Notes on Recent Changes in Vulnerability in a Village in Zambia

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Abstract

This paper discusses two remarkable changes in organizing of groups in a village in Central Zambia, where I have conducted a field study since 1991. First, the burgeoning of small-scale group saving and credit, and second, an increase in the practice of lending a 'set' of cows and plow to be used for cultivation or weeding in the rainy season.

The burgeoning of small-scale savings and credit, referred to as Own Saving for Assets and Welfare Creation (OSAWE), started after 2007, following the failure of a credit and savings program initiated by an NGO. Despite the combined efforts of leaders in the village, the first credit and savings program in the village almost went bankrupt because of the deaths of prominent members, and the consequent failure in management and re-organization.

The second change—an increase in the practice of lending a 'set' of cows and a plow—was a gradual transition, related to the weakening of group farming. In the rainy season, upland cultivation is usually undertaken by group farming, which is organized and managed within extended families. This is a mutually beneficial system, that operates without any transaction of money or goods. However, in the new lending system, farmers receive money or goods, such as fertilizer or maize seed, for lending the 'set'.

The implications of these two changes are ambiguous from the perspective of the vulnerability of villagers, with two negative and two positive outcomes. First, the weakening of the practice of group farming, which helped farmers who were not equipped with a farming 'set', suggests that the vulnerability of non-equipped farmers has increased. Second, the failure of the initial small-scale savings and credit scheme also had a negative impact on those who consequently failed to benefit from it. There has been an increased feelings of mistrust among farmers who felt betrayed by the executives of the scheme, which may have a negative impact on future projects in the village.

Third, the burgeoning of new small groups, for savings and credit, indicates that a new channel of access to resources has opened up in the village, which could strengthen human networks. Fourth, the increase of 'set' lending can also mitigate the increased vulnerability of non-equipped farming families.

This study suggests that the vulnerability of a farmer or household cannot be defined by a single index that shows a cross section of social change, but should be examined by a group of indices. In daily life, people are affected by multiple complex factors, some of which increase vulnerability and some of which reduce it. Thus, it is important to determine ways of evaluating integrated vulnerability with a group of indices, each of which measures a single factor for analysis.