



## RESEARCH ARTICLE

### SOCIO-ECONOMIC TRANSFORMATION OF WOMEN PARTICIPATING IN INTERNAL SAVINGS AND LENDING SCHEMES (ISALS), IN MT DARWIN DISTRICT OF ZIMBABWE

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#### ABSTRACT

**Background:** There is few researched knowledge on the tangible socio-economic impact of Internal Savings and Lending Schemes (ISALS) on women in Zimbabwe. This study which was informed by the African Feminist Theory, is expected to add to the body of knowledge through examining the tangible-socio-economic life changing stories in women participating in ISALS in Mt Darwin District of Zimbabwe. As such, it sought answers to the following question; What are the tangible socio-economic changes in women that have been brought about by their participation in ISALS in Mt Darwin District? The findings might be helpful to inform the Government and development agencies on what to adopt, modify or improve in terms of the ISALS methodology/model for the betterment of the rural poor women. **Materials and Methods:** In this qualitative study, a Purposive Sampling was used to select 10 highly performing ISALS out of 18 of them in 10 sampled wards in Mt Darwin District. This aforesaid sampling method was further employed to select 24 information-rich chairpersons, secretaries and other ISALS leaders, and representatives from the Ministry of Women Affairs, Community, Small and Medium Enterprises Development, Political, Administrative Leadership and Non-Governmental Organisations. The same sampling method was also used to select participants for Focus Group Discussions. A Thematic approach was used in data analysis. **Results:** The findings showed that women in ISALS had managed to build modern standard houses, own near cash-assets such as goats, chickens and cows, others had income generating projects such as peanut butter and oil pressing machines, grinding mills and maputi (popcorn) guns while others had taken leadership roles in their communities which enhanced their social status. The majority had managed to send their children to school and were able to meet basic requirements such as tuition fees, uniforms and stationery. All ISALS groups had savings of between US\$500 and US\$6000 which were kept by the treasurers and in rare cases by secretaries. With regards to the above savings, it was recommended that those ISALS with savings above two thousand United States Dollars should consider graduating into Savings and Credit Cooperative Societies (SACCOS) which highly enhance sustainability. **Conclusion:** The study established that most of the findings were in tandem with the few studies conducted in Zimbabwe and quite a number in other African countries and beyond. The study revealed that, with appropriate business and financial training and supportive policies, ISALS can empower women, transform their homes, improve and sustain household welfare and incomes. As such, the study concludes that ISALS are a potent mechanism/model for addressing the tangible socio-economic marginalisation of women in Mt Darwin. Resultantly, ISALS have been transforming women's lives socially and economically.

#### INTRODUCTION

Access to microfinance is assumed to be associated with positive improvements in the welfare of women especially the rural poor women who have limited resources to sustain themselves and their families. These aforementioned improvements include enhancing women's ownership of assets, facilitating their engagement in household decision-making,

enhancing spending on education and health welfare of households, and also improving participation of women outside the home (Faraizi *et al.*, 2011; Ashe and Neilan, 2014). In Burundi, the ISALS have significantly increased the women's household income, their economic and social lives. ISALS were perceived by women in Burundi as a vehicle for both social and economic change (Zaaman, 2000). The ISALS have also resulted in instant women's economic and social empowerment in Tanzania. A study by D'Ignazo and Menon (2013) reveals that Canadian women felt that there was a great improvement in access to income, food, and children's education as well as farming supplies through ISALS.

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According to Ledgerwood & Johnson, (2018), many studies observed that Kenyan women who had not previously occupied any leadership role in their community have since taken savings groups' management positions such as chairpersons, secretaries and treasurers. Terry (2006) (as cited in Manirampa, 2014) in Kenya showed that in Kenya the women had accumulated savings, purchased household assets and contributed towards children's education. KaumiKirimi, Njeru and M'eruakiM'uthari (2019) study in Kenya, found that the women had made a good improvement in their household assets due to their active participation in ISALS. Gudza (2014) found that in Gokwe district of Zimbabwe, women participating in ISALS had better quality and quantity of kitchenware than those not engaging in ISALS. Hamadziripi (2008) also examined ISALS in Gokwe and concluded that ISALS have the potential to improve members' quality of life, their livelihoods as well as their socio-economic status. In Mberengwa, Zvishavane, and Shurugwi Districts of Zimbabwe productive asset levels increased for group members, as well as assets controlled by women (Allen & Hobane, 2004). Chuma *et al.*, (2013) examined ISALS as a survival strategy for female-headed households in Mucheke in the City of Masvingo in Zimbabwe. The research concluded that ISALS play a crucial role in meeting basic needs for some families in the City of Masvingo. Chuma *et al.*, (2013)'s study in Masvingo, Zimbabwe, (as cited in Gudza, 2014), revealed that ISALS had enabled the women to meet their household basic needs, managed to purchase household furniture, pay tuition fees for their children, met hospital fees and made food available for their families. In Bikita District, Zimbabwe, ISALS had improved access to household income, access to basic needs such as food, education, health, shelter, financial assets, quality of housing, as well as women empowerment (Chikuvadze, 2018). In concurrence, Simanowitz and Walter (2002), found an increase in income and empowerment levels amongst women engaging in ISALS. These observations surely point out to the success of the ISALS model in improving the welfare and socio-economic status for both urban and rural poor women.

## MATERIALS AND METHODS

The study was carried out in women participating in ISALS in Mt Darwin District of Zimbabwe. It was conducted between September 2021 and March 2022. An Intensity Purposive sampling was used to select 10 out of 40 wards with highly performing ISALS in Mt Darwin District. The study comprised 108 females who participated in the Focus Group Discussions and face-to-face interviews.

**Research design:** This qualitative study was informed by an interpretivist research philosophy. The study adopted a phenomenological research design which hinges on the interpretation of everyday ordinary human existence and experiences.

**Study Location:** The study was carried out in Mt Darwin District in Mashonal and Province of Zimbabwe.

**Study Duration:** September 2021 to March 2022

**Sample size:** 108 women of which 24 were secretaries/chairpersons/treasurers/other leaders and 84 participated in Focus Group Discussions.

**Sample size calculation:** An Intensity Purposive Sampling was used to select a small and fair enough representative in line with sampling in qualitative studies.

**Subjects and selection method:** The participants in the study comprised 108 women participating in 10 highly performing ISALS groups. An Intensity Purposive Sampling method was used to select groups with members who had more than 3 years in ISALS, who were also information-rich and very eloquent in articulating issues around tangible socio-economic impacts. 10 Focus Group Discussions with members ranging from 6-12 on average were held. The ages of ISALS members ranged from 25-54 years.

### Inclusion criteria

- Females in ISALS living in the 10 sampled wards in Mt Darwin District
- Highly and lowly performing ISALS groups
- Married, Single, Divorced or Widowed Females only
- Any women of any age participating in ISALS
- Living with or without disability

### Exclusion criteria

- Women participating in ISALS outside the 10 sampled wards
- Women participating ISALS for less than three years
- Any group outside the 10 sampled wards
- Being a Man

**Procedure methodology:** In the study, the Provincial Development Coordinator's Office granted a permission to carry out the study through a written letter. Further permission was sought and granted from the District Coordinator and Community gate keepers, who included Councillors and Village Heads. Before the study commenced, participants received detailed information about the study purpose, procedures, risks and benefits including the rights of the participants and contact information of the researchers. Each participant verbally agreed or signed a consent form prior to data collection. The reliability and validity of the instrument was ascertained through continuous expert consultation and pre-testing with participants in the research population who did not participate in the actual research. The data collection tools were tested for dependability, credibility, confirmability and transferability to establish the trustworthiness. To enhance the credibility of the research, triangulation and member checks were employed in this study. The researcher conducted face-to-face interviews with secretaries and chairpersons of ISALS groups, Key informants from the NGOs, Government, Political and Community-gate keepers. Focus Group Discussions were also employed to collect secondary data so as to get the best understanding of the phenomenon in question.

**Data analysis:** The study employed the Thematic Analysis to compare and contrast the different perspectives, descriptions and reflections of the research participants and identified themes within the data. Data collected through audios were transcribed. After transcribing all data collected including that from scribbled notes, interviews and focus group discussions went through an analysis using the Microsoft excel software and Atlas ti.

## RESULTS

**Age:** Most of the women engaging in ISALS were between the ages of 25 and 54 years. It was established that only mature women aged above 25 years participated in ISALS. It was revealed that mature members tend to make informed decisions on the day to day running of the ISALS. This was corroborated by one key informant who highlighted that most ISALS survive because the participants are mature enough to make informed decisions on the progression of their entities. This indicates that, amongst other factors, age has an impact on the smooth running of ISALS and empowerment of women. The researcher also observed that age, to some extent, influences the growth of ISALS because most, if not all ISALS that were performing very well had members that were above 25 years.

**Marital Status:** The study sample was dominated by married women, followed by a sizeable number of single mothers and only a few divorced, widowed and separated women. In the study, 91 were married, nine (9) were single, six (6) were widowed and two (2) had separated. It was established that more married women engaged in ISALS as compared to the other categories. Married women tend to have more responsibilities in terms of household care giving, as such they tend to participate in income generating projects so as to meet the household demands. One of the participants indicated that their saving scheme only recruited married and divorced women, thus, leaving no room for single mothers. The participant did not give a plausible explanation as to why they discriminate against single mothers even after probing her. However, from the research findings, there is animosity between married and single women, where married women try and safeguard their marriages by not associating with single women. Also married women tend to be established in terms of mobility, whilst those singles can leave the ISALS groups any moment to join a new husband anywhere in the country and beyond. Since most married women were the ones actively involved in ISALS, the study deduced that marital status is a contributing factor to women engagement in ISALS. Resultantly, more married women tend to be empowered through ISALS than single mothers.

**Educational Levels:** The majority of women engaging in ISALS had just gone as far as grade seven (7) though a few had gone beyond forms two (2) and four (4). Out of 108 women participating in ISALS, 52 had gone up to grade seven, 12 to form one, 16 to form two, eight (8) to form three, 17 to form four, two (2) to form five and one (1) to form six, according to the Zimbabwean education system. The ISALS are not formally registered with the Government, which allows them to operate with less formal bookkeeping and thus they accommodate semi-literate and literate members. The good thing is that the majority of the saving scheme members could grasp the operations of their ISALS without much difficulty. They could go through their books of accounts without problems. Where they needed explanations, the better educated members could easily simplify the transactions for them. Those who are less knowledgeable looked up to those who are well-informed to come up with new ideas and projects for their ISALS. This was highlighted by one participant in the focus group discussions who pointed out that they always look up to certain individuals to bring new ideas. However, some group members argued that they all contributed and did not rely wholly on more educated members. From the engagement with the members in different groups the researcher observed the

differences in contribution between members with different educational levels. During focus group discussions, the study established that the education level of women engaged in ISALS is a determinant for good progression of ISALS. The more educated the ISALS members, the more they contribute effectively towards their ISALS. Again, education empowers women and gives them legitimate power and authority to perform tasks. Empowered women can participate in the planning and decision-making process as well as contribute to the development programmes individually. Thus, empowerment would become more relevant if women are educated, better informed and can make rational decisions.

**Socio-economic changes brought about by women participating in ISALS:** The study intended to find out the tangible socio-economic transformation in women participating in ISALS.

**Tangible socio-economic impact:** The study found that there were life-changing stories in women participating in ISALS, particularly in terms of tangible properties. This study intended to find out how the ISALS had changed the women's socio-economic status both as individuals as well as groups. Although there were some challenges at times, the ISALS participants whose groups were performing well unanimously agreed that the ISALS had positively changed their lives. Key Informants also concurred with those sentiments. Most of the ISALS which had been in operation for more than three years showed more impact in terms of achievements. The participants cited improved housing with modern window frames and roofs of iron sheets or asbestos, improved food security, improved goat pens, improved goat breeds and chickens, income generating projects such as gardens, oil pressing machines, incubators, broilers, maize and groundnut shellers, grinding mills, seed banks, motorbikes, bicycles and improved incomes. The majority (9 out of 10) of the highly performing ISALS indicated that they had enough savings to register as SACCOS. Six (6) ISALS had between USD3000-6000 at hand.

### One Key Informant had this to say:

*“Some of those ISALS are mature enough to form SACCOS, they have got enough savings to lend and get more profits. Even though it is outside their mandate, some are evening lending to small ISALS and business people, because they have enough savings. Their lives have completely changed, some even look and behave as if they are formally employed.”*

Another Key Informant emphasised this by saying:

*“Even some Civil Servants are borrowing from the ISALS, in fact, they have become community banks.”*

The Chairman of one ISALS said:

*“We have enough money in our group that we are planning to buy a truck next year so that we can easily transport our vegetables to markets even in Harare where the prices are good enough. It is our dream that we diversify and move into the transport industry.”*

Yet another participant had this to say during a Focus Group Discussion:

*“My life has completely changed because of the ISALS, I can eat any type of meat I want, I can afford daily basic*

*requirements, I cannot call myself poor anymore, because I have an income generating project which sustains the family.”*

Another participant indicated that:

*“When I joined the ISALS, I could not pay fees on time, but now I can finance my children’s education without hassles”.*

Yet another participant interjected by saying:

*“Isuhatinakumbopiwa (We were never given), BACCOSI because we had bought all the basics including rice and mealie-meal which was being donated by the government.”*

BACCOSI, was a government-initiated programme that was meant to cushion the less privileged by supplying them with the basic requirements like rice and mealie-meal during the hyper-inflationary period of 2007-2008.

**Another one also emphasised:** *“With ISALS we managed to invest in income generation projects and this spilled over to our households. Personally, I now have cattle, goats and numerous chickens, in fact, I have lost count of them. I can easily turn these into cash as and when a need arises. Right now, I am failing to meet the demand for eggs and this is very worrisome. However, I am trying by all means to improve on production so that I maximise on profits.”*

The participants in the study indicated that their social status had improved and taken them out of poverty. These findings indicated a shift at both social and economic levels, as these ISALS members were able to serve other people outside their normal groups, although is it outside the mandate of their ISALS. If they failed to get back their monies from the outsiders it becomes a problem because it is outside their constitution. However, the results showed that those ISALS with a clear vision were moving forward and diversifying in an attempt to increase income, sustainability and viability. This is key in any business, because depending on one milk cow is indeed not sustainable. The results further indicated that the groups had moved upward the Longwe Framework and were able to actively participate in the market. This engagement in the market resonates well with the African feminist theory whose emphasis is on the active participation of women in economic activities for the betterment of the society at large. The results also showed that ISALS can transform lives and uplift the standards of individuals as well as groups. It should be noted that the ISALS were able to shrug off other external challenges mainly brought by the environment, for example, the El Niño induced hunger. Some wards in Mt Darwin District get food handouts from the Government and NGOs nearly every year. The Government supports the community with Presidential Agricultural Inputs and sometimes with food. The NGOs, especially World Vision, usually distributes handouts in terms of food hampers and cash, due to El Niño induced droughts which sometimes cause food insecurity amongst the community. The study found that the ISALS had contingency plans, for those planning ahead, to purchase agricultural inputs and invest in near-cash assets.

## DISCUSSION

According to the study results, women in ISALS acquired assets, owned income generating projects, improved in decision-making and food security, up-took leadership roles and reduced Gender-Based Violence.

The participants reported that they had improved household and group incomes, owned modern houses, improved food security and invested in agricultural equipment. They were also able to send their children to school, improved their social statuses and acquired leadership roles amongst many aspects as alluded to earlier on. Other studies in Zimbabwe and Africa at large found almost the same results. Similarly, the study by Terry, (2006), (as cited in Manirampa, 2014) in Kenya showed that women had accumulated savings, purchased household assets and contributed towards children’s education. Care International’s (2014) Uganda study concluded that women participating in ISALS had contributed significantly to the welfare of their families, were able to pay tuition fees for their children, met the families’ medical bills and provided balanced diets to their families. Brannen (2010) in his study that examined the impact of ISALS in Tanzania, proffered that ISALS provided improvements in economic and social welfare for households, growth and diversification in income-generating activities (IGAs), increased empowerment (social, as well as economic) for members.

In the same accord, Kirimi, Njeru & M’uthari’s (2019) study in Igembe North, Kenya, found that household livelihood improvement was evident with majority (97.0%) agreeing that they had made a good improvement to their household assets due to their association with ISALS activities. In Lee, Maffioli, Veliz, Munro-Kramer *et al.*, (2021) study in Zambia, postulates that ISALS had improved household wealth and financial preparedness to meet the needs of expecting mothers in rural Zambia. Chuma *et al.*, (2013) study in Masvingo, Zimbabwe, (as cited in Gudza, 2014), revealed that ISALS had enabled women to meet their household basic needs, managed to purchase household furniture, pay tuition fees for their children, meet hospital fees and made food available in their families. In concurrence, a study in Bikita District, Zimbabwe ISALS revealed positive impacts on household livelihoods: improved access to household income, access to basic needs such as food, education, health, shelter, financial assets, quality of housing, as well as women empowerment (Chikuvadze, 2018). In Malawi, Marie-Katherine (2014) observed that female heads of households (FHHs) talked about their improved social and economic status and strengthened social relations. The majority of women interviewed talked about increased income and ownership of assets. Many women became leaders for the first time and role models for other women. One participant testified: *‘Now women have taken on men’s roles because they are able to buy basic needs just like men. They are able to get loans to buy fertiliser, which was difficult at first for a woman to do such things. They are able to pay school fees for their children even when their men are there.’* (Widow, individual MSC interview, Kapsepse, Bvumbwe, November 6, 2013).

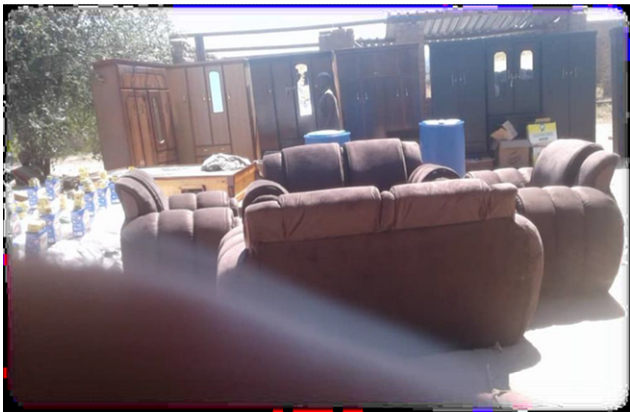
The current study revealed that the participation of women in ISALS can indeed have a transformation effect through enabling them to participate, negotiate, influence, access and control resources, which corroborates well with the African Feminists’ Theory. The positive results observed by Maffioli, Veliz, Munro-Kramer *et al.*, (2021) study in Zambia led to a conclusion that ISALS are a promising intervention that can help poor rural populations by increasing financial resources and financial preparedness in parents. Further, Nader’s (2008) study confirmed that ISALS as forms of microcredit are strongly linked to income, as well as assets, children’s education and thus are effective in empowering women and



combating poverty. The World Bank, (2012; 2013) also alluded to the fact that women's economic advancement has led to increased investments in children's education and health, and reduced household poverty. In concurrence, Simanowitz and Walter (2002), found an increase in income and empowerment gained from ISALS microfinance projects directly related to improvements in the education of children. Manirampa (2014) also revealed that the money earned through ISALS was often used by caregivers' households to pay fees, uniforms and school supplies for children within their care. Gudza (2014) asserted that World Vision incorporated ISALS into a programme aimed at tackling barriers to girl child access to education and the ISALS successfully addressed financial barriers to girls' education in Gokwe district of Zimbabwe. Below are photographs which illustrate the assets bought using money earned from ISALS.



**Maize Sheller**



**Household property**

## CONCLUSION

The women in ISALS were able to support the education of their children, improve incomes both at household and group levels, own modern houses, own small and big livestock acquire income generating projects, improve food security, hold leadership positions, improve self-esteem, confidence, participate in household decision making and earning respect at household and community levels. The study revealed that achievements of individual women can have a powerful impact on the way women are perceived and treated within their households and communities. The results from other related studies corroborates well with the findings from the current study, as such, it was safely observed that the ISALS methodology can surely improve, empower and uplifts the

socio-economic status of both urban and rural women. Strategic investments and re-investments, training, consistency and honouring constitutions, membership contributions, borrowing and returns were found to be key in the growth and impact of ISALS.

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