both leaders' (42WF).

*Social norms**Women are primarily responsible for housework*

A significant number of participants noted that the normative division of household labour between husband and wife can impact upon the likelihood of women being appointed to a leadership position. As explained by one participant 'they get a perception that if they get a leadership role in the group, it would be difficult to conduct the two items of both home obligations and group obligations' (9CM).

As mentioned earlier, one participant explained that some women would prefer to work at home than assume a leadership role (46WF), and so it cannot be taken for granted that in all cases household tasks are holding back women with a strong desire for leadership.

Another participant suggested the existence of an interaction between social norms and individual behaviour, explaining 'It will depend, if the wife has been doing her work very well at home like preparing food for children in time and other duties, the husband will easily permit her' (41WM). This suggests that the division of household labour is not an absolute barrier for women, but simply reduces the likelihood that a woman would be able to undertake the role.

It is inappropriate to appoint women to leadership positions

The social norm that it is inappropriate to appoint women to leadership positions as leadership roles are for men was articulated by several participants. One participant indicated that some male group members may be very protective of this social norm, remarking 'When the women lead men, the men start shouting at women and yet in actual sense, these women could also lead very well. Men will say that this woman has become a leader, what should we do to put her down or shut her down?' (40WM). The participants that reported the existence of this social norm were all male. One participant explained that on occasion 'men decide to let women lead' (40WM), although added that this may be met with resistance from the female members of the group who are content to continue with male leadership.

Gender characteristics

Women lack strength/fear leadership

Participants identified several gender characteristics reducing the likelihood of women's appointment to a leadership position. A significant number of participants explained that lack of strength was one of the reasons why women are less likely to be appointed to leadership positions. Various forms of lack of strength were provided. Participants explained that lack of confidence, lack of assertiveness, and an uncommanding/inaudible voice were all gender characteristics reducing the likelihood of women being appointed to leadership positions. More male participants expressed this view than female participants, although some female participants also shared this view. Male participants overwhelmingly reported that this fear of leadership represents a gender characteristic, whereas female participants more frequently attributed fear of leadership to underlying causes. For example, several female participants explained that insufficient education may contribute to a fear of leadership, 'sometimes we are elected but we say, since I have never gone to school, I will not be the chairperson or the secretary, we be afraid' (4CF). Both male and female participants explained that rudeness directed towards women by both men and women is a root cause of a lack of confidence that serves as a barrier to women in leadership positions. One male participant remarked, 'they never had that confidence. Why? Because they (men) showed them that women were not worthy and were of a low status' (48WM).

Facilitators to women in leadership positions

Individual

Interest in leadership

Contrary to an earlier finding, some group discussants mentioned interest/enthusiasm for leadership positions as a facilitator to women in leadership positions. Participants explained that many women have a desire to take up leadership positions, motivated by the goals of personal and financial growth and group development, 'they (women) are also interested in being chairpersons because they want development. They want to see to it that the group progresses' (20EM).

Blessed by God

Participants explained that a good leader is believed to come from God. A facilitator to women in leadership positions reported by participants is that many women have gifts that are naturally given by God that help them to perform well as leaders. One participant explained, 'If they [women] have [been] given the gift of good speech with the members and the gift of love, the gift of marriage, the gift of writing, the gift of becoming a good secretary... then they elect you according to the qualities that God has given you' (35NF).

Geographical proximity of residence

Related to the earlier finding that geographical distance/residency issues can serve as a barrier to women in leadership positions, participants explained that residing near the VSLA group meetings serves as a facilitator to women in leadership. One participant explained, 'Women mostly occupy the position of the key holder because those women are near, and they are always around every time they are needed' (8CF).

Women have sufficient skills/education

The findings suggest some contradictions with perceptions of women's education and skills. While insufficient education was mentioned as a barrier, others argued in the contrary saying, 'currently, women are taking up all leadership positions... because women are also now able to access education which makes them able to compete with the men' (30NF). This possibly reflects a mix of women with various levels of education participating in the same VSLAs.

Institutional

Marriage

Participants explained that women who are married, and attached to their husband via a dowry, are well-respected, and thus more likely to be appointed to a leadership position. Participants explained that married women are believed to be valuable, responsible and stable. As simply stated by one participant, 'A woman, who should be in leadership, should be a married woman' (36NM).

More women in groups than men

Many VSLA groups have disproportionately more women than men, in part due to the fact that these groups were founded primarily to help women, with men joining at a later date upon seeing the financial benefits, in addition to the fact that some group organisers require a set quota of women in the group or in leadership positions. Having more women than men in the VSLA groups clearly increases the likelihood of women being appointed to leadership positions in those groups. As explained by one participant, 'Even if a man wants to be elected, they are only five men in the group, and the women are many so they can challenge and most offices go to women' (24EM). Participants also highlighted that given that many of these groups were started by women, the first positions were held by women, and so for men to be appointed to leadership positions that have more recently joined the group they would need to take the position from a woman already in power. As explained by one participant, 'you cannot remove the vision bearer' (24EM).

Material

Financial stability of women

In line with the previous discussion on lack of financial stability being a barrier, women are more likely to be appointed to a leadership position if they are financially stable. As articulated by one participant, 'In the village, fame and money is what makes people get jobs. Now when they see the fame a woman has and she also has money, they make her chairperson' (41WM).

Financial reward from group

While the VSLA leaders are typically unpaid, some VSLA groups periodically offer their leaders a gift as an expression of gratitude. The anticipation of a gift reportedly encourages women to pursue leadership positions, 'members do motivate their leaders by giving them something small at the end, hence encouraging the women to vie for the positions' (22EM).

Social/relational

Prosocial behaviour

Complementing earlier findings, the research suggests that women who are morally upstanding either at home or in public have a greater chance of attaining VSLA leadership positions. One participant explained, 'the other capability that makes women leaders is being a people person, a person who does not discriminate [against] children, elders, and men but treats everyone equally and loves people... it's such a woman that people want' (31NF).

Learning from women role models

Participants explained that learning from women role models is a strong facilitator to the appointment of women to leadership positions. One participant indicated that

role models may help women overcome barriers such as limited financial resources, 'there is a woman who started leadership here and she taught most of the women, like us in this village the women were competing with the men, but due to lack of finance most of them did not succeed' (23EF).

Support from spouse

The findings suggest that spousal support may be a facilitator to women in leadership positions. As explained by one participant, 'Even at times when [I] am not around he helped me always to take the box to the members on our meeting day' (42WF). This spousal support may encourage women to apply for, and remain in, VSLA leadership positions. The opposite finding, opposition from spouse, was noted as a barrier to women in leadership positions.

Gender characteristics

Several gender characteristics were identified as facilitating women in leadership positions. Participants explained that women are approachable, compassionate, skilled mediators of disputes, hardworking, confident, assertive, trustworthy, dependable, committed to VSLA groups and competent, increasing the likelihood of their appointment to leadership positions. For example, one participant explained, 'the women are strong hearted. This strong heart makes them join leadership' (29NM). Participants also explained that women either have more time, or devote more time, than men to VSLA groups, also supporting their appointment to leadership positions. Both male and female participants explained that women may possess some of these positive characteristics more so than men, citing trustworthiness, compassion and commitment to VSLA groups as examples.

Discussion

Overview

The study uncovered a wide range of barriers and facilitators to women in VSLA leadership positions. Using Cislighi and Heise's (2018) dynamic framework we categorised these barriers and facilitators into individual, institutional, material and social factors, in addition to social norms and gender characteristics. Some overarching observations about the barriers and facilitators identified can be made, which will be presented in this section.

First, some influences may be either a barrier or a facilitator. For example, marriage has been reported by some participants as a barrier to women in leadership positions, but by others as a facilitator. It is also possible that influences can present both a barrier and a facilitator concurrently. For example, the social norm that women undertake household tasks may serve as a barrier by restricting women's freedom of movement, for example, women cannot leave the house due to childcare or cooking responsibilities, yet also afford women greater flexibility for attending to VSLA leadership requirements because of not having to travel to distant places for work. These may not be equally influential, and an asymmetry may lead to an overall influence in one direction or the other.

Second, the findings suggest that barriers and facilitators may be intersectional. For example, in response to the question of whether husbands support their wives to become leaders, one male participant explained that men would typically permit their wives to pursue a VSLA leadership position provided that they are in control of their household responsibilities. This suggests that the likelihood of a woman attaining a leadership position may be dependent on a confluence of factors, including but not limited to: i) the social norm that men are the heads of the household; ii) the extent to which her husband chooses to exercise authority associated with this norm; iii) the social norm that it is appropriate for women to undertake household tasks; and iv) the character of the woman (work ethic). Pursuing a comprehensive understanding of the intersectionality of the various barriers and facilitators may lead to more informed and context-appropriate programming.

Third, the findings suggested that some barriers and facilitators have more influence than others. For example, the facilitator that most VSLA groups are formed to achieve women's social and economic empowerment, and thus many groups have proportionally more women than men, is arguably a greater facilitator to women in leadership positions than the facilitator that women role models inspire women to pursue leadership positions.

Fourth, many of the barriers and facilitators, but not all, have a gender component, such as the social norm that leadership roles are for men, or the finding that women role models help fellow women to acquire leadership positions. Some barriers and facilitators, however, seem to apply to both men and women equally, for example, geographical distance, lack of residency status, or financial insecurity.

Characteristics of factors influencing women in leadership: an analytical framework

Several characteristics of the factors influencing women in VSLA leadership positions were identified, which are summarised in [Table 3](#).

In the case of a factor having multiple antagonistic means of influence, we theorise that the overarching direction and strength of influence is determined by the relative number multiplied by the strength of means of influence in each direction. For example, one might present a hypothetical scenario in which the following is true:

$$\text{Number} \times \text{strength of barriers} > \text{number} \times \text{strength of facilitators}$$

In this case the factor would be a barrier overall. If a factor has multiple aligned means of influence, we theorise that the overarching strength of influence is determined by the number multiplied by the strength of means of influence.

Implications of analytical framework

Application of this analytical framework to future studies in which there are affecting factors on a topic of interest with competing directions of influence, may yield a more comprehensive and detailed understanding of the isolated factors beyond simple revelation of direction of influence. As a consequence, users can design targeted interventions that are grounded in an understanding of:

Table 3: Seven characteristics of factors influencing women in VSLA leadership positions

Characteristics	Description	Measure of characteristic: classification	Subtypes of characteristic (if applicable)	Example(s) from study
1 Directness	The extent to which the influence of the factor involves intermediaries	Binary	Direct	Quota for women in VSLA leadership positions (facilitator)
			Indirect	Inaudible voice leads to perception of lack of confidence, which reduces the likelihood of appointment to a leadership position
2 Plurality of influence	The number of ways in which a factor impacts upon women in leadership positions	Continuous	n/a	Lack of education leads to a lack of knowledge/skills central to leadership role, perception of lack of competency by other group members, and lack of confidence that reduces interest in leadership
3 Alignment of influences	The extent to which the ways in which a factor impacts upon women in leadership positions are aligned	Binary	Aligned	As with Plurality of influence – lack of education leads to a lack of knowledge/skills central to leadership role, perception of lack of competency by other group members, and lack of confidence that reduces interest in leadership
			Antagonistic	Social norm that women undertake household tasks serves as a barrier by restricting women's freedom of movement (often difficult for women to leave the house due to childcare or cooking responsibilities), yet concurrently affords women greater flexibility for attending to VSLA leadership requirements because of not having to travel to distant places for work
4 Direction of influence	The direction of influence of the factor on women in leadership positions (facilitator or barrier)	Binary	Facilitator	Financial reward from group for carrying out leadership role
			Barrier	opposition/lack of support from spouse
5 Strength of influence	The degree to which the factor influences women in leadership positions	Continuous	n/a	Facilitator that most VSLA groups are formed to achieve women's social and economic empowerment, and thus many groups have proportionally more women than men, is arguably a greater facilitator to women in leadership positions than the facilitator that women role models inspire women to pursue leadership positions
6 Polarity	The presence or absence of poles, a property that enables a factor to be either a barrier or a facilitator	Binary	Unipolar	Social norm that it is inappropriate to appoint women to leadership positions
			Bipolar	Financial instability/stability, interest in leadership, prosocial/antisocial behaviour, or respectability of spouse
7 Susceptibility to direction change	The liability of a factor to change direction of influence	Binary	Stable	Financial reward from group
			Susceptible to direction change	Interest in leadership or respectability of spouse

- 1) **Resistance to attenuation of influence.** One could theorise that the factors that are most likely to experience attenuation of influence are likely to be indirect factors, factors with underlying antagonistic influences or factors with weak influence. Factors that may be least likely to experience attenuation of influence could be direct factors, factors with underlying aligned influences, or factors with strong influence. For example, the requirement of a quota for women in VSLA leadership positions (direct influence) or the finding that most VSLA groups are formed to achieve women's social and economic empowerment (strong influence) are likely to be more resistant to an attenuation of influence than an intervention that is designed to increase the confidence/vocal authority of women in the group (indirect influence). While engendering confidence is an important and admirable pursuit, there are numerous factors that could undermine an individual's confidence in their suitability for a leadership role over time, including harmful group dynamics.
- 2) **Sustainability of influence.** One could theorise that the factors that are most likely to achieve sustained positive or negative influence are likely to be direct, unipolar or stable factors, or factors with a strong influence. Factors that may be least likely to achieve sustained positive or negative influence could be indirect or bipolar factors, factors that are susceptible to change, or factors with a weak influence. For example, an intervention that seeks to engender interest in leadership (bipolar) may be less sustainable than the provision of leadership training (unipolar), given that the former factor (interest in leadership) is susceptible to a change in the direction of influence.
- 3) **Likelihood of unexpected/undesired outcomes.** One could theorise that the factors that are most susceptible to unexpected/undesired outcomes are likely to be indirect factors or factors with underlying antagonistic influences. Factors that may be least susceptible to unexpected/undesired outcomes could be direct factors or factors with underlying aligned influences. For example, an intervention that seeks to engender confidence in leadership ability (indirect) may not simply increase an interest in leadership but may enhance leadership performance. A scenario could arise in which the transformative nature of this experience leads the individual targeted by the intervention to seek to encourage other women to pursue leadership positions, possibly even stepping down from her leadership role to give other women in the group the opportunity to gain confidence and leadership experience. In contrast, a quota on the number of women in leadership positions (direct) has a relatively clear and predictable impact on women in leadership positions.

Further research is needed to assess the validity of these claims, and explore whether this framework could be translated, and is useful, to other topics of enquiry, such as an examination of the barriers and facilitators to women's access to healthcare following sexual violence, international collaboration in curbing global carbon emissions, or compliance of a population with national COVID regulations.

Recommendations

Several recommendations for programming can be proposed from the study findings:

- 1) VSLA inductions could seek to identify gaps in women's education or skills relevant to leadership, to inform tailored training to empower women to assume leadership roles. A leadership rotation system, currently in use in some groups, could also benefit women by providing them with the opportunity to gain experience and confidence in leadership.
- 2) As already implemented in some cases, women leadership quotas, or women-only groups, could be approaches to increasing the representation of women in leadership positions that are relatively immune to other factors, such as social norms. An alternative approach could be to mandate periodic reviews of committee election processes to expose gender bias and male dominance.
- 3) The finding that men are concerned that women will become more powerful than them if they pursue leadership positions suggests that involving spouses in training to tackle harmful beliefs relating to masculinity and male dominance may serve to undermine spousal objection. What is important is that the study suggests that empowering women to circumvent their husband's wishes may put women at risk of harm and may not be a sustainable approach that can be generalised to women in all home situations.
- 4) The study revealed that a comprehensive approach to achieving long-term, sustainable change should not neglect interventions that seek to tackle problematic attitudes and norms relating to gender that are present more broadly in society.
- 5) The study revealed differences in focus groups' perceptions of the barriers and facilitators to women in leadership, and the relative influence of these barriers and facilitators. This suggests that a tailored approach to programming that foregrounds the individual and group circumstances could increase the likelihood of achieving positive change.

Further research

Several research gaps were identified requiring further exploration:

- 1) How do women-only groups and mixed-gender groups differ on a variety of performance indicators including satisfaction of group members with leadership?
- 2) What interventions do VSLA group members think would be most likely to be effective to increase representation of women in leadership positions?
- 3) Which of the barriers identified would women in VSLA groups most like to see changed?
- 4) How generalisable are these findings to VSLAs in other countries and contexts?

Limitations of research

There are a number of limitations of this study, some of which affect the strength of the conclusions that can be drawn from the findings. First, while having multiple data analysts is likely to attenuate the influence of observer bias from a single analyst, it does not rule out a broader range of biases impacting the analysis. In an attempt to control for bias in the interpretation of the results, part of the grounded theory process (axial coding) was undertaken by a second researcher

to enable corroboration. Second, participant interviews were audio recorded following consent from participants to enable verification of translation and improve the comprehensiveness of the data analysis. However, participants may have been less open to talking freely given that the interview was being audio recorded. Participants were reassured, however, that all data collected would be deidentified and stored securely. Third, common to much qualitative research, participants may have provided responses that they believed the interviewer would want to hear rather than expressing their true beliefs (social desirability bias). This is particularly likely in FGDs when participants are surrounded by peers, and possibly exacerbated by the audio recording of interviews. To reduce the impact of this limitation, participant groups were divided according to gender, that is, male-only or female-only groups. Fourth, a common criticism of qualitative research is that it lacks statistical generalisability limiting the extent to which the findings can be interpreted as representing the target population as a whole. Given that this study was primarily exploratory rather than confirmatory, this limitation is not a significant concern.

Conclusion

The findings point towards possible programmatic priority areas in pursuit of the increased appointment of women to VSLA leadership positions. The research suggests that programming should consider a diverse array of potential barriers and facilitators, including individual, material, institutional and social factors, in addition to social norms and gender characteristics. The findings revealed that the design of interventions to achieve proportional representation of women in leadership positions should be informed by an understanding of the diversity and relative strengths of the barriers/facilitators, their intersectionality, and the degree of consensus surrounding support for, or opposition to, these barriers/facilitators. Several characteristics of the factors influencing women in VSLA leadership positions were identified, exposure of which may yield a more comprehensive and detailed understanding of the isolated factors beyond simple revelation of direction of influence, with implications for programming. Finally, the findings support a tailored approach to the design of interventions that foregrounds the individual or group circumstances.

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Conflict of interest

The authors declare that there is no conflict of interest.

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