

EFFECT OF VILLAGE SAVINGS AND LOANS ASSOCIATIONS ON RURAL WOMEN'S LIVELIHOODS IN THE KASSENA NANKANA MUNICIPALITY

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ABSTRACT

Purpose of the Study: To explore the effect of Village Savings and Loans Associations (VSLAs) on rural women's livelihoods in Kassena Nankana Municipal. The study sought to determine the modalities of VSLAs, assess the level of support women groups receive from VSLAs, and describe how village savings and loan activities impact the livelihoods of women.

Statement of the Problem: Fighting poverty has been a major agenda of many institutions in Ghana to improve the welfare of the people. Several interventions have been implemented to reduce or eradicate poverty and improve the livelihoods of the rural populace. One such program is Village Savings and Loans Associations (VSLAs). Despite their potential benefits, there is a need for a deeper understanding of how VSLAs specifically impact rural women's livelihoods, the level of support they provide, and the overall effectiveness of these groups in improving socio-economic conditions.

Methodology: The study employed a descriptive research design and utilized a mixed research approach, combining both quantitative and qualitative methods. A sample of 120 respondents was selected using simple random sampling for VSLAs communities and groups. Data were collected through questionnaires, interviews, and focus group discussions. The data were processed using IBM SPSS software version 20 and analyzed using descriptive and inferential statistics, with results presented in percentages, graphs, charts, and tabulations.

Findings: The study revealed that VSLAs had an average membership of 25, bringing community members together and empowering them. VSLAs, composed of small groups of 15-50 members, mobilize savings, provide loans, and maintain a small insurance fund for emergencies. The management of VSLAs includes a well-structured committee with elected positions. VSLAs significantly improved rural women's livelihoods by providing access to social capital, human capital, and physical assets. However, challenges such as the need for stronger linkages with key stakeholders and support from district assemblies were identified.

Recommendations: To enhance the performance of VSLAs, the study recommends the need for strong linkages between VSLA members and key stakeholders, district assemblies to consider creating new VSLAs and support existing ones, and committing resources to monitor, evaluate, and learn from the activities of VSLAs. These measures aim to improve the socio-economic conditions of rural women in the Kassena Nankana Municipality by ensuring effective and sustainable operations of VSLAs

Keywords: *Village Savings and Loans Associations, Livelihoods, Effect, Human Capital, Physical Assets, Social Capital.*

INTRODUCTION

Over the years, combating poverty has been a primary focus for many institutions in Ghana to enhance the welfare of the populace. Kesanta and Andre (2015) highlighted that the availability and accessibility of reasonable financial services are crucial for economically empowering women, who often represent low-income earners. Nyamongo (2016) defined livelihoods as the capabilities, assets, and strategies people employ to make a living. According to the Kassena Nankana Municipal Medium-Term Development Plan (2018), the Municipality's population is predominantly female (51.2%), with a rising number of female-headed households, which necessitates their involvement in livelihood development activities like Village Savings and Loans Associations (VSLAs) to support their families.

Village Savings and Loans Associations (VSLAs) are informal financial initiatives entirely reliant on members' savings and interest on loans, without external organizational or institutional capital investment, as noted by Brannen and Sheehan-Connor (2016). Odokonyero (2012) emphasized the need for scientific investigation into the impact of these schemes on improving the socio-economic status of impoverished individuals. Given the significance of VSLAs on households and communities, this study critically examined their effect on rural women's livelihoods in the Kassena Nankana Municipality. The study specifically aimed to determine the modalities of VSLAs, assess the level of support provided to women's groups by VSLAs, and describe how these activities influence women's livelihoods.

Problem Statement

According to the Kassena Nankana Municipal Medium-Term Development Plan (2018), rural poverty is high compared to urban poverty in the Municipality. These rural poor live in poor conditions and have to find ways and means of surviving. Over 60% of the municipality's population who live in rural areas depend on subsistence farming for income. Also, the Kassena Nankana Municipal Medium-Term Development Plan (2018) indicated that the poor are unable to access credit due to high risks, unaffordable collateral requirements, complicated procedures, and high transaction costs. This position is corroborated by Nyamongo (2016), who indicated that formal financial institution services remain beyond the reach of the poor.

It is as a result of the above that, institutions and organizations are promoting the VSLAs concept in the Kassena Nankana Municipality as a tool towards poverty reduction and sustainable development. These schemes organize people into groups to pool savings together to have a source of lending funds. These schemes are designed to overcome the difficulties

encountered by the rural poor in accessing credit. According to the Kassena Nankana Municipal Department of Social Welfare and Community Development Annual Report (2020), the VSLA concept is promoted in the Municipality to bridge the gap between the poor and the rich as well as between urban and rural areas in terms of access to affordable and sustainable credit. This is supported by the position of Sarumathi and Mohan, (2011), that, through VSLAs, the poor, inclusive of the rural women are offered affordable services to finance. Brannen and Sheehan-Connor, (2016) add that VSLAs offer the rural poor (i.e., women) an opportunity to access financial credit.

Anecdotal evidence points to the fact that VSLAs seem to have an impact on the livelihoods of the rural poor to change their status. There is little or no knowledge on the benefits derived from VSLAs by rural women as well as the influence of VSLAs on women's economic standards, thus posing significant constraints in policy formulation and implementation intended to promote the development of VSLAs. There is silence as to whether VSLAs have contributed to the acquisition of livelihood assets. Hence this study examined whether there is an impact on rural livelihoods to build or acquire assets in Ghana with a focus on Kassena Nankana Municipality. Therefore, this study sought to answer the question; of what the influence of VSLAs on rural women's livelihoods in the Kassena Nankana Municipality of the Upper East Region of Ghana is. Therefore, filling this gap is the motivation of this research.

Research Objectives

The main objective of this study is to assess whether VSLA membership enhances savings mobilization among its members. Specific objectives of the research include to:

- i. Determine the modalities of VSLAs.
- ii. Assess the level of support women groups get from VSLAs.
- iii. Describe how the village savings and loan activities affect the livelihood of women.

Research Questions

To be able to fully understand and determine the effect of VSLAs on rural women's livelihood outcomes in the Kassena Nankana Municipal, the following research questions were identified:

- i. What are the modalities that govern the operations of VSLAs?
- ii. What kind or level of support do women groups get from VSLAs; and
- iii. How have the activities of VSLAs affected the livelihood of women?

LITERATURE REVIEW

Village Savings and Loans Associations

According to Maliti (2017), the VSLAs concept was introduced in Niger in 1991 by the Cooperative for Assistance and Relief Everywhere (CARE) International. To Brannen & Sheehan-Connor (2016), VSLAs are informal financial interventions that are built wholly on members' savings and interest on loans, with no external organization and institution capital investment. According to Hamadziripi (2008), VSLAs are savings and credit associations with members ranging from 15 to 30 people, who regularly save and borrow. According to Care International (2017), as cited in Maliti (2017), five main phases of the savings and loan methodology cycle are used by VSLAs, namely: Start-up; Support for group formation and management; Support to the saving and lending process; Provision of Business Development Skills/Plan; and Linking VSLA groups to formal financial institutions.

Bannor et al., (2020) and Nnama Okechukwu et al., (2019) indicated that VSLAs facilitate entrepreneurship amongst the rural populace. Brannen & Sheehan-Connor (2016) added that VSLAs offer the rural poor (i.e., women) an opportunity to access financial credit. To Brunie et al., (2017), VSLAs aim to reduce cash dependence on external partners through the use of members' savings to leverage the rural poor informal financial needs. Cameron & Ananga (2015), indicated that through VSLA loans, members can access cash thus helping in mitigating the volatility of farm income. Amaning & Paul (2019) indicated that in the northern part of Ghana, VSLA impacted women's productive activities. Watkins & Biniyam (2018) stated that VSLAs reduced poverty. Beyene (2018) stated that in Ethiopia, VSLA increased the income levels of women participants. Also, Karlan et al. (2017), VSLAs improved households' financial inclusion and women empowerment in Ghana. Furthermore, Akudugu (2011) as cited in Bannor et al., (2020), stated that VSLAs impacted positively rural women's livelihood in the Upper West Region of Ghana. Niyirera & Mulyungi (2018), stated that, in Rwanda, VSLAs have enhanced rural household welfare (i.e., improved household income, increased household asset accumulation, increased educational expenditure, reduced school dropout rates, and increased development and diversification of IGAs by households). Assefie (2014) stated that VSLAs contributed to an increase in household productive and non-productive asset levels of its members in Zimbabwe.

According to Allen (2002), as cited in Anyango et al., (2007), VSLAs are faced with some constraints which inhibit their performance namely: Limited capital, Limited product offering, Interrupted savings, Elite capture, Exclusion, and Theft.

Livelihoods and Livelihood Assets

Batliwala (1995) as cited in Tandon (2016), termed livelihood as a practice that enables one to gain and manage one's available resources both in material form and intellectual manner to support one in building self-sufficiency thus allowing one to achieve his or her rights independently.

According to Johnson (1997), as cited in Teye & Yebleh (2015), financial capital is the capital base that is essential for the pursuit of any livelihood strategy. Johnson (1997) as cited in Teye & Yebleh (2015), categorized financial capital into two types: Liquid Assets which comprise livestock and stored food grains; and Stocks which comprise savings, bank deposits, and cash. According to Johnson (1997), as cited in Teye & Yebleh (2015), Natural Capital is water, soil, land, mineral, plant, fisheries, animal life, and environmental services. According to Johnson (1997), as cited in Teye & Yebleh (2015), human capital comprises knowledge, skills, ability to labor, and good health that together aid people to pursue different livelihood strategies as well as achieve their livelihood objectives.

According to Carney (1998), as cited in Bebbington & Foo (2017), Social Capital is the social resources (i.e., social relations, networks, social claims, affiliations, and associations) upon which people draw when undertaking different livelihood strategies requiring coordinated actions. According to Carney (1998), as cited in Bebbington & Foo (2017), Physical Assets are road transport, buildings, electricity, drinking water, communication systems as well as machinery and equipment needed to support livelihoods.

Determinants of Women's Livelihoods

According to Awan & Iqbal (2015), as cited in Shahbaz *et al.*, (2017), women's empowerment means making them self-dependent, giving them freedom and access to opportunities. Ahmed et al., (2012), stated that age is an essential factor that determines the livelihood outcome of women. Solomon & Addekoya (2006) as cited in Shahbaz et al., (2017), alluded that in Nigeria, well-advanced women in age tend to be more involved in deciding for their families as compared to young women. Similarly, Mostofa *et al.* (2008) as cited in Mostafa (2020), alluded that in Bangladesh, women aged 20 years and below had weak livelihoods as compared to those aged between 40 and 44.

Research points to the fact that attainment of a given educational level can help in women's empowerment thus leading to increased capacity to earn more money, improved decision-making as well as increased confidence to tackle challenges. According to Sridevi (2005), as cited in Kushwah (2020), higher educational levels can translate to an increased level of empowerment. According to Parveen (2007), education both informal and formal can have a positive significant effect on the empowerment of women. Parveen (2007) added that women's socioeconomic condition improved through attaining higher education and skills thus giving them bargaining power.

Conceptual Framework

According to Mohanty, Mohapatra & Khuntia (2013), various research alluded that VSLAs can significantly improve the livelihoods of the rural folk. Based on Rational Choice Theory, Prospect Theory, and Sustainable Livelihood Approach Theory, the study focused on rural women who are members of VSLAs in the Kassena Nankana Municipal, who depend on these schemes in their efforts to improve their rural livelihoods and livelihood outcomes. The Figure below indicates that VSLA services namely savings and loans from savings together with moderating variables such as personal characteristics (i.e., age and educational level of a member), can determine the livelihood outcomes of rural women in the municipality. The research employed these models because they allowed exploration into ways in which an institution or project indirectly or directly affects people's livelihood i.e., physical assets, financial capital, human capital, and social capital, and how they assisted in the improvement, and transformation of the lives of rural women in the municipality.

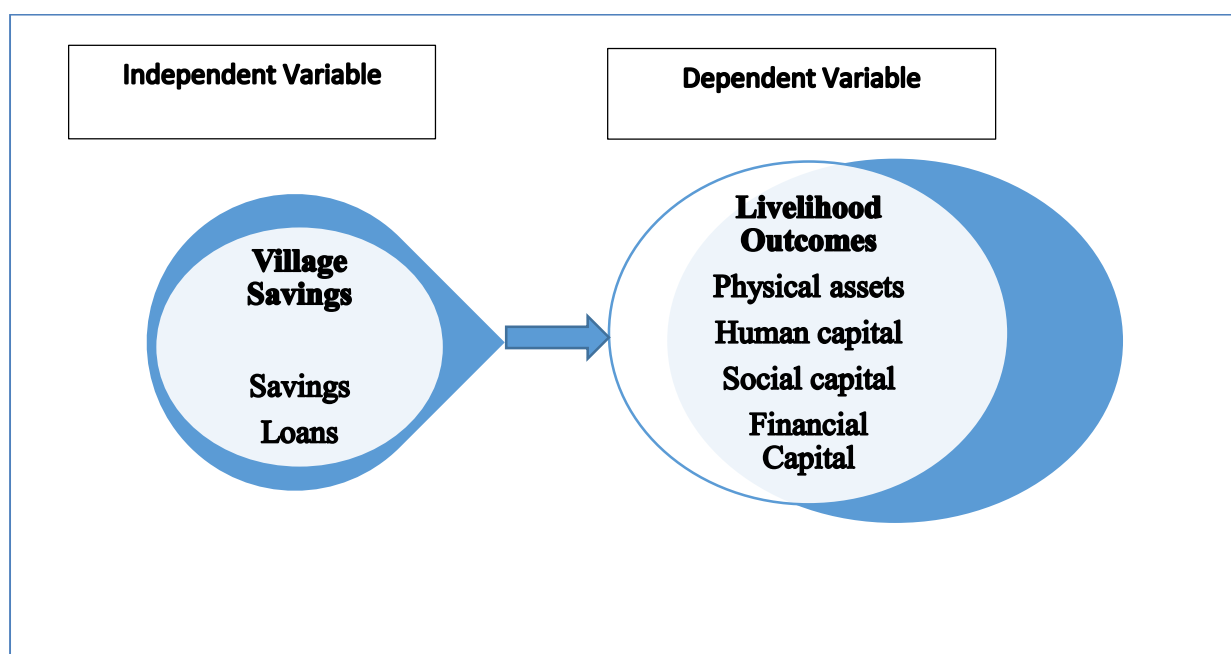


Figure 1: Conceptual Framework

Source: Author's Construct

RESEARCH METHODOLOGY

The study was conducted in Kassena Nankana Municipality in the Upper East Region of Ghana, covering six zonal councils and a population of 109,944 people according to the 2010 Census. Employing a descriptive research design, the study utilized a mixed-method approach, integrating both quantitative and qualitative data. Primary and secondary data were gathered using questionnaires, interview guides, and focus group discussion guides. A simple random sampling technique selected the VSLAs communities, groups, and 120 respondents. Data were processed with IBM SPSS version 20 and analyzed using descriptive statistics (percentages, graphs, charts) and inferential statistics (correlation and regression) to investigate the effect of Village Savings and Loans Associations on rural women's livelihoods in the municipality.

RESULTS AND DISCUSSION

Based on the stated objectives of the study, the main findings of the study were as follows.

Determination of the modalities of the Village Savings and Loans Associations

Operation of Village Savings and Loans Associations

The study revealed that Village Savings and Loans Associations (VSLAs) typically have around 25 members, bringing community members together and empowering them. VSLAs are composed of small groups of 15-50 members who mobilize savings, provide loans to members, and maintain a small insurance fund for emergencies. This aligns with Hamadziripi (2008), who described VSLAs as savings and credit associations with 15-30 members who regularly save and borrow. The study found that VSLAs have a Management Committee, including a Chairperson, Record-keeper, Box-keeper, and two Money-counters, with elections for these positions held at the beginning of each cycle using secret voting. This indicates that VSLAs are self-managed groups providing safe places for savings, loan access, and emergency insurance, supported by a well-structured management body that develops and implements policies and procedures, echoing Anyango et al. (2007).

The study further indicated that VSLAs are governed by a transparent, democratic, and structured methodology. This methodology emphasizes accountable governance, standard procedures, and simple accounting practices understandable to all members. This supports Care International (2017) as cited in Maliti (2017), which identified five main phases of the savings

and loan methodology cycle: Start-up, group formation and management support, saving and lending process support, provision of business development skills/plans, and linking VSLA groups to formal financial institutions. Additionally, it aligns with Alain & Mark as cited in Wafula & Koome (2018), who noted that VSLAs use specific modalities to govern their operations.

Distance to the Nearest Banking Institution

According to the study's findings, the minimum distance for members to access any banking institution is 1.30km while the maximum distance is 35.40km. The study established that the average distance to the nearest banking institution is 15.1km. The study revealed that women travel long distances to access financial services from financial institutions. This implies that women would have to travel long distances to access financial services, which has long been a constraint for financial inclusion in Ghana. This confirms the position of the Kassena Nankana Municipal Medium-Term Development Plan (2018), those banking institutions are concentrated in Navrongo hence there is a need to open branches in other parts of the Municipality to bring services closer to the people.

To address this challenge, women resorted to joining Village Savings and Loans Associations to overcome the tyranny of distance in financial inclusion and increase their access to financial services. Also, transportation costs and time costs incurred by women in accessing financial services are reduced drastically as a result of their participation in VSLA activities. This corroborates the position by Brannen & Sheehan-Connor (2016) added that VSLAs offer the rural poor (i.e., women) an opportunity to access financial credit.

Table 1: Distance to the Nearest Banking Institution

Response	Frequency	Minimum	Maximum	Mean	Std. Deviation
Distance to banking institution	120	1.30	35.40	15.1200	1.0562

Monthly Savings

With regards to the amount of money saved monthly by members, the lowest amount was ₵10.00 and, the highest was ₵60.00. The study established that on average, an amount of ₵25.00 was saved monthly by VSLA members. The study established that on average, an amount of ₵579.00 was saved annually by VSLA members. The study revealed that the majority of the respondents (98%) were confident in saving with their respective VSLAs. This

implies that VSLA members save every month to buy security and safety for themselves and their families. Savings support women in their hour of need and ensure that their family has something to rely on in case of an unfortunate event. This gives women peace of mind, expands their opportunities, and impacts their quality of life. Also, savings provide a financial backstop to women against life uncertainties and increased feelings of security and peace of mind. This corroborates the position of Kassena Nankana Municipal Medium Term Development Plan (2018), as a result of VSLA activities, women are now able to save between ₦10.00 to ₦100.00 every month. This also supports the position of Aportela (1999), who indicated that the expansion of savings programs increased the average savings rate, with the poorest households experiencing the greatest increase in Bancode and Mexico City.

Table 2: Monthly Savings

Response	Frequency	Minimum	Maximum	Mean	Std. Deviation
Approximately how much do you save per month	120	10.00	60.00	24.833	1.3156

Assessment of the Level of Support Women Groups Get from VSLAS

The study revealed that the majority of the respondents (75%) had received training on the importance of savings. The study revealed that members of VSLAs had training in the areas of book-keeping, entrepreneurship, the importance of savings, drafting of a group constitution, principles of the social fund, credit policies and share fund purchase; team building, group formation, leadership, and election, and group dynamics. This implies that there was increased financial literacy among members. This also implies that members were better placed to achieve the VSLA objectives of improving household financial security, providing an opportunity for a loan for additional livelihood, setting up a social fund to provide relief to members who experience hardship, and building the spirit of self-confidence, self-respect, and reliance. This supports the position of Maliti (2017), who stated that VSLAs provide their members with Business Development Skills and education.

The study revealed that the majority of the respondents (78%) were able to educate other members on the importance of accessing financial services. The study revealed that VLSAs gave loans to their members. This implies that VSLA members receive some level of support from their associations which has gone a long way to improve their financial status and unity in the communities in which these associations operate. VSLAs regulate members' reckless

expenditure and act as a platform for sharing ideas on gender, climate change, sanitation, health, conflict resolution and management, etc. This supports the opinion of Orame (2020), who affirmed that Village Savings and Loans Associations (VSLAs) are a popular means of providing basic financial services to the unbanked poor, thus significantly increasing the assets and consumption of participants in Burundi.

Description of how the Village Savings and Loans Activities affect the livelihood of women.

The study revealed that the majority of the respondents (93%) had their livelihood outcomes improved as a result of their savings with their respective VSLAs. This implies that saving with VSLAs has a possibility of aiding members to acquire livelihood outcomes. Also, VSLAs improved the social status of members, increased the physical assets of members, and improved the human capital of members. This corroborates the position of Mohanty, Mohapatra & Khuntia [20], that various research alluded that VSLAs can significantly improve the livelihoods of the rural folk. This also supports the position by Orame (2020), indicating that VSLA showed impressive improvements concerning the changes in the lives of women, men, and their families and communities in the Democratic Republic of Congo.

The study revealed that the majority of the respondents (79%) indicated that their membership with VSLAs aided them in owning physical assets such as domestic animals, television sets, and, motorcycles or bicycles. This implies that the physical assets of VSLA members increased as a result of their association with VSLAs. This supports the position by Niyirera & Mulyungi (2018), that in Rwanda, VSLAs have enhanced rural household welfare (i.e., improved household income, increased household asset accumulation, increased educational expenditure, reduced school dropout rates and increased development, and diversification of IGAs by households).

The study revealed that the majority of the respondents (84%) indicated that their membership with VSLAs aided them to improve upon their social capital such as networks bonding and bridging, sense of belonging, power, and participation, feelings of trust and safety, and shared norms and values. This implies that VSLA contributed to social benefits namely: social status improvement, addressing emergencies, creating awareness was a success, and access to justice. Also, VSLAs have strengthened the bond of unity and improved the safety of community members in the communities in which these associations are. This supports the position of

Wakiso (2004), that VSLA contributes to a woman's decision-making power at both household and community levels.

The study revealed that the majority of the respondents (90%) indicated that their membership with VSLAs aided them in improving their human capital such as payment of wards' school fees, footing medical expenses of the household, improving communication skills, increasing knowledge, and improving mental health. This implies that the human capital of VSLA members improved as a result of their association with VSLAs. This corroborates the position of Niyirera & Mulyungi (2018), who stated that, in Rwanda, VSLAs have enhanced rural household welfare (i.e., improved household income, increased household asset accumulation, increased educational expenditure, reduced school dropout rates, and increased development and diversification of Income Generating Activities by households).

Effect of VSLA on Rural Women's Livelihood Outcomes

The study determined the effect of Village Savings and Loans Associations on rural women's livelihood outcomes. The effect of VSLAs on rural women's livelihood outcomes was estimated using a regression model. The model relied on R square as the coefficient in determining the goodness of fit. The study revealed that an R-value of 0.084 means that 8.4% is the variation in the ability to access livelihood outcomes, explained by the frequency of savings and loans from the VSLAs.

Table 3: Model Summary

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.289 ^a	.084	0.068	.85035

a. Predictors: (Constant), Savings, Loans

The study revealed that the P-value of the F-statistics is 0.007^a, which means that savings and loans altogether do not have a significant effect on the livelihood outcomes of VSLA members.

Table 4: ANOVA Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.532	2	3.766	5.208	.007 ^a
	Residual	82.434	117	.723		
	Total	89.966	119			

a. Dependent Variable: Livelihood outcomes

b. Predictors: (Constant), Savings, Loans

The study revealed that the VSLA members who save frequently increase their likelihood of improving their livelihood outcomes by 12.2% ($t = 1.355$) and a p-value of 0.178 which implies that frequent saving has no significant effect on the livelihood outcomes of VSLA members. Loans from VSLAs influence although negative, the members' ability to improve their livelihoods. An increase in the chances of a member not getting loans from VSLAs decreases the probability of that member improving upon his/her livelihood by 27.1%. ($t = 3.011$) and p-value of 0.003.

Table 5: Coefficient Estimates

Model			Unstandardized Coefficients	Standardized Coefficients	t	Sig.
			B	Std. Error	Beta	
1	(Constant)		.976	1		8.904 .000
	Saving with VSLAs		88.990	115	-.122	-1.355 .178
	Loans from VSLAs		89.966	116	.271	3.011 .003

a. Dependent Variable: Livelihood outcomes

The study's model was: $LO = 0.976 - 0.122FS + 0.271L + \epsilon$; Where:

- LO = Livelihood Outcomes,
- FS = Frequency of Savings,
- L = Loans given to VSLA members, and
- ϵ = the error term.

The study revealed that if a member saves with VSLAs, he/she will be able to raise money thus aiding him/her to access social capital, physical assets, and human capital. To a small extent, when members save with VSLAs they are better positioned to get a loan from the VSLAs. However, a lack of savings can disqualify a member from taking a loan from VSLAs since loans are given out based on members' savings. Therefore, members who save with VSLAs get more benefits which may lead to improvement in their livelihood. This corroborates the

position of Assefie (2014) that VSLAs contributed to an increase in household productive and non-productive asset levels of its members in Zimbabwe. This also supports the position by Niyirera & Mulyungi (2018), that, in Rwanda, VSLAs have enhanced rural household welfare (i.e., improved household income, increased household asset accumulation, increased educational expenditure, reduced school dropout rates, and increased development and diversification of IGAs by households).

To a small extent, regular savings by VSLA members can aid them in building permanent houses, purchasing motor vehicles, procuring land, possessing domestic animals as well as buying a television set. Also, to a small extent, savings and loans from VSLAs give the members the ability to have access to quality health care and education, thus improving their livelihood. This corroborates the position of Mohanty, Mohapatra & Khuntia (2013), that various research alluded that VSLAs can significantly improve the livelihoods of the rural folk. This also supports the position by Orame (2020), that VSLA showed impressive improvements concerning the changes in the lives of women, men, and their families and communities in the Democratic Republic of Congo.

Challenges facing the VSLAs

The study revealed that the challenges facing the VSLAs were: the inability of some members to pay their loans on time, lack of transparency and accountability, inadequate funds to contribute, instability of logistics, ineffective monitoring and supervision, and absenteeism of members. This implies that VSLAs were faced with challenges namely: loan defaulting, dominance in decisions, inefficient monitoring systems, and favoritism in giving out loans. This corroborates the position of Anyango et al., (2007), that VSLAs are faced with constraints such as limited capital, limited product offering, elite capture, exclusion, and theft which inhibit their performance.

Improving the performance of Village Savings and Loans Associations and livelihoods of VSLA Members

To improve the performance as well as the contribution of VSLAs, the study revealed that the majority of respondents (91%) suggested that an enabling environment should be created for VSLA members to access financial services and information as well as frequent and regular monitoring of VSLAs activities. To improve the livelihoods of members of VSLAs, the study revealed that the majority of respondents (91%) suggested that loans should be made easily available as well as providing affordable loan interest rates.

CONCLUSION

From the study, it is clearly stated that VSLAs used methodology to govern their day-to-day operations and management. Also, members received support from their respective VSLAs. This support was in the form of training on book-keeping, entrepreneurship, the importance of savings, drafting of a group constitution, principles of the social fund, credit policies and share fund purchase; team building, group formation, leadership and election, and group dynamics. Lastly, the study revealed that to a moderate extent, VSLAs improved rural women's livelihoods as they can access social capital (i.e., networks bonding and bridging, sense of belonging, power, and participation, etc.), access human capital (i.e., pay wards school fees, foot medical expenses of the household, etc.), and own physical assets (i.e., land, permanent house, refrigerator, domestic animals, etc.).

RECOMMENDATIONS

Based on the findings of the study, the following recommendations are suggested: Firstly, there is the need to integrate gender and income-generation programming alongside VSLAs as it ensures their overall success and lays the foundation for a conducive and enabling environment for other development activities. Secondly, there is the need for District Assemblies to commit resources to monitor, evaluate, and learn from the activities of VSLAs to track the economic, membership, and impact data on education, health, women's empowerment, nutrition, shelter, and social status. Lastly, there is the need to frequently and regularly train as well as build the capacities of members of VSLAs.

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