

**PROJECT PROPOSAL FOR MASTERS OF  
SOCIAL WORK**

**THE ROLE OF VILLAGE SAVING & LOAN  
ASSOCIATION (VSLA) IN IMPROVING MEMBERS'  
LIVELIHOOD: THE CASE OF VSLA GROUPS IN  
BASONA WORANA WOREDA, ETHIOPIA**

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## **Acronyms**

**FDRE:** Federal Democratic Republic of Ethiopia

**SDPRP:** Sustainable Development and poverty Reduction Program

**MDG:** Millennium Development Goal

**NGO:** Non-Government Organization

**INGO:** International Non-Government Organization

**LNGO:** Local Non-Government Organization

**MDG:** Millennium Development Goal

**VSLA:** Village Saving and Loan Association

**CARE:** Cooperative for Assistance and Relief Everywhere

**DFS:** Decentralized Financial Services

**FGD:** Focus Group Discussion

## **Introduction**

### **1.1 Background**

A quite comprehensive understanding of poverty in general conceptualized as a situation in which individual members or the main streams do not have adequate food and shelter, lack access to education, health services, are exposed to different violence, and live in the stance of unemployment, vulnerability, and powerlessness. The most common approach to understand poverty is based on the income level and consumption patterns. Individuals are considered to be poor if they fail to meet the minimum requirement to fulfill their basic needs (Poverty line) Asmamaw E, (2004).

In this respect, despite remarkable achievement has been made after the end of World War II across the globe, especially in Asia, poverty remains common in many parts of the world. Different poverty reduction approaches were also introduced in the past two decades including Millennium Development Goal (MDG) which aimed at ending extreme poverty by 2015.

On the other hand, four decades before, microfinance revolution was also broken out in the poorest part of the world from the beginning of 1970s, particularly, in Asia and Latin Americans as one of the poverty alleviation mechanism. The significance of such movement in microfinance was to support the countless

millions of poor people thereby enabling them to fulfill their economic needs, assist themselves to start new business, to work out on behalf of themselves and looking their ways out of the poverty they are entitled. In the latter decades, the importance of microfinance practice in Africa, particularly in sub-Saharan countries, has been recognized as a suitable tool to assist the economical active poor people to tackle poverty in the region. (Kristin Helmore and Sybil Chidiac (2009).

The accessibility and availability of saving and loan schemes; and other financial service, are core component to fostering prosperous and resilient communities. As it is indicated by CARE International (2016), in most of African rural areas, the farmers are frequently faced financial capital constraints before harvesting; and they need to get loan and saving service to support themselves until the next harvest. However, lack of information, high interest rate on loan, lack of collateral to take loan and disputes over loan was found to be barriers for farmers' ability to access to financial resources. Recognizing such barriers, in the year 1991 CARE introduced Village Saving and Loan Association (VSLA) providing the local communities safe way to save their earnings and to have access to loans.

The practice of VSLA is that, members are expected to save money on the regular basis for income smoothing. The members of the group are organized to support and create a strong saving culture in the community. Members can take out small loans and build small income generating activities. The core value for such group is trust, accountability and transparency in all transactions. VSLA activities highly demand members who trust each other and who have been living and meet each other for many years (CARE International, 2016). Like other microfinance institutions, VSLA is characterized by different formal financial marketing and procedures including: Saving accounts, access to loans and even insurance. However, enough

capital accumulation gained through group saving is a pre-condition for members to get loan and insurance. A single group (VSLA) usually composes of 15-30 individual members who save money regularly and can borrow money from the group fund. Loans are expected to be repaid within three months. Financial assets will be divided among the group members in proportion to their saving share usually after a year. And then, the group reforms itself and start up new saving and lending cycle (CARE International, 2016).

In the case of Ethiopia, some data from (Tegegne Gebre Egziabher & Peter Mackie, 2015) indicates that in the year 2015 alone, there were over 6,828 collective saving and loan groups with over 136,547 members and on average each group composed of 20 individuals. The writer also indicated that, majority of these groups are established among the rural communities of the country where access to formal microfinance is limited and loan options are not available. And, very sparingly, 54% of members in such collective saving and loan associations are women.

To sum up, the economic dimension of poverty and lack of access to financial service are found to be the main reason behind the inception of Village saving and loan association. And the VSLA remain significant to many poor people in different region. In Ethiopian contexts, VSLA remained saving and loans options for many households, particularly for women and poor rural households and this study will focus on exploring the specific role of VLSA groups located in Basona Worana Woreda of North Shoa Zone of Amhara National Regional State of Ethiopia in improving the livelihood of its members. The Basona Worana Woreda VSLA is organized in 2014 by the free will of the community members and the technical support of local NGO called Tesfa Berhan child and family development Association. The association has supported so far 17 VSLA with 347 (333 females and 14 male) needy community member in the Woreda. The

association has provided awareness creation for the community members on VSLA and after the group members came together to form group based on their own free will and the association has provided technical support such as training, materials and equipment required for VSLA, and follow up for certain period of time after the formation of the group.

## **1.2 Statement of the Problem**

In the last 40 years, Micro finance became a crucial tool for poverty reduction. As it is indicated by Hugh Allen & Pauline Hobane (2004), in Africa for instance, Micro Finance Institution (MFIs) is playing a great role in transforming of the continent's development in general and the lives of many poor people in particular. However, MFIs fail to be successful in the 80% rural based communities of Africa. To fill this gap, new approach was coined in 1991 by CARE International to reach the poor rural community. CARE International, (2015) indicated VSLA was the most successful approach in reaching out the poor rural communities of many developing countries. Women and vulnerable communities are organized into saving and loans groups to put their resources together, thereby establishing high sense of ownership, confidence and empowerment.

Study conducted in the Northern Uganda district of Amuru on the Informal Savings Schemes and Household Welfare by Odokonyero Tonny (2009) concludes that, based on the data gathered on VSLA using statistical tools, in the district VSLA are playing outstanding role in enhancing household (Members) welfare with the indicators like improved in income level, supporting household asset accumulation, supporting education expenses, reducing school dropouts among the rural family children and supporting the development and diversification of Income Generating Activities. Methodologically, this study failed to figure out the qualitative



aspect of what really changed and challenges faced by the members and possible future prospective of the members.

In this respect, Martha's study (2015) shows the descriptive statistics results on saving and loan use pattern of the sampled respondents of the association members showed significant changes on saving and credit uptakes. In village saving and loan association, microfinance products have created wider opportunity for members to engage in productive activities and linkage with formal MFI institution enhanced access to credit services. Although the study is focused on the empowerment of women through VSLA, it failed to figure out their livelihood aspects and its relationship with empowerment.

Similarly, a study conducted by Fikadu (2017) on the impact of Integrated Village Saving and Loan Program in the northern part of Ethiopia in Sekota District indicated that, in the monthly consumption expenditure of VSLA, participants are significantly higher and are better off than that of non-participants.

In general, the VSLAs have a great role in changing the life of many poor rural area residents where access to financial resource is limited. The VSLAs are also known for their empowerment approaches, particularly for economic empowerment of women. To sum, various studies conducted in different setting have indicated that now days VSLA approach is best option for financial resources. It is also indicated that, the livelihood of VSLA members across different region has been showing promising progress in changing the lives of members. However, so far no study has been conducted on VSLAs found in Basona Worana Woreda of North Shoa Amhara Regional States to support the study made in other area and as a result this study is intended to analyze and evaluate the role of VSLA in improving the livelihood of group

members who have been participating in the VSLA group for two years and more for study group and those who have been member of VSLA for a year and less as a control group in order to avoid the bias and explore the role of VSLA. On the other side, as most of the studies made so far focused on analyzing the impact of the VSLA approach than investigating the real challenges and future prospective of VSLAs, this study will also focus on exploring the main challenges faced by VSLAs in improving the livelihood of the members and at the same time the future perspectives of VSLA in alleviating poverty in the rural part of the country. As VSLA is one among the different endeavors contributing for socio-economic empowerment of women, this study will help the researcher to articulate the contribution of VSLA in this regards and if the outcome of the study is positive, it can be a base for government and other development actors who is interested to work on women empowerment. VSLA groups are formed by the free willingness of the member based on core values such as trust, accountability and transparency among each other. With this end, this study also aimed at exploring the contribution of VSLA towards the social capital of the group members.

## **1.3 Objectives of the Study**

### **1.3.1 General Objective**

This study generally aimed at examining the role of Village Saving and Loan association on improving the livelihood of the members with particular focus on the case of VSLA in Basona Worana Woreda of North Shoa, Amhra Regional state of Ethiopia.

### **1.3.2 Specific Objectives**

Specifically, this study will have the following objectives.

- To study the role of the Village Saving and Loan Association(VSLA) in improving the livelihood the members in terms of house hold income, expenditure, and savings of the target households.
- To assess the role of VSLA in improving the social cohesion and support (Social Capital) among the group members.
- To assess the role played by VSLA in contributing for socio-economic empowerment of women.
- To identify the challenges that VSLA have been faced in achieving its objective of supporting the group members in the study area.
- To study the future prospective of VSLA in contributing to poverty alleviation in the rural area of the country.

## **1.4 Research Questions**

This study will specifically address the following basic research questions

- ❖ What are the roles of the Village Saving and Loan Association in improving the livelihood of the target families of the members?
- ❖ How VSLA program is valuable in improving the social cohesion and support (Social capital) among the group member?
- ❖ What is the role of VSLA in socio – economic empowerment of women group member?
- ❖ What are the challenges that VSLA have been faced to achieve its objectives in supporting its members in the study area?

- ❖ What will be the future prospective of VSLA in alleviating poverty in the rural part of the country?

## **1.5 Significance of the Study**

Conducting detail study on the role of Village Saving and Loan Association will be an add on to the studies made so far in the area and will also benefit different stakeholders including policy makers, VSLA related practitioners, future researchers on the issue, the study area administration, members of VSLA group in the study area, Non-Government Organization and other private institutions who work and seek to work to improve the livelihood of needy people through VSLA approach.

Accordingly, for policy makers, the outcome of the study will provide preliminary data that can be an input for the future policy direction on VSLA practices. For the practitioners in the field including social workers, sociologists and economists, the study can provide a stand point where they can look at the role of VSLAs in improving the livelihood of its members in the rural area. For the development practitioners and the LNGO that supported the VSLA under studies, it will provide the opportunity to re-consider the approach and plan to use VSLA as an intervention for improving the livelihood of the larger needy community members. It will give them background, some primary data, facts and figures which can be used to enhance the support for VSLAs groups in their target area and fill gaps if there is.

Furthermore, the study will also have significance for future researchers by providing them with background information for further study area on the topic. For group members of the VSLA, it will give an opportunity to overcome the challenges faced so far.

Additionally, the study will also be significant for the Woreda administration. The study will give a clue on how VSLA is important to improve the livelihood of members, empower women (socio-economically), and challenges that VSLA faced. Therefore, this can invite the Woreda administration to provide better support for VSLAs in the area.

Finally, for NGOs and other private sectors who are interested in alleviating poverty in the rural part of the country through VSLA, it will provide with information on whether VSLA approach implemented in this part of the country to improve the livelihood of the needy people can be replicated in the other rural part of the country to.

## **1.6 Scope of the Study**

The researcher is interested to conduct this study on VSLAs group of Bosana Worana Woreda of North Show Zone of Amhara Regional State as she has deep interest of poverty alleviation in the rural area and has opportunity to work with Tesfa Berhan child and family Association who facilitated the formation of VSLAs group under study. This study will only focus on examining the role of VSLA in improving the livelihood of its members and it only targets members of VSLAs in Bosana Worana Woreda of Northern Showa Zone of Amhara Regional State, Ethiopia.

## **1.7 Limitation of the Study**

The investigator expected that, time will be the limitations that this study might face. Participants' level of willingness (less interest) to participate in the study is also expected limitation. If this might happened, there might be extensions of additional days in the study area which might cause shortage of fund. There might be other potential unexpected limitations during field work, travel, doing report and other phase of the study.

## **1.8 Organization of the Study Report**

The thesis' overall report will be organized into five chapters. Chapter one will contain introduction part which contains statement of the problem, research questions, objectives of the study, significance, scope of the study, limitation of the study and definition of terms. Chapter two of the study will contains reports on the review of relevant related literature on which the study's theoretical frame work will base. Chapter three will contains the research methodology, study area description, study population and sampling techniques, instruments of data collection to be employed, data analysis techniques and ethical considerations. Chapter four will presents data presentation and interpretation along with deep discussion and analysis of the data presented. Chapter five will be the final part of the report which will presents summary of the findings, conclusions and recommendations. In the chapter, along with conclusion and recommendations, practical implication of the study's finding for social work practices, research/academic implications and policy implication will be presented.

## **1.9 Research Design and Methodology**

### **1.9.1 Research Methods**

In this study both qualitative and quantitative method will be employed which is Mixed type approach. Theoretically, mixed approach enables to get valid information about subjective perceptions and also objective facts. Most researchers would now accept that it is sensible to use a mixture of methods. First, methodological pluralism refers to the employment by the social researcher of more than one method of research in order to build up a fuller and more comprehensive picture of social life. Second, triangulation refers to the use of multiple methods to cross-check and verifies the reliability of a research tool and the validity of the data collected (McNeill, 2005).

Furthermore, the choice of a methodological approach, qualitative or quantitative, is closely linked to the nature of the research problem (Matt H. et.al, 2006). In selecting methodological approach, the issue of body of knowledge comes first. Regarding their epistemological position, there are two claims: Positivist and constructionist: The positivists claim that we can conduct objective and unbiased observation free from our interpretations and interests. On the other pole is the constructionists' stand that it is impossible to conduct objective investigation as the image of the external social world is the result of our constructions (Miller and Brewer 2003).

The methods that qualitative researchers tend to use are varied in character, ranging from in-depth personal or group interviews, through to participant observation. These qualitative methods and approaches include (among many others) participant observation, in-depth interviewing, focus group discussion and personal documentary analysis (Matt H. et.al, 2006). The emphasis given by qualitative researchers to their studies therefore involves an examination of the perspectives of the people or groups that are of interest to them – their ideas, attitudes, motives, and intentions. When compared to quantitative-based studies, qualitative research designs are often relatively small in scale, adopting somewhat loosely structured approaches designed to encourage research participants to talk in detail about the meanings that they have of the world and the extent to which these influence their behavior (Matt H. et.al, 2006). Consequently, in this study, the qualitative method is very important to explore the role of VSLA in improving the livelihood of its group members in the study area. Participants' interest, experience, feeling, thought regarding the VSLA will be deeply explored to achieve the objectives of the study.

On the other hand, as mentioned above, the study will also employ quantitative method. Surveys and the experiments are two most common methods employed in quantitative research (Bryman, 1988). Positivism is usually associated with techniques such as experiments and surveys which emphasize controlled conditions, in which the research program is standardized and heavily structured, and where there is respondent/subject detachment. These are usually called quantitative methods. However, the best result mostly comes from the careful and selective use of both the methods and triangulating them. Increasingly, researchers are beginning to see the benefits of mixing qualitative and quantitative approaches, and that using a variety of data sources can be an effective way of increasing the validity of research (Matt H. et.al, 2006, p. 185). Combining different methods-quantitative and qualitative-to study the same phenomenon has been called triangulation (Bryman, 1989). Triangulation refers to the use of more than one approach to the investigation of a research question in order to enhance confidence in the ensuing findings. In view of that, in this study the investigator will employ both qualitative and quantitative approaches. This is because the issue under study needs in depth and detailed collection of information about subjective perceptions and also objective facts from research participants.

### **1.9.2 Universe of the Study**

The study universe is the set of all units that the research question covers or to which we can generalize (W. Lawrence Neuman 2004). Consequently, the universe of this study will be all the participants of Village Saving and Loan Association located in Basona Woreda of North Shoa Zone organized by the support of Tesfa Berhan Child and Family Development Association. Currently, there are 17 VSLAs groups with 347 (373 female & 21 Male) members. The VSLAs groups are organized since 2014 and it is appropriate to conduct study on the role of VSLAs in improving the livelihood of the members.



### **1.9.3 The Sampling and sampling techniques**

In most studies: both qualitative and quantitative researchers employ sampling techniques to select the actual subject or participants under study. In this study both the non-probability sampling and probability sampling will be employed to draw sampling from the whole members of VSLAs in the study area, because the investigator believed that mixed type (both Quantitative and qualitative method) will enable to study more about the role of VSLAs in changing the livelihood of its members.

For quantitative researchers, there are four types of probability sampling, simple random sampling, systematic random sampling, stratified random sampling and cluster random sampling. They all differs from one another in the techniques they employ (Margaret A.& Wendy B, 2003). For this study, simple random sampling will be employed to draw the sample from the 17 groups of VSLA and then individual members of VSLA in the study area. Random sampling gives equal chance of being selected for every unit of VSLA members. The researcher has selected this sample for the study due to proximity of the rural VSLA groups. This will also help the researcher to save the shortage of time and become cost effective.

For the qualitative researchers, there are four non-probability sampling techniques theoretically available: Accidental sampling, Quota Sampling, Purposive sampling and Snowball sampling. From these sampling techniques, the more appropriate for this study is purposive sampling. According to Margaret A. & Wendy B, (2003), purposive sampling technique allows us to select the sample for our study for a purpose. The writer further indicated that, when we use this sampling technique, we are sure that we may have prior knowledge that indicates that a particular group is important to our study or we select those subjects who we feel are typical examples of the issue we wish to study Margaret A. & Wendy B, (2003). Consequently, in this

study the investigator will purposely select VSLA groups located in the rural villages to make the focus of the study on the role of VSLA in improving the livelihood of the group members located in the rural area where most of the populations live on subsistence farming, not gone under formal education and have less diversity of income generating activities.

#### **1.9.4 Sampling procedure**

Out of the total 17 VSLA groups with 373 female & 21 males in Basona Worana Woreda, the researcher will use simple random methods to select 94 members (85 females & 9 males) for this study in order to get detail information that will enable the researcher to explore the role of VSLA in the livelihood of the members. For a study group again, the researcher will use simple random method to select 47 members (46 females and 1male). Similarly, for the control group, the researcher will purposively select 47 members (39 females and 8 males). Key informant interview will be also conducted with 2 VSLAs group leaders (1 from study Group and 1 from control group members), Woreda Vocation, Technical and Enterprise office (1), Woreda Women and Children Office (1), Tesfa Berhan child and family development organization project officer (1) Kebele administration (1) and Agriculture and natural resources office. The ultimate study participants from VSLA group will be 94 members (9 males & 85 females) of the four VSLA groups while 7 key informants will also participate in the study. Generally,  $(94) + (7) = 101$  participants will involve in the study with different data collection tools.

The four selected VSLA is based on their location. All of the four will be among the VSLAs in the rural area in the woreda. Specifically, the first VSLA is from a place called Keyit which is 17 KM far away from the nearby town, Debra Birhan. The second VSLA is from Andit

Tsed which is 35 Km Far from Debra Birhan. And the other VSLA is Selected from a place called Mush which is 20 Km far from the nearby town. The fourth VSLA will be from Gudo Beret (25 km) from Debra Birhan.

#### **1.9.5 Data Collection Tools and procedures:**

Data collection is one of the important stages of research process. Devising appropriate data collection tools are very vital in order to collect the required data for any type of research. Likewise, the researcher will use the following data collection tools to collect the required data for this study.

The major data collection instruments designed for this study includes questionnaires, in-depth interview with key informant, direct respondent interviews, and Focus Group Discussion will be used. For further search, reviewing of secondary data will be used to investigate the role of the VSLA to improve the livelihood of the members in the study area.

Very specifically, four different FGD will be conducted with purposefully selected participants from four different VSLA groups in the study area for further exploration of the role of VSLA in improving the livelihood of the members', the FGD will be conducted with the participants chosen because of their interest, involvement or knowledge in relation to this study topic. Each of the four FGD, will compose 8 individuals which totals 32 individuals across the whole group. (2 for study groups and 2 for control groups).

In-depth Interview of the key informants and direct respondents is also the other data collection tool that will be applied. In-depth interviews are rich sources of data on people's experience, opinions, aspirations and feelings. It is fundamentally a conversation that involves a face to face verbal interchange in which, the interviewer, attempts to draw information or expressions of opinions or beliefs from the interviewee Denzin & Lincoln, (1994) as cited in

Margaret & Wendy, 2003). Similarly, in this study, In-depth interview will be made with the heads of each selected VSLA group as direct respondent and project manager/ facilitator NGO (Tesfa Brihan representatives), representatives from Woreda women and children office, polly techniques and enterprise development, Kebele administration, and agriculture and natural resources as key informants. Therefore, the researcher expects deep data /information from this in-depth interview that will be conducted with 5 key informants and 4 direct respondents will be interviewed.

Lastly, survey questionnaire will be distributed among the different members of VSLA group in the study area. 64 questionnaires will be administrated on randomly selected individual members of selected VSLA in the study area, Basona Woreda. 32 will be applied on control group; and the rest 32 will be administered on the group under observation.

The design of the questionnaire will be made in a manner that it collects both general and specific data. Thus, to collect information from respondents, the questionnaires will be included both closed (multiple choice) and open-ended questions to obtained relevant information for the study. The questionnaires will be divided in to two main parts. The first part will consist of general information about the respondents' socio-demographic characteristics. The second part will discuss in the way that they will address the research questions. Questionnaires first will be prepared in English and then will be translated to Amharic (the local language used in the study area). In general, the study will have 106 (32 for FGD, 4 key informant, 4 direct respondents, 32 control group respondents, 32 study respondents) participants.

### **1.10 Data Analysis Techniques**

The qualitative data will be analyzed qualitatively. According to (Margaret A. & Wendy B, 2003), qualitative data analysis aims to capture the richness and complexity of lived

experience. And it consists of three general stages which follow one another in a continuous cycle: data reduction, data organization and interpretation. Data reduction is the stage at which data are coded, summarized and categorized in order to identify important aspects of the issue being researched. Data reduction also helps the researcher decide what further data to collect, how and who to sample next, what methods of analysis to use and, finally, to arrive at conclusions. All these, is to identify the main themes emerging from the research by categorizing the information as it is collected (Sarantakos 1998 as cited in Margaret A. & Wendy B, 2003). With similar fashion, in this study, data gained through FGD and in-depth interview will be analyzed through coding method passing in these three stages. To do, the researcher will identify the relevant data, then organize into meaningful information and then interpret it.

The quantitative information is gained via survey questionnaires. And it will be quantitatively analyzed by considering the quantifiable data of socio-demographic characteristics of the participants, livelihood improvement indicators, and other factors. The quantitative data will be analyzed using SPSS (statistical package for social science, version 23). The system is very secured and easier to make result analysis. Business entities, research centers and higher educational institution usually use this system. Using this software system, it will be easy to draw facts and figure from the gathered information including the simple frequency distributions, cross tabulations, correlational analysis and statistically significant relationships.

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