



SG4Africa Call for Background Chapters in SG4Africa Report

Informal savings groups are a global phenomenon, and are especially prevalent across sub-Saharan Africa. The names for the savings group phenomenon vary by country: what is called *stokvel* in South Africa, *chama* in Kenya, or *susu* in Ghana, may differ in detail, but the concepts have striking similarities. Although research exists on the concept -- such as Gugerty (2007) on Chamas in Kenya and Osei-Assibey, E. (2015) on susu in Ghana, or the various studies mentioned in SEEP (2017) -- it is hard to find a comprehensive systematic study from a pan-African perspective, or one that relates the traditional social construct to modern enterprise development.

Officially launched in April 2018, the SG4Africa project (www.sg4africa.org) is co-coordinated by PEEP and the University of Johannesburg, covering more than a dozen sub-Saharan African countries with country teams. The project explores savings groups in Africa through different perspectives, with a strong focus on savings groups through the lens of formal finance. The major contribution of the project is to take a broad and inclusive approach to the truly pan-African phenomenon of savings groups in their diverse manifestations across the continent. In addition to exploring the link between formal financial institutions and savings groups, the project also studies key themes, including women empowerment, technology, and urbanization. Particular emphasis is devoted to high-end savings groups in the light of the rise of a middle class in many sub-Saharan African countries.

A written publication is planned with the following parts:

Section One: Background Chapters on informal savings groups

Section Two: Country Chapters

The present call for chapter proposals concerns Section One of the planned publication, i.e. the Background Chapters on informal savings groups. The Background Chapters are envisioned to be written by area experts, each illuminating savings groups from a unique field or discipline. Possible perspectives include the following:

- Cultural aspects and saving
- Technology trends
- Global history of informal saving
- Urbanization
- Inclusion and group dynamics
- Economic resilience and entrepreneurship
- Negative externalities
- Other relevant topics

However, please note that the Country Chapters in Section Two may already highlight some selected cases, e.g. illustrating examples of technologies that have arisen in specific countries. In contrast, the Background Chapters are intended to illuminate the wider trends and explore these in theoretical depth.

SG4Africa invites researchers to submit proposals for chapter submissions by March 3, 2019, via email to christian.wolf@peep.pt. The chapter proposals should have a length of 500 to 1000 words, describing the theme and outlining the structure of the proposed chapter.