

**Village Saving & Loan Association Services And Household Welfare In Awei Subcounty, Alebtong District,
Uganda**

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Abstract

The purpose of this study was to assess the influence of VSLAs services on household's welfare in Alebtong district. The objectives of this study were to determine the influence of accumulated savings on household welfare in Alebtong district, assess the effect of loans access on household's welfare in Alebtong district and determine the membership benefits from VSLA on household's welfare in Alebtong district. This study adopted a cross sectional survey with mixed research methodology, which involved both quantitative and qualitative approaches, to make intensive investigation on the effects of village saving and loan associations on poverty reduction in Awei sub-county, The study population was 181 household heads who were VSLA (clients) members and 200 other VSLA members from Awei sub-county. Simple Random Sampling using lottery method will be used to draw the respondents from the VSLA members. The study found out that The study found out that there was a strong positive relationship between Accumulated Savings and household welfare, the study found out that access to credit is not significantly related to household welfare and the study found out that VSLA membership benefits are significantly linked to higher household welfare. The study found out that1.The study concluded that there was a strong positive relationship between Accumulated Savings and household welfare meaning that higher savings correspond to greater welfare. This study concluded that access to credit is not significantly related to household welfare, suggesting it is not a predictor of household welfare in this context. The study concluded that VSLA membership benefits are significantly linked to higher household welfare Given the strong positive relationship between Accumulated Savings and household welfare, individuals and policymakers should encourage saving habits and financial planning to enhance overall welfare. Based on the findings that access to credit is not a significant predictor of household welfare, it is advisable to explore alternative pathways to improving household well-being, such as education and employment opportunities. Recognizing the significant link between VSLA membership benefits and higher household welfare, organizations and communities should promote and expand VSLA programs to empower households and improve their overall economic well-being.

Keywords: Saving, Village, Association, Loan, Households, Welfare, Finance, Employment Opportunities.

Introduction

The vast majority of the world's poor live in rural areas of developing countries with very limited infrastructure. Rural economies are characterized by long time lags between input and output of agricultural production, uncertainty and dependence on weather (Collins et al., 2023). This makes the ability to consume smoothly, access credit and use risk management strategies under such circumstances very important for household well-being (Oromo et al., 2023). However, the history of rural financial intermediation is not encouraging, and the recent boom in microfinance has

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been concentrated in urban and semi-urban areas globally (Odunayo, 2019). When formal financial institutions are not available, households use informal mechanisms instead. This is evidenced by the widespread use of revolving savings and credit associations (ROSCA) and similar informal financial networks (Derrick et al., 2023).

Many actors, including international donors such as the Bill and Melinda Gates Foundation in America and NGOs, have advocated the creation and expansion of such groups, seeing them as a basic and low-cost mechanism for providing (albeit informal) financial services. the poor (Akankwasa et al., 2022). Similarly, the government of Andhra Pradesh in India promoted the SHGs (Velugu) model as an alternative to formal microcredit during the 2010 crisis (Sato & Shimamura, 2017). The model being explored by many NGOs is a type of savings group with the added feature of explicit intentions to link groups to formal sector banks for credit once they are sufficiently mature, for example Plan and CARE have partnered with Barclays for this purpose. (Derrick et al., 2023). Savings-led microfinance groups vary depending on the implementing organization and context.

In Africa, VSLA was developed and introduced by CARE International in 1991 in Maradi, Niger and was designed primarily for illiterate and extremely poor rural women, the methodology has matured over the years to serve both literate and illiterate populations in rural areas, market towns and peripheries. -urban settlements and urban slums (Ntirandekura & Christopher, 2022b). VSLA's primary purpose is to provide simple savings and credit tools in communities without access to formal financial services. In areas where MFIs exist, VSLAs can be very complementary (Muhumuza, 2014). VSLA members can be clients of MFIs and vice versa and can choose different services to meet different needs. In fact, VSLA members have the potential to become highly sought-after MFI clients. VSLA members come with extensive experience in saving, managing their funds and investing their money, all the qualities that MFIs look for. Often, as VSLAs mature and members begin running more profitable businesses, they find they need funding beyond the VSLA. MFIs offer a natural transition for larger financing (Turyatamba et al., 2022).

To attract members, VSLAs must therefore offer lower interest rates or safer repayments than alternative forms of savings, and in this case VSLAs have proven to be very effective in accelerating growth and improving household welfare (Oromo et al., 2023). VSLA members have access to highly sensitive and secure financial services, enabling them to expand economic activities, improve the health and well-being of households, acquire business skills, educate their children and improve the quality of their social life in the family and in the neighborhood. community (Ntirandekura & Christopher, 2022a). Poor and less educated people are easily intimidated by formal, lengthy and complicated procedures in banks, just as many people distrust banks due to non-transparent pricing structures (Anthony et al., 2023).

In Kenya, VSLAs have performed well in terms of improving household living conditions. Total membership has grown from 1,272 in 2002 (when CARE left) to an estimated 4,552 members in July 2006, an increase of 258% (7.38% annual growth rate) (Mark et al., 2023). The average number of members per group is 29, with women making up 70% of the members. VSLAs have also performed well in terms of profitability (Brannen & Connor, 2016). During the last payout for all 25 groups, the average recovery rate was 53%, with individual group rates ranging from 10% to 92% (UNHS, 2019/2020). The average payout was Tsh 5 million (\$4,000) per group and Tsh 172,535 (\$138) per member. Also, 72% of the groups paid dividends in the twelve months prior to the study. This evidence suggests that most groups conducted an annual action audit and paid membership fees with dividends (Mousa & Desoky, 2019).

In Uganda since the pre-colonial and post-colonial periods, efforts have focused on improving household welfare, economic growth and development through the commercialization of agriculture, tourism and industrialization. Compared to other financial planning tools, savings can strengthen a sense of self-efficacy and self-worth instead of creating dependence (Gracious, 2023) and does not carry the risks of debt and client default (Hulme, Moore & Barrientos, 2015). It is costly for microfinance organizations to reach the rural poor, as a result of which the vast majority do not have access to formal financial services. According to the UNDP Human Development Report for Uganda (2016), the multidimensional social status in the country shows that 55.1 percent of the population is poor while another 24.9 percent are classified as vulnerable individuals in all aspects of life such as economic, social, political . among others. Uganda's breath of deprivation (intensity), which is the average deprivation score experienced by people in poor households, is 48.8 percent Introduced by CARE in 1998, since then implemented and promoted across the country, the services of the Village Savings and Loan Association (VSLAs). have been found to play a key role in introducing financial services to rural areas of developing countries, where access to formal financial services is usually very limited (Racheal, Enock, et al., 2023), since 1998 when CARE introduced the first VSLA in V Much has been achieved for Uganda. Through our programming, the VSLA movement has benefited over 600,000 Ugandans in over 22,000 groups. Over the years, the program has grown and now focuses not only on starting new groups, but also on realizing the many new opportunities that have arisen for mature VSLA groups.

Statement of the problem

As you read in Lauren Hendricks (2011), African countries such as Malawi, Tanzania, Rwanda and Uganda have adopted VSLA as a means to help people gain access to full financial inclusion. The Ugandan government has encouraged the establishment of Village Group Savings Cooperatives as a way of providing financial access to rural Ugandans who cannot afford large loans from banking institutions to support their micro-enterprises (Polycarp et al., 2023).

Objectives of the study

General Objective

The main objective of this study was to assess the influence of VSLAs services on household's welfare in Alebtong district.

Specific Objectives

The study was guided by the following specific objectives;

1. To determine the influence of accumulated savings on household welfare in Alebtong district.
2. To assess the effect of loans access on household's welfare in Alebtong district.
3. To determine the membership benefits from VSLA on household's welfare in Alebtong district.

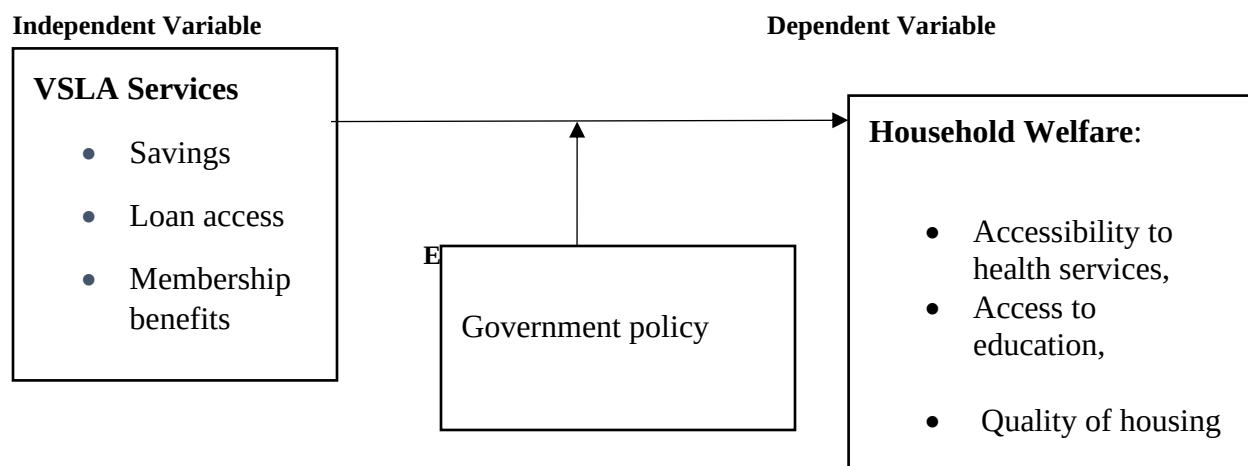
Research Questions

1. What is the influence of accumulated savings on household welfare in Alebtong district?
2. What is effect of loans access on household's welfare in Alebtong district?
3. What are the benefits of membership in VSLA on household's welfare in Alebtong district?

Conceptual Framework

The conceptual frame work in fig1 shows how the relationship between VSLA Financial services status and Household welfare.

Fig1: The relationship between VSLA Financial services and household welfare



VSLA financial services status is perceived as the independent variable with three measures: savings, loan acquisition and membership benefits. Household welfare is perceived as the dependent variable measured using the following attributes: level of assets, accessibility to health services, education and quality of housing. Financial services status is perceived to have a direct effect on household welfare. The background characteristics of the household head moderates the financial services. VSLA financial services are hypothesized to have no significant effect on household welfare directly or indirectly through the intervening variable.

Methodology

This study adopted a cross sectional survey with mixed research methodology, which involves both quantitative and qualitative approaches, to make intensive investigation on the effects of village saving and loan associations on poverty reduction in Awei sub-county, Alebtong district. The study adopted quantitative method supplemented with qualitative method of data collection. Since quantitative analysis cannot always reveal the perception of people involved in VSLA, the quantitative analysis of the survey data in the present study has been complemented by qualitative data gathered from focus group discussion with selected VSLA beneficiaries. The study population were household heads who are VSLA (clients) members from Awei sub-county, Alebtong district. In order to generate a suitable sample size for the study, the formula by Neumann (2000) was used. The model given as follows;

$$n = \frac{N}{1 + N(e^2)}$$

Where, n = the sample size required; N = The population category; e = the level of precision.

Since it was estimated in the previous study that the number of people engaged in SACCOs in Alebtong district is 8000 (UNDP, 2021).

$$n = \frac{8000}{1 + 8000 * 0.08^2} = 153$$

Simple Random Sampling using lottery method were used to draw the respondents from the VSLA members. Data was analyzed in form of tables, frequencies and percentages using SPSS & STATA (Nelson et al., 2022)

Results

Table 1: Descriptive statistics for Accumulated savings

Items	SA	A	NS	D	SD	Mean	St.dev
I have successfully accumulated savings over the past year.	23 (17.1)	108 (80.6)	1 (0.8)	0 (0.0)	2 (1.5)	4.12	0.55
I feel confident in my ability to grow my accumulated savings in the future.	14 (10.5)	114 (85.0)	5 (3.7)	1 (0.8)	0 (0.0)	4.04	0.46
My accumulated savings provide me with a sense of financial security.	8 (6.0)	102 (76.1)	22 (16.4)	1 (0.7)	1 (0.7)	3.86	0.55
I regularly contribute to my accumulated savings without difficulty.	29 (21.6)	81 (60.5)	21 (15.7)	3 (2.2)	0 (0.0)	4.01	0.68
I prioritize saving money for the long-term over immediate spending.	16 (11.9)	92 (68.7)	24 (17.9)	2 (1.5)	0 (0.0)	3.91	0.59
Average						3.99	0.57

Descriptive analysis of accumulated saving in table 1 revealed that the majority of respondents, 80.6%, agreed that they had successfully accumulated savings over the past year, yielding a mean score of 4.12 and a standard deviation of 0.55. Similarly, 85% felt confident about growing their accumulated savings in the future with a mean of 4.04. Around 76.1% believed that their savings gave them financial security, although the mean dropped slightly to 3.86 (Alex & Kazaara, 2023). A significant 60.5% claimed they regularly contributed to their savings without difficulty, resulting in a mean of 4.01. Finally, 68.7% of participants prioritized long-term savings over immediate expenditures, with a mean of 3.91. Overall, the average mean score for the constructs was 3.99 with a standard deviation of 0.57, indicating a general positive inclination towards accumulated savings among the participants.

Table 2: Descriptive Statistics for access to credit

Items	SA	A	NS	D	SD	Mean	St.dev
I have easy access to a variety of credit options when I need them.	10 (7.5)	94 (70.2)	24 (17.9)	3 (2.2)	3 (2.2)	3.78	0.71
Obtaining credit, such as loans or credit cards, is a straightforward process for me.	4 (3.0)	88 (65.7)	37 (27.6)	5 (3.7)	0 (0.0)	3.68	0.60
I feel confident that I can secure credit with favorable terms and interest rates.	18 (13.4)	54 (40.3)	59 (44.0)	3 (2.2)	0 (0.0)	3.65	0.74
I have access to credit options that meet my specific financial needs.	7 (5.2)	47 (35.1)	70 (53.2)	10 (7.5)	0 (0.0)	3.38	0.70
My access to credit has positively impacted my financial well-being.	12 (8.9)	59 (44.0)	51 (38.1)	10 (7.5)	2 (1.5)	3.51	0.82

Average						3.60	0.71
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The analysis revealed that the majority of respondents, 70.2%, agreed that they have easy access to a variety of credit options when needed, resulting in a mean score of 3.78 and a standard deviation of 0.71. However, only 65.7% found obtaining credit to be a straightforward process, with a mean of 3.68. Additionally, 44% felt confident about securing credit with favorable terms and interest rates, yielding a mean of 3.65. When it came to access that meets specific financial needs (Derrick et al., 2023), 53.2% agreed, with a mean of 3.38. Finally, while 44% believed that their access to credit had positively impacted their financial well-being, the mean was lower at 3.51. On average, respondents had a mean score of 3.60 and a standard deviation of 0.71 for these access to credit constructs, suggesting that while many had access to credit, there was some variation in their perceptions of its ease and impact on their financial well-being.

Table 3: Descriptive statistics for Membership benefits from VSLA

Items	SA	A	NS	D	SD	Mean	St.dev
"I feel a sense of belonging and active participation in my Village Savings and Loan Association (VSLA).	29 (21.6)	104 (77.6)	1 (0.8)	0 (0.0)	0 (0.0)	4.21	0.43
"I believe that my membership in the VSLA has positively impacted my financial well-being."	8 (6.0)	120 (89.5)	6 (4.5)	0 (0.0)	0 (0.0)	4.01	0.32
"The VSLA meetings and activities are inclusive and promote a sense of community among its members."	28 (20.9)	101 (75.4)	5 (3.7)	0 (0.0)	0 (0.0)	4.17	0.47
"I trust the financial management and transparency of the VSLA in handling our collective savings and loans."	32 (23.9)	96 (71.6)	6 (4.5)	0 (0.0)	0 (0.0)	4.19	0.50
"I would recommend joining a VSLA to others in my community based on my own experiences as a member."	28 (20.9)	104 (77.6)	2 (1.5)	0 (0.0)	0 (0.0)	4.19	0.43
Average						4.16	0.43

From table 3, the majority of respondents, 77.6%, strongly agreed that they feel a sense of belonging and active participation in their VSLA, resulting in a high mean score of 4.21 with a low standard deviation of 0.43. Similarly, 89.5% believed that their VSLA membership had positively impacted their financial well-being, with a mean of 4.01 and a low standard deviation of 0.32 (Kazaara et al., 2023). The majority also perceived VSLA meetings and activities as inclusive and community-building (mean = 4.17). Additionally, respondents had strong trust in the financial management and transparency of their VSLA (mean = 4.19) and were highly likely to recommend joining a VSLA to

others in their community based on their own positive experiences (mean = 4.19). On average, respondents showed a very positive perception of the membership benefits from their VSLA, with a mean score of 4.16 and a low standard deviation of 0.43, indicating a high level of agreement among participants regarding the advantages of VSLA membership.

Table 4: Descriptive statistics for household welfare

Items	SA	A	NS	D	SD	Mean	St.dev
My household's overall financial situation is stable and secure.	33 (24.6)	98 (73.1)	3 (2.3)	0 (0.0)	0 (0.0)	4.22	0.47
We have enough income to cover our basic living expenses comfortably.	37 (27.6)	93 (69.4)	4 (3.0)	0 (0.0)	0 (0.0)	4.25	0.50
I am satisfied with the level of financial support my household provides for my family's needs.	56 (41.8)	77 (57.5)	1 (0.7)	0 (0.0)	0 (0.0)	4.41	0.51
We are able to save for future expenses and emergencies without difficulty.	71 (53.0)	62 (46.3)	1 (0.7)	0 (0.0)	0 (0.0)	4.52	0.52
Average	-	-	-	-	-	4.35	0.50

Descriptive analysis of table 4 revealed that the majority of respondents expressed a strong sense of financial stability within their households, with 73.1% agreeing that their household's overall financial situation is secure and stable. Moreover, 69.4% believed that they had enough income to comfortably cover basic living expenses. A significant proportion, 57.5%, expressed satisfaction with the level of financial support provided by their household for family needs. Additionally, a substantial 53.0% claimed that their household could save for future expenses and emergencies without difficulty. The overall average mean score for household welfare was high at 4.35, with a relatively low standard deviation of 0.50, suggesting that respondents generally perceived their household's financial situation as stable and satisfactory, with the ability to comfortably meet expenses and save for the future.

The Relationship between Village Saving & Loan Association Services and Household Welfare

Table 5 presents the correlations between variables in the study, specifically examining the relationship between Village Saving & Loan Association (VSLA) services and household welfare. The correlation coefficients indicate the strength and direction of associations between variables.

Table 5: Variable correlations

Variables	(1)	(2)	(3)	(4)
(1) Household welfare	1.000			
(2) Accumulated Savings	0.400*	1.000		

(3) Access to credit	0.212*	0.386*	1.000	
(4) Membership Benefit from VSLA	0.357*	0.420*	0.343*	1.000

* $p < 0.05$

According to table 5, household welfare is positively correlated with accumulated savings ($r = 0.400$, $p < 0.05$), suggesting that households with higher savings tend to have better overall welfare. Furthermore, household welfare is positively correlated with access to credit ($r = 0.212$, $p < 0.05$) and membership benefits from VSLA ($r = 0.357$, $p < 0.05$) (Polycarp et al., 2023), indicating that households with better access to credit and more positive VSLA membership experiences tend to report higher levels of welfare. These findings suggest that VSLA services, including accumulated savings, access to credit, and membership benefits, may be important factors associated with improved Household welfare, though further analysis is needed to establish causal relationships.

The influence of accumulated savings on household welfare

Linear regression in table 5 revealed that Accumulated Saving exhibits a significant positive relationship with household welfare (Coefficient = 0.290, $p = 0.001$). This means that for every unit increase in accumulated savings, household welfare is expected to increase by 0.290 units, holding other variables constant. The confidence interval [0.116, 0.463] indicates that this relationship is robust and statistically significant. It suggests that households with higher savings tend to have higher overall welfare levels.

The effect of loans access on household's welfare

Linear regression in table 5 revealed that Access to credit does not show a statistically significant relationship with household welfare (Coefficient = 0.014, $p = 0.820$) (Nelson et al., 2023). The t-value of 0.23 indicates that the relationship between access to credit and household welfare is weak, and the p-value suggests that this relationship is not statistically significant at conventional significance levels ($p > 0.1$). Therefore, based on this analysis, access to credit does not appear to be a significant predictor of household welfare in this context.

The effect of membership benefits from VSLA on household's welfare

Linear regression analysis in table 5 further revealed that Membership benefit from the VSLA also exhibits a statistically significant positive relationship with household welfare (Coefficient = 0.284, $p = 0.012$). This indicates that households that perceive greater benefits from their VSLA membership tend to have higher welfare levels. The confidence interval [0.064, 0.504] suggests that this relationship is statistically meaningful and that VSLA membership benefits have a positive impact on household welfare.

Linear regression for predicting household welfare

Table 7 presents the results of a linear regression analysis aimed at predicting household welfare based on three independent variables: Accumulated Saving, Access to credit, and Membership benefit from the Village Saving & Loan Association (VSLA). The coefficients, standard errors, t-values, and p-values are shown for each predictor variable, along with their respective 95% confidence intervals.

Table 6: Linear regression for predicting household welfare

Household welfare	Coef.	St.Err.	t-value	p-value	[95%	CI Interval]
Accumulated Saving	0.290	0.087	3.31	0.001***	0.116	0.463
Access to credit	0.014	0.064	0.23	0.820	-0.111	0.140
Membership benefit	0.284	0.111	2.55	0.012**	0.064	0.504
Constant	1.963	0.436	4.50	0.000***	1.100	2.826

*** $p < .01$, ** $p < .05$, * $p < .1$

Linear regression analysis in table 6 indices that Accumulated Saving exhibits a significant positive relationship with household welfare (Coefficient = 0.290, $p = 0.001$). This means that for every unit increase in accumulated savings, household welfare is expected to increase by 0.290 units, holding other variables constant. The confidence interval [0.116, 0.463] indicates that this relationship is robust and statistically significant. It suggests that households with higher savings tend to have higher overall welfare levels.

Secondly, Access to credit does not show a statistically significant relationship with household welfare (Coefficient = 0.014, $p = 0.820$). The t-value of 0.23 indicates that the relationship between access to credit and household welfare is weak, and the p-value suggests that this relationship is not statistically significant at conventional significance levels ($p > 0.1$). Therefore, based on this analysis, access to credit does not appear to be a significant predictor of household welfare in this context.

Thirdly, Membership benefit from the VSLA also exhibits a statistically significant positive relationship with household welfare (Coefficient = 0.284, $p = 0.012$). This indicates that households that perceive greater benefits from their VSLA membership tend to have higher welfare levels. The confidence interval [0.064, 0.504] suggests that this relationship is statistically meaningful and that VSLA membership benefits have a positive impact on household welfare. In summary, this linear regression analysis reveals that Accumulated Saving and Membership benefit from VSLA are significant predictors of household welfare in this study. Higher accumulated savings and perceived VSLA membership benefits are associated with higher levels of household welfare. However, access to credit does not appear to have a statistically significant influence on household welfare in this specific context.

Regression Model Summary

Table 7 provides a summary of the regression model used to predict household welfare based on the independent variables included in the analysis.

Table 7: Model Summary

Mean dependent var	4.351	SD dependent var	0.348
Adjusted R-squared	0.204	Number of obs	134
F-test	11.105	Prob > F	0.000
Akaike crit. (AIC)	74.087	Bayesian crit. (BIC)	85.678

The adjusted R-squared value of 0.204 suggests that the independent variables (Accumulated Saving, Access to credit, and Membership benefit) collectively explain 20.4% of the variation in household welfare, indicating a moderate level of explanatory power. The F-test, with a high value of 11.105 and a corresponding probability (Prob > F) of 0.000 (less than the significance level of 0.05), suggests that the overall model is statistically significant (Nelson et al., 2023), meaning that at least one of the independent variables has a significant effect on household welfare. Overall, this summary suggests that the regression model is meaningful and that the included independent variables collectively contribute to explaining variations in household welfare, though there may be other factors not considered in the model that also influence welfare.

Discussions

The study finds a significant positive relationship between Accumulated Savings and household welfare (Coefficient = 0.290, $p = 0.001$). This implies that as accumulated savings increase, household welfare is expected to increase as well, while holding other variables constant. The confidence interval further supports the robustness and statistical significance of this relationship, indicating that households with higher savings tend to have higher overall welfare levels. Chitimira & Ncube (2020) argue that the very poor may not be able to save due to subsistence and consumption needs, advocating for the provision of loans to improve their household welfare.

The analysis reveals that access to credit does not exhibit a statistically significant relationship with household welfare in this context (Coefficient = 0.014, $p = 0.820$). The weak t-value and non-significant p-value suggest that access to credit is not a significant predictor of household welfare. There is evidence to suggest that financial access is linked to improvements in the severity of poverty. A study in Kenya found that subsidizing savings and providing interest bonuses increased bank account ownership and household income (Gizaw, 2021).

Conclusions

The study concluded that there was a strong positive relationship between Accumulated Savings and household welfare meaning that higher savings correspond to greater welfare; that access to credit is not significantly related to household welfare, suggesting it is not a predictor of household welfare in this context; and that VSLA membership benefits are significantly linked to higher household welfare

Recommendations

The study recommended that individuals and policymakers should encourage saving habits and financial planning to enhance overall welfare; that alternative pathways should be explored towards improving household well-being, such as education and employment opportunities; and organizations and communities should promote and expand VSLA programs to empower households and improve their overall economic well-being.

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