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Instituting village savings and loan associations scheme through action research in Zimbabwe

Norman Chivasa

Abstract

Village savings and loan associations schemes have become one of the critical survival strategies amidst poverty, inequality and financial exclusion thus helping low income communities to ride out poverty and make their savings and to eke out a living. However, the use of scientific procedures by ordinary people when establishing such initiatives in their villages is under-reported. This study, therefore, sought to test the utility of the action research (AR) methodology in establishing a low-cost village savings and loan associations scheme intervention, with a view to assessing the extent to which the scheme can improve the livelihoods of members of the scheme, and draw lessons for future interventions. The process involved planning, designing, establishing and evaluating a village savings and loan association scheme initiative involving 15 individual members (inclusive of the researcher) in ward 8 of Seke district, Zimbabwe. Results showed that creating village savings and loan associations is possible using action research, as community participation in the design, implementation and day-to-day operations of such initiatives guaranteeing ownership and control of the initiative by the host group scheme are almost natural to action research. One of the comparative advantages of using action research is that it creates spaces for ordinary people to share their experiences, reflect, and come up with context-specific solutions, as they take responsibility for their financial wellbeing, thus helping to meet their socio-economic needs and aspirations. The strength of village savings and loan associations is that they can be replicated. The study recommends that in the era of COVID-19, social distancing rules and regulations introduced to contain the virus should be observed.

Keywords: Action research; COVID-19; village savings scheme; Zimbabwe

Instituyendo un esquema de asociaciones de ahorro y préstamo en las aldeas mediante la Investigación-Acción en Zimbabue

Resumen

Los esquemas de asociaciones de ahorro y préstamo de las aldeas se han convertido en una de las estrategias de supervivencia fundamentales en medio de la pobreza, la desigualdad y la exclusión financiera, lo que ayuda a las comunidades de bajos ingresos a superar la pobreza, hacer sus ahorros y ganarse la vida. Sin embargo, el uso de procedimientos científicos por parte de la gente común cuando se establece este tipo de iniciativas en sus aldeas no se informa. Este estudio, por lo tanto, buscó probar la utilidad de la metodología de la Investigación-Acción (IA) en el establecimiento de un esquema

de intervención de asociaciones de ahorro y préstamo en aldeas de bajo costo, con miras a evaluar en qué medida este esquema puede mejorar los medios de subsistencia de los miembros del esquema y extraer lecciones para futuras intervenciones. El proceso implicó planificación, diseño, establecimiento y evaluación de una iniciativa de esquema de asociación de ahorro y préstamo de una aldea en la que participaron 15 miembros individuales (incluido el investigador) en la comuna 8 del distrito de Seke, Zimbabue. Los resultados mostraron que la creación de asociaciones de ahorro y préstamo en las aldeas es posible usando la Investigación-Acción ya que la participación de la comunidad en el diseño, la implementación y las operaciones diarias de tales iniciativas, que garantizan la propiedad y el control de la iniciativa por parte del esquema del grupo anfitrión, son casi naturales para la Investigación-Acción. Una de las ventajas comparativas de utilizar la Investigación-Acción es que crea espacios para que la gente común comparta sus experiencias, reflexione y presente soluciones específicas para el contexto, asumiendo la responsabilidad de su bienestar financiero, lo cual ayuda a satisfacer sus necesidades socioeconómicas y aspiraciones. El punto fuerte de las asociaciones de ahorro y préstamo de las aldeas es que se pueden replicar. El estudio recomienda que en la era del COVID-19, se deben observar las reglas y regulaciones de distanciamiento social introducidas para contener el virus.

Palabras Clave: Investigación-Acción, COVID-19, esquema de ahorro de la aldea, Zimbabue

Introduction

In low-income communities across southern Africa, informal economic initiatives, such as self-help groups have often provided a buffer against the vagaries of broader economic and social circumstances. Village savings and loan associations (VSLAs) scheme is one such example of a self-help group scheme. It involves a self-selected group of people pooling cash funds together. The scheme does not require outside capital or on-going financial/administrative support, but exclusively depends on group membership contributions to sustain it (Masiyiwa 2016; Mphambela 2016; Zimbabwe Microfinance Fund 2016). Through this scheme, members are able to meet their immediate basic needs such as money to buy sugar, cooking oil, bathing soap and school fees for children. It promotes co-existence, tolerance and social cohesion between different stakeholders working in the community (Chivasa 2018).

VSLAs scheme is one of the Accumulating Savings and Credit Associations (ASCAs) varieties widely utilised by individuals and groups in resource constrained low income communities world-wide. ASCAs scheme are known world-wide with varieties of names. For example, in Germany and Austria the scheme is called *Bausparkassen*, in China and Taiwan it is called *hehui*, in Japan and Korea the scheme is called *ko* and *kye* respectively. In India the scheme is called *Bishis*. In both Cameroon and Senegal it is known as *Tontine* while in Ghana they call it *Susu*. In Nigeria the scheme is popularly known as *Esusu*. In Zambia it is called *Chilimba* (Bouman 1995; Masiyiwa 2016). In Kenya the scheme is called merry-go-rounds, in Mozambique, it is called *Xitiques* (Vanmeenen 2006). In South Africa, stockvel is a generic name for *mohodisa*na, *gooi-goois*, *kuholisana,* and *makgotlas* (Dohyun et al. 2016). In Zimbabwe, it is called *mukando* (singular), *Mikando* (plural)-maround and VSLAs scheme (Chivasa 2018).

Lean Product and Process Development and Set-Based Concurrent Engineering in the Dining Industry: the experience of an American-Asian fusion restaurant

Ronaldo Akiyoshi Nagai and Alvair Silveira Torres Junior

Abstract: The purpose of this paper is to investigate the implications of a culinary innovation process when adopting manufacturing industry concepts such as LPPD: Lean Product and Process Development. The action research structured in five steps (semi-structured interviews, process mapping, training, and implementation of a new process, process observation, and compilation/feedback of results) allowed the introduction of the LPPD in the culinary innovation process. Results showed that despite the innovation process of a restaurant being based on tacit knowledge, concepts from the manufacturing innovation process could be adopted. Findings can contribute to the multidisciplinary studies involving innovation, the hospitality industry, and the action research application on operations management.

Keywords: Dining innovation, Culinary innovation, Lean Product Development, Set-Based Concurrent Engineering, product development

Desarollo de processos y productos Lean y ingeniería simultánea en negocio gastronómico: el experiencia de un restaurante de fusión americano-asiático

Resumen: El propósito es investigar las implicaciones de un proceso de innovación gastronómica cuando se adoptan conceptos de la industria manufacturera como LPPD – Lean Product and Process Development. La investigación-acción estructurada en cinco pasos (entrevistas semiestructuradas, mapeo de procesos, capacitación e implementación de un nuevo proceso, observación del proceso y recopilación / retroalimentación de resultados) permitió la introducción de la LPPD en el proceso de innovación gastronómica. Los resultados mostraron que a pesar de que el proceso de innovación de un restaurante se basa en el conocimiento tácito, se pueden adoptar conceptos del proceso de innovación manufacturera. Así, esta investigación puede contribuir a los estudios multidisciplinarios relacionados con la innovación, la industria de la hospitalidade y la aplicación de investigación-acción sobre gestión de operaciones.

Palabras clave: Innovación gastronómica, innovacíon culinaria, Desarrollo de product lean, Ingeniería Concurrente, Desarrollo de productos

1.   Introduction

Continuous improvement methodologies and practices in the hospitality industry are at the core of the development of new products and processes. The food industry particularly has several examples of innovative product development that are part of society's life, to name a few: pasteurised milk, infant formula, canned food, and gluten-free foods (Mishra 2016). However, scholars have been neglecting studies involving both products and process areas (Farrington et al. 2018). Product and process development are critical activities employed by most companies to remain competitive, regardless of the industry type or size. Through the new product development processes, companies seek commercial viability, competitiveness, profitability, and effectiveness, and therefore innovation plays a central role (Hébert and Link 2006).

Among different product and processes development approaches, those improved by the Toyota automaker gained prominence (Liker 2004; Monden 2011; Shingo and Dillon 1989). The Lean Product and Process Development (LPPD), based on Toyota's Product Development System and introduced in the early nineties, focused on a tripod, based on value, knowledge, and improvement (Womack et al. 1990). Also, Set-Based Concurrent Engineering: SBCE played an essential role in the development and design of new products in Toyota (Ward et al. 1995). In this latter approach, creators explicitly communicate and share their set of alternatives, instead of presenting a single *point to point* design, in which the designing process moves step by step. The success of these models helped Toyota to reach the leading position in the car manufacturing industry in the last decade.

Despite the significant contributions of these models to improving efficiency in the manufacturing sector and increasing academic production, their implementation in other industries is scarce. Recent studies discuss the application of lean principles in health care, (Drotz and Poksinska 2014; Poksinska et al. 2017; Tay 2016; Vinodh 2018), financial services (Delgado et al. 2010; Vashishth et al. 2017) and public sector (Antony et al. 2016; Antony et al. 2017), but none in the dining industry.

According to Harrington (2004), in the dining business innovation has not been clearly articulated regarding products and processes. Restaurant business owners recognise the importance of innovation. However, they find difficulties in establishing a systematic practice to create and design new menus (Ottenbacher and Harrington 2007). The food and hospitality businesses require a continuous innovation process, in order to attract consumers and thereby create a sustainable business model (Chattopadhyay and Shah 2014; Cho et al. 2018).

Levitt (1972; 1976) criticised the transference of manufacturing logic for servicing operations. Notwithstanding, a sequence of works, especially in the 2000s brought the universal contribution of lean thinking for organisations: Middleton (2001) in software development, Comm and Mathaisel (2003) in the context of academia, Swank (2003), Leite and Vieira (2015) and Smith et al. (2017) for servicing business. Those authors suggested that principles of lean thinking are universal, and can bring benefits to the organisation. Therefore, service companies can improve efficiency implementing manufacturing principles in their operations, mainly due to the *mass customisation* effect: – the use of flexible processes and structures to produce varied and individually customised products at the low cost of a standard product. (Bowen and Yiungdahl 1998).

International research: challenges, limitations and conditions for success

Reflections on a participatory international project with children

Corinne Butschi, Guillermina Chabrillon and Ingeborg Hedderich

Abstract: International research is common practice in many fields of science and a variety of international projects from the most diverse fields of research can be found through the major academic search engines. However, expanding the search in the direction of metaperspectival reflection on international participatory research might be unsuccessful, as there is scarce literature on the topic. This article is based on experiences with children in the international participatory research project called "Learning Together, Living Diversity", which was carried out using the photovoice method to involve the children in the process as co-researchers. As international research differs considerably from national research, many challenges may be encountered, especially in field research and mainly in regards to getting in touch and interacting with the foreign country, its people and culture. The aim of this paper is to put into writing the reflexive processing of the cross-border research experience of the two cooperation partners Guillermina Chabrillon (Argentina) and Corinne Butschi (Switzerland), who planned and organised the field work in two Argentinian kindergartens together. The challenges which they faced and the role of both language and cultural background will be described in a practical way. It will be shown that reliable and good cooperation partnerships become even more important when the logistics of international research projects is not only complicated by distance, but also by language and cultural barriers. Examples of the major challenges and the role of culture and other contextual factors in project planning and logistics when crossing linguistic and cross-cultural boundaries will be included, with the purpose of contributing to stimulating further research and a greater number of successful international cooperation partnerships.

Keywords: International participatory research, intercultural co-operation and understanding, photovoice.

Investigación internacional : desafítos, limitaciones y condiciones para el éxito. Reflciones sobre un proyect internacional participativo con niños

Resumen: La investigación a nivel internacional es una práctica muy extendida en una variedad de campos disciplinares y, a través de los principales buscadores académicos en Internet, se pueden encontrar numerosos proyectos internacionales de las más diversas áreas de investigación. Sin embargo, la búsqueda de trabajos que provean una reflexión metaperspectiva sobre métodos de investigación participativa podría no ser exitosa ya que es muy escasa la literatura sobre este tema. Este artículo se basa en las experiencias con niños y niñas en el marco de un proyecto internacional de investigación participativa llamado "Learning Together, Living Diversity" ("Aprendiendo juntos, viviendo la diver-

sidad"), que se llevó a cabo utilizando el método Fotovoz para involucrar a los niños en el proceso como coinvestigadores. Como el proceso de investigación a nivel internacional difiere notablemente de uno llevado a cabo en un contexto nacional, pueden surgir numerosos desafíos, principalmente en la investigación de campo y, en particular, al ponerse en contacto e interactuar con el país extranjero – con su gente y cultura. El objetivo de este trabajo es describir el proceso reflexivo de la experiencia de investigación transnacional de dos investigadoras asociadas en un trabajo cooperativo: Guillermina Chabrillon (Argentina) and Corinne Butschi (Switzerland), quienes planificaron y organizaron en conjunto el trabajo de campo en dos jardines de infantes argentinos. Se detallarán los desafíos que enfrentaron y el rol tanto de los sustratos lingüísticos como culturales. Se mostrará la gran relevancia que cobra un trabajo cooperativo bueno y confiable cuando la logística de un proyecto de investigación internacional se complica no sólo por distancias sino también por barreras lingüísticas y culturales. Se presentarán ejemplos de los principales desafíos y el rol de la cultura y otros factores contextuales en la planificación y logística de un proyecto cuando se cruzan fronteras lingüísticas y culturales con el objetivo de intentar estimular nuevas investigaciones y un mayor número de exitosos trabajos cooperativos internacionales.

Palabras clave: investigación participativa internacional, cooperación y entendimiento intercultural, Fotovoz.

1.   Introduction

This contribution is based on a practical example, namely the project "Learning Together, Living Diversity", which was carried out from July 2016 to July 2019 by the University of Zurich (Institute for Educational Science, Chair of Special Education: Society, Participation and Disability) and financially supported by the Stifterverband der deutschen Wissenschaft (Leopold Klinge Foundation).

   This international participatory project aimed at researching on the topic of diversity from a child's perspective, by working with children of kindergarten age (4 to 6). Two kindergartens with a total of 32 children in Switzerland and two others with a total of 52 children in Argentina took part. It was carried out using photovoice, a method which attempts to engage community participants: here, children , "as active research participants by giving them cameras and inviting them to take pictures dealing with various aspects of their lives" (Jorgenson & Sullivan, 2010, p. 1). Later, the photos were used in the interview process to explore the subjective meaning of the images, and children were asked to explain their photographs in little groups.

   Discussions about research with children as central informants of their own life worlds has been uncommon for a relatively a long time (Christensen & James, 2008, p. 1).

> "Traditionally, childhood and children's lives have been explored solely through the views and understandings of their adult caretakers who claim to speak for children. This rendered the child as object and excluded him/her from the research process. In part, this perspective has been challenged by the perspective in which children have different cognitive and social developmental traits that the researcher who wishes to use children as informants needs to consider in their research design and research methodology" (Christensen & James, 2008, p. 2f).

In recent years, however, this view has changed, so that the focus is now more on research *with* children rather than on research *on* children. The photovoice method is considered a

Recognition-based Action Research

Inspired by third generation critical theory and dialectic relationship theory

Lise Billund and Poul Nørgård Dahl

Abstract: In action research the quality of the interpersonal relationship between the researcher and the practioners is significant, as it affects which knowledge about the problem explored it is possible to obtain, just as the problem itself affects how that relationship evolves. The problem and the interpersonal relationship are thus dialectically connected. Therefore, the action researcher must have a dual focus concerned with generating knowledge and development in both areas. With that in mind, this article develops Recognition-based Action Research, where Axel Honneth's critical, sociological perspective on society is combined with Anne-Lise Løvlie Schibbye's dialectical relationship perspective on interpersonal relationships: with both perspectives grounded in Georg W.F Hegel's thoughts on recognition.

Keywords: Action research, recognition, interpersonal realationship, mutuality, dialectics.

Investigación-Acción basada en el reconocimiento
Inspirado en la teoría crítica de tercera generación y la teoría de la relación dialéctica.

Resumen: En la investigación-acción la calidad de la relación interpersonal entre el investigador y los sujetos involucrados es significativa, ya que afecta qué conocimiento sobre el problema explorado es posible obtener, de la misma forma que el propio problema afecta la evolución de esa relación. El problema y la relación interpersonal están, así, conectados dialécticamente. Por tanto, el investigador-acción debe tener un doble foco de preocupación: la generación de conocimiento y el desarrollo en ambas áreas. Con eso en mente, este artículo desarrolla una Investigación-Acción basada en el reconocimiento, donde la perspectiva sociológica crítica de Axel Honneth sobre la sociedad se combina con la perspectiva de la relación dialéctica de Anne-Lise Løvlie Schibbye sobre las relaciones interpersonales: con ambas perspectivas fundadas en los pensamientos de Georg W.F Hegel sobre el reconocimiento.

Palabras clave: Investigación-Acción, reconocimiento, relación interpersonal, mutualidad, dialéctica.

Action research: a normative research practice

Action research is development-oriented research in a field of practice, and is characterised by two related aspects. Firstly, action research is carried out *with* the subject area: not *about* or *on* the subject area (Heron & Reason, 2001, p. 179). This implies a different relationship between the researcher and the practitioner than the subject-object relationship traditionally found between researcher and research objects. Secondly, action research starts with the normative idea that knowledge about the problem the researcher and the practitioners are working on can contribute to a more free and democratic development of individual practitioners and of society (Nielsen, 2004, p. 522).

In action research, the practitioners become involved with the research, just as the researcher becomes involved with the practitioners. Action research is grounded in a participative world view:

> action research is a participatory, democratic process concerned with developing practical knowledge in the pursuit of worthwhile human purposes, grounded in a participatory worldview, which we believe is emerging at this historical moment. It seeks to bring together action and reflection, theory and practice while participating with others in the pursuit of practical solutions to issues of pressing concern to people, and more generally the flourishing of individuals and their communities (Reason & Bradbury, 2008, p. 4).

Thus, the normative aspect of action research aims to foster growth for both the individuals and for the community (the social institutions), and considers participation in the processes together with other people the way to growth.

Recognition-based Action Research: a third tradition

In this article, we present a new action research tradition: *Recognition-based Action Research*. This new tradition is based on a dialectic understanding of the connection between individual and society, where mutual recognition, both psychologically and sociologically, is seen as a condition of individual and collective development. This recognition perspective is rooted in the thoughts of philosopher Georg W. F. Hegel and links psychologist Anne-Lise Løvlie Schibbye's dialectic relationship theory with sociologist Axel Honneth's third generation critical theory (The Frankfurt School), even though neither Schibbye nor Honneth are action researchers.

Recognition-based Action Research can be seen as a further development of two action research traditions which, according to Nielsen and Nielsen (2006) and Tofteng and Husted (2014) are also inspired by critical theory: The critical Utopian tradition of first generation critical theory (Adorno and Horkheimer), and the dialogue tradition of second generation critical theory (Habermas).

In the first tradition, the focus is on awakening critical consciousness and on changing societal power structures. Therefore, the dialogues set in motion by the researcher are "understood as scenes for critical re-orientations in a reified everyday life" (Nielsen & Nielsen, 2006, p. 68). The researcher plays an active role in this critical reflection, by contributing with her[1]

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1   For readability reasons we use 'she' and 'her' when referring to action researchers and practitioners.

Repoliticising Participatory/Action Research: From Action Research to Activism: some considerations on the 7th Action Research Network of Americas Conference

Sandro de Castro Pitano, Rosa Elena Noal and Cheron Zanini Moretti

Abstract: The seventh conference of the Action Research Network of the Americas (ARNA) took place in Montreal, Canada, from the 26th to 28th of June, in 2019. Having as title "Repoliticising Participatory/Action Research: From Action Research to Activism", the event gathered people from different areas of practice coming mostly from the North American countries: Canada, United States and Mexico. The discussion presented here is based on notes made by the authors in the course of the conference, in which 40 words/keywords were identified, serving as a base to debate the validity of the principles of participatory research and action research in its repoliticisation and activism. Thus, we presented a systematisation of some key themes of the conference, among them, the commitment with the rupture: in relation to the traditional practices of research, the role and the social responsibility of the universities and the transforming character of participation, with emphasis in the effort for its repoliticisation and activism.

Keywords: ARNA (*Action Research Network of the Americas*); Participation; Action Research; Activism; Repoliticisation.

Repolitización de la investigación participativa/acción: de la investigación en acción al activismo: algunas consideraciones sobre la 7a Conferencia de la Red de Investigación Acción de las Américas

Resúmem: La séptima conferencia de la Red de Investigación Acción de las Américas (ARNA) se llevó a cabo en Montreal, Canadá, del 26 al 28 de junio de 2019. Con el título "Repolitizando la Investigación Acción Participativa: de la Investigación Acción al Activismo", el evento reunió a personas de diferentes áreas provenientes en su mayoría de los países de América del Norte: Canadá, Estados Unidos y México. La discusión aquí presentada se basa en registros realizados por los autores en el transcurso de la conferencia, en los que se identificaron 40 palabras/conceptos, que sirven de base para debatir la vigencia de los principios de la investigación participativa y la investigación acción en su repolitización y activismo. Así, presentamos una sistematización de algunos temas clave de la jornada, entre ellos, el compromiso con la ruptura – en relación a las prácticas tradicionales de investigación, el rol y la responsabilidad social de las universidades y el carácter transformador de la participación, con énfasis en el esfuerzo por su repolitización y activismo.

Palabras-clave: ARNA (*Red de Investigación Acción de las Américas*); Participación; Investigación para la Acción; Activismo; Repolitización.

Introduction

The *Action Research Network of the Americas* (ARNA) presents itself as a network of university researchers who work with research and teaching in different contexts and levels. Among several initiatives, it aims at promoting the different research methodologies: in local, regional, national and international contexts, by supporting a democratic and sustainable society and disseminating critical knowledge in the Americas (ARNA, 2020). In this regard, recognising the multiple voices and experiences contained in complex realities in this continent, ARNA has as one of its goals the investigation of perspective diversity from its members in relation to the socio geopolitical challenges in the present time, through action/research and participatory research. (ARNA, 2020).

Since 2013, ARNA has held annual conferences aiming at the creation of bridges of solidarity in America and in the world, "while walls of intolerance are publicly displayed" (ARNA, 2020). Its seventh conference took place at McGill University in Montreal, Canada, from the 26th to the 28th of June, 2019. Having as title "Repoliticising Participatory/Action Research: From Action Research to Activism", the event gathered people from different areas of practice coming mostly from the North American countries: Canada, United States and Mexico[1].

As participants of a Research Group[2] that has Popular Education and Participatory Action Research as theoretical and practical reference points, we seek to follow some discussion forums about these two fundamentals: locally, in our universities and through the relation that we established with popular movements; regionally, in the Studies Forum: works by Paulo Freire; nationally, in the Work Group 06: Popular Education in the National Association of Post-Graduation and Research in Education (Anped) and in the Freirean Network of Researchers (PUC-SP); and internationally, in the *Latin American Studies Association* (LASA) and in the *Action Research Network of the Americas* (ARNA) – the latter, an object of discussion on this article.

The discussion presented here is based on notes made by the authors in the course of the 7th Conference, and through these notes, around 40 categories/keywords were identified and served as base to the systematisation of some central themes from the referred event and to our analysis. Thus, we aim at presenting the validity of the principles of participatory research and research/action in its movement of repoliticisation and activism.

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1   On this occasion, we could observe a minority of participants deriving from South American countries, which in part, can be explained by the high cost required to an on-site participation (registration fee, plane tickets and accommodation); due to insufficient financial resources, on the part of teaching and research institutions for research communications in international scientific events; as well as for the limits imposed by the official languages of the event: French and English.

2   In Brazil, we formed a network of researchers who originated from the Grupo de *Pesquisa Mediações Pedagógicas e Cidadania* (Pedagogical Mediations and Citizenship Research Group), sited at the Vale do Rio dos Sinos University (UNISINOS). From this group emerged: Popular education – Action and Research, linked to the *Universidade de Caxias do Sul* (UCS), led by Sandro de Castro Pitano; and, *Educação Popular, Metodologias Participativas e Estudos Decoloniais* (Popular Education, Participatory Methodologies and Decolonial Studies), linked to the Santa Cruz do Sul University (UNISC), led by Cheron Zanini Moretti.