

Publication

Savings Groups for Social Health Protection: A Social Resilience Study in Rural Tanzania

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Global health experts use a health system perspective for research on social health protection. This article argues for a complementary actor perspective, informed by the social resilience framework. It presents a Saving4Health initiative with women groups in rural Tanzania. The participatory qualitative research design yielded new insights into the lived experience of social health protection. The study shows how participation in saving groups increased women's collective and individual capacities to access, combine and transform four capitals. The groups offered a mechanism to save for the annual insurance premium and to obtain health loans for costs not covered by insurance (economic capital). The groups organized around aspirations of mutual support and protection, fostered social responsibility and widened women's interaction arena to peers, government and NGO representatives (social capital). The groups expanded women's horizon by exposing them to new ways of managing financial health risk (cultural capital). The groups strengthened women's social recognition in their family, community and beyond and enabled them to initiate transformative change through advocacy for health insurance (symbolic capital). Savings groups shape the evolving field of social health protection in interaction with governmental and other powerful actors and have further potential for mobilization and transformative change.

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