

# **Contribution Of Village Savings And Loan Association To Economic Empowerment Of Women: A Case Study Of Stromme Foundation Supported Groups In Terekeka County, South Sudan.**

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## **CHAPTER ONE**

### **INTRODUCTION**

This study set out to assess the contribution of Village Saving and Loan Association to economic empowerment of women in Terekeka County, South Sudan. The overall objective of the study was to investigate the contribution of village savings and loans association toward the economic empowerment of women in Terekeka County. The specific objectives sought to examine VSLA empowerment of women towards increase in business income; to assess VSLA empowerment of women in decision-making process at household and community level; to find out VSLA empowerment of women towards assets ownership at household level; and to identify gaps in relation to the VSLA program in the supported groups in Terekeka County. This study was guided by two theories, the VSLA model which states that microfinance whose objective encompasses the provision of financial services, including loans, savings and insurance, to low-income clients who generally lack access to more formal banking services and the three pillars to economic empowerment. The study focused on the VSLA members under the support of Stromme Foundation, thus the study site selection was chosen based on the intervention area of SF. A sample determination formula was used to establish a sample size of 300 respondents but actual one reached was 297. The study findings indicate that through VSLAs, 93.9% of the women were able to increase their business income, 97.6% of the women experience improvement in decision making at household and community level, while 99.3% of the women own assets either alone or together with husband. The findings also identified gaps related to the VSLA operations including lack of training opportunities, limited supervision from the project staff, insecurity, high taxation and high commodity prices. The study concludes that through VSLA, women were able to increase their income, participate actively in decision making at household and community levels and confer ability to own assets. However, purchase and ownership of productive assets such as cattle and machinery are still minimal. The study, therefore, recommends that Stromme foundation should also introduce a wide range of financial services apart from savings and credit which could increase women's ability to generate and control income. The study also recommends that the government should invest in time-saving infrastructure and enhance women's ability to access input and output markets as well as increase women's access to resources, technology and information.

#### **1.0 Introduction**

Chapter one contains the study background, statement of the problem, research objectives, specific objectives, research questions, research assumptions, justification of the study, significance of the study, scope and delimitations of the study, limitation of the study, conceptual framework and operational definition of terms.

### **1.1. Background to the Study**

The problem of women's access to credit was given emphasis at the first International Women's Conference in Mexico in 1975 as part of the emerging awareness of the importance of women's productive role both for national economies and for women's rights. This led to the setting up of the Women's World Banking network and production of manuals for women's credit provision in 1976. Women's organizations world-wide set up credit and savings components both as a way of increasing women's incomes and bringing women together to address wider gender issues. From the mid-1980s, there was a mushrooming of donor, government and NGO-sponsored credit Program in the wake of the 1985 Nairobi women's conference (Mayoux, 2000). South Sudan attained independence in 2011 after two decades of brutal war with North Sudan, which ended in 2005 through signing of the Comprehensive Peace Agreement (CPA). An assessment carried out by Stromme Foundation in Terekeka County in 2012, indicated that the County has the highest poverty rate of 80% especially among women based on SF baseline assessment report in 2012. The historical background of Terekeka County also indicated that tribal conflicts and cattle rustling disrupted economic growth in the area. Thus, empowering women through a quality program of Village saving and Loan Association (VSLA) will strengthen their economic independence, occupational skills and critical thinking, this will reduce possibilities of the women in to falling back to a state of emergency. This finding resulted in the initiation of the socio-economic empowerment project which targeted 80% of women in Terekeka County from 2013-2018.

In Terekeka County, the participation of women in VSLAs has had impact basing on SF monitoring report in 2015, though there is little documentation indicating the exact extent. Women were actively participating in the VSLA program; therefore, many were able to have small business activities, and this created a positive change in household empowerment. Ability to afford household items was evident because the women were able to access credit facilities through the VSLA program, which they used to purchase household items like utensils, beds and mattresses. Consumptive expenditures and behaviors have also changed, and food accessibility enhanced through increases purchases due to women participating in VSLAs. However, the economic contribution of VSLA in relation to women economic empowerment has not been homogenous among the participating women. There are cases where the women seem to be disempowering because of increased workload, control, and misuse of loans and savings by spouses, thus plunging the women into indebtedness and erosion of the gains of economic empowerment (SF monitoring report, 2013).

### **1.2. Statement of the Problem**

Stereotyping of women is a major cause of gender inequality according to World Food Program report (2009), further, lack of women involvement in decision-making process at household and community level and seeing women as properties in a community contributing negatively towards women empowerment. Economic empowerment can be a major concern for people who are incapable of or denied access to participating in formal sectors like owning assets and inclusivity in decision making at various levels which is very common in Terekeka. In 2009, the United Nations (U.N.) in South Sudan estimated that 60% of the people living in Terekeka County are poor and 85% are women (UNMISS, 2009) despite interventions like VSLA program by other actors, however it didn't come out clearly how the VSLA program by SF contributed towards the economic empowerment of the women.

Women in Terekeka County have long suffered powerlessness, discrimination and gender inequality in terms of access, use and ownership of vital resources despite their key role in enhancing better livelihoods at household level and development in general (UN Poverty assessment report, 2012). Based on Stromme Foundation approach, the socio-Economic empowerment project aimed at enhancing access to affordable credit for women through VSLAs, however, VSLA has had some little contribution through the

monitoring reports but the exact extent to which the VSLA contributed towards the economic empowerment of the women was not clear. One of the core objectives of Village Savings and Loans Association models is to empower women in various areas like household food security, access to market, assets and leadership skills. This has however, not always been the case. Women being clients of MFIs does not mean they will automatically become empowered. Hulme (2010) made this point when he refers to the “naivety of the belief that every loan made to a woman contributes to the strengthening of the economic and social position of women”. Economic empowerment is a major concern for women in the County of Terekeka because they are incapable of or denied access to actively participating in formal decision-making process. Monitoring reports by SF revealed that women members in the VSLA in Terekeka were not fully empowered economically, for example accessibility to market, education and governance, asset ownership and consumption/expenditures. The involvement of women in Village Savings and Loans Association found to be disempowering to women. Some of the negative impact of VSLA includes unchanged poverty levels, increased income inequality, increased workload, high interest rates and loan repayment, which created dependencies and barriers to sustainable local economic and social development. It is not obvious that the VSLAs empower women towards household economic stability, thus there exist great gap in knowledge as to what extent has VSLA contributed towards women economic empowerment under the SF supported groups in Terekeka.

### ***1.3. Research Objectives***

#### ***1.3.0. General Objective***

To investigate the contribution of village savings and loans association toward the economic empowerment of women in Terekeka County.

#### ***1.3.1. Specific Objectives***

- 1) To examine the extent to which VSLA have influenced empowerment of women towards increase in business income level in Terekeka County.
- 2) To establish the extent to which VSLA have empowered women in decision-making at household and community levels in Terekeka County.
- 3) To determine the relationship between involvement in VSLA and assets ownership in the household by women in Terekeka County.
- 4) To identify gaps associated with VSLA program in the supported groups.

#### ***1.3.2. Research Questions***

1. To what extent has VSLA empowered women towards increase in business income at household level in Terekeka County?
2. What do VSLA empower women towards inclusive decision-making at household and community level in Terekeka County?
3. What do VSLA empower women towards asset ownership at household level in Terekeka County?
4. What are the challenges experienced by VSLA members in Terekeka County?

### ***1.4. Research Assumptions.***

This study assumes that women who participate in VSLA had some benefit and there is direct linkage between women benefiting from the Village Savings and Loans Associations and their ability or inability to ensure household economic empowerment like increase in business income, improved decision making at various levels and ownership of resources such as cattle. The other study assumption was that women participating in the VSLAs would be willing to give information on how individuals in the groups have benefitted in enhancing their livelihoods. It was further assumed that the responses given by the women were accurate and a true reflection of the influence of VSLA in empowering women economically towards better livelihoods.

### ***1.5. Justification of the Study***

The study has contributed to the body of knowledge on the influence of VSLA with emphasis on its economic contribution towards women empowerment and poverty reduction. Sharing of the result of this study with the government authorities basically to inform VSLA management policy in the country especially the directorate of cooperative and rural development contributing to improved policies for better credit accessibility and utilization for informal savings groups. Further, the study aimed at informing Stromme Foundation, other NGOs and donors in improving the VSLA practices in the state as well as the whole country towards effective operation of the VSLA methodology.

### ***1.6. Significance of the Study***

It is anticipated that the results of this study have provided documented evidence on the milestones made by the VSLAs of the Sustainable Development Goal (SDG): Promoting Gender Equality and Women Economic Empowerment for enhanced household income, in rural South Sudan with specific focus on Terekeka County. Moreover, the researcher hopes that the study has provided opportunities for development practitioners and existing micro-financial institutions targeting the rural poor to make informed decisions on how best to empower the rural women economically. This is expected to have enabled the development practitioners to establish workable models that would ensure sustainable women economic empowerment towards increased income, asset ownership and increased decision-making level. The researcher hopes the study has contributed to the existing body of knowledge on socioeconomic protection and empowerment models by the government targeting the rural poor. Finally, researcher look forward to the study to offer suggestions for improvement of VSLAs and recommend areas that would demand further inquiry.

### ***1.7. Scope and Delimitations of the Study***

The study was conducted in 2018 and the scope of this study was limited in terms of coverage and depth owing to financial and time resources availability. The research focus was limited to VSLA members only as a microfinance model and Terekeka County in terms of area coverage. On the other hand, VSLA is a group business however, this study examined empowerment at individual members' level, and it did not cover the collective economic empowerment status of the non-association members. The other aspect not covered in this study was the sustainability of the saving groups.

### ***1.8. Limitations of the Study***

This study was limited by the fact that very little literature exists on the milestones so far made by the Village Savings and Loans Associations in empowering women towards ensuring economic empowerment. This was overcome by keenly perusing through literature on women economic empowerment to get the relationship between the VSLA and economic empowerment. Furthermore, the study was limited by the extent to which the findings of the study could be generalized beyond the study area. This was however overcome by the fact that the VSLA methodology is uniform and women's economic empowerment is a common phenomenon, hence findings was generalized based on VSLA having the same principal of operations. Another limitation was that it was not possible to link all the milestones made on women economic empowerment towards ensuring increase in business income, inclusive decision making process and increased ownership of assets at household level in the study area to Village Savings and Loans Associations since there were other microfinance initiatives that promote women's well-being. This was overcome by limiting the question to VSLA and ensuring that the milestones were not a contribution of other microfinance initiatives.

### ***1.9. Conceptual Framework***

The conceptual framework adapted from the conceptual microfinance impact model (Sebstad, 1995). Women’s membership in village saving and loan associations intervention improves their empowerment status. Improvement in economic empowerment status by women in the VSLA manifested through increase in business income because of accessing market, increased participation in household and community decision making and increase in asset ownership. Further, increase in income because of accessing market seen through scale up in small business, ability to buy and transport goods and ability to determine business profitability. Increase in household assets and ownership by women seen through enhanced purchasing power and inclusive-decision-making through increase in knowledge and communication skills and ability to participate actively in discussions at the household and community levels. Women economic empowerment through village saving and loan associations, among others, can be influenced by political environment, security situation and economic environment. Women participation in village saving and loan association can improve their saving and loan use behavior.

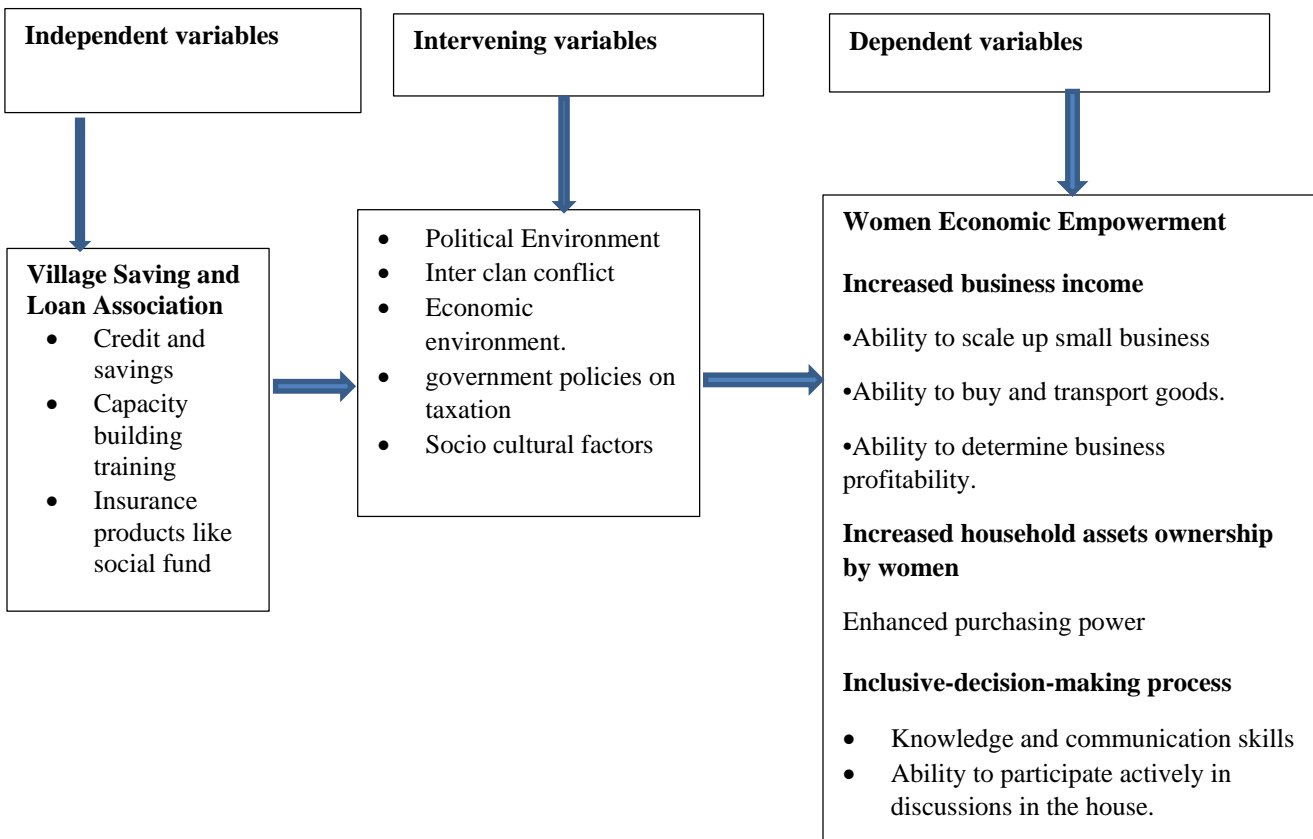


Figure 1: Relationship between VSLA and women economic empowerment.

**1.10. Operational Definition of Terms**

**Assets:** An asset here means a resource with economic value that women in the VSLA owns, more importantly ownership by women themselves not by their husbands or any male members of their community or family.

**Decision-making:** refers to women VSLA members’ ability to make independent decisions at household and community levels without interference from their husbands or male counterparts.

**Economic empowerment:** This refers to ability of women to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to own business that results to increased income for women, make own decisions and ability to own assets in their names.

**Empowerment:** Empowerment means access to basic needs like food, shelter, clothing, confidence gaining which is, associated with success in life for example women able to make informed decisions alone without their husbands or men interference, able to own assets by themselves not in the name of their husbands or men and have income increased because of the businesses they engage in.

**Income:** Income in this study refers to ability of the VSLA women members to increase the amount of money they get as a result of establishing small business from the loan borrowed from the savings.

**Village Savings and Loans Association:** in this study, it means group of women coming together in 15-30 members with 80% women to save. The purpose of the saving is to raise fund for the group to loan out among members for the purposes of business and share out the money at the end of every year.

**Women's Economic empowerment:** Women's economic empowerment in this study refers to the ability for women to enjoy their right to control and benefit from resources they own like assets, ability to increase their income and make independent decisions at household and community level.

## CHAPTER TWO

### Literature review

This chapter has three main sections: a critical review of the relevant theories, a review of empirical studies from global to regional, national and local levels. It ends with highlighting of the arising research gaps from the reviews and a chapter summary.

#### *2.1. Critical Review of Relevant Theories.*

This study was guided by an interweave of two models. The first one was the Village Savings and Loans Association model, which according to Daley (2010), is a microfinance model whose objective encompasses the provision of financial services, including loans, savings and insurance, to low-income clients who mainly lack access to more formal banking services. The strength and success of VSLA lies in its ability to empower people to work their own way out of the poverty trap economically while avoiding dependency and the 'hand out' shame of conditional aid. An assessment conducted by FAO in 2005 on women empowerment observes that closing the gender gap in economic empowerment or increasing women's contribution to increased income, asset acquisition and decision making process by providing equal access to resources and opportunities could reduce the level of poverty in the world by 12 to 17 per cent, or by 100 to 150 million people. Women need increased access to financial services and labor markets, and the right to own land and property in order to increase their economic productivity and secure their basic human rights according to Daley (2010). The second model, key to this study, is the three pillars to economic empowerment originated and modified by Mercy Corps in 2009 in Vietnam. According to this model, for a household or community to be economically empowered, it must sustainably participate in the increased income, access to assets and constructive decision-making process at all levels. These qualities are interrelated, and all are necessary for long-term women economic empowerment. For example, having ample availability of assets is not enough for living a healthy and productive life unless one has both the financial access to the income and knowledge. In this study, therefore, the question is, do Village Savings and Loans Associations model empower the women economically towards the three pillars of income, access to assets and decision-making process.

#### *2.2. Empowerment of women by VSLAs in increasing business income*

Rogaly (1999) in an empowerment theory support that in sub-Saharan Africa, VSLA has positive benefits for the poor but not for the poorest, helping the poor to manage the money they have but not directly or sufficiently increasing income and empowering women. Money spent on VSLAs could be better used for other interventions and a case example in supporting large labor-intensive



industries for job creation is much less effective as an anti-poverty resource than simultaneous efforts that combine microfinance, health and education. Rutherford (2017) point out that negative impacts, such as the exploitation of women, unchanged poverty levels, increased income inequality, increased workloads, high interest rates and loan repayment, creating dependencies, and creating barriers to sustainable local economic and social development. Duflo (2015) in an empowerment message pointed out that women “empowerment” has increasingly become a policy goal, both as an end to itself and to achieving other development goals and further urged that intra household bargaining power has exogenous increases in female share of income at household level and was attributed to provision of free space for women to express themselves fully in relation to their preferences, thus empowerment.

Thomas (2012) indicated that empowerment is related to change and VSLA has changed women status socially, economically and politically. Village Saving and Loan Association is a mechanism of provision of credit to the poorest of the poor on a group liability basis instead of any collateral and this finding concurs with the views of (Littlefield, 2008) that microfinance clients around the world demonstrates access to financial services which enables poor people to increase their household incomes further ensuring women economic empowerment. Mayoux (2000) discussed that women in developing countries have faced many difficulties in delivering on this role of women empowerment because of inadequate credit facilities, however women participation in many economic activities at household and community level like marketing has to some extent contributed positively towards income increase. Mayoux (2000) study in Vietnam indicated that there was a considerable expansion in the share of female owned enterprises from around 20% in the 1990 to around 45% in 2009 of which 1% increase attributed to being in VSLA groups.

Women make up approximately 43% of the business market force in developing countries, ranging from 20% in Latin America to 50% in Africa and Asia and women are primarily responsible for financial activities, particularly of small businesses to gain income yet throughout the developing world, women in business and financial sector have access to fewer businesses compared to men based on CARE result impact study in Zambia in 2009. Programs aiming to increase market value productivity need to determine women's roles in financial services, marketing and service provision in order to increase their income level and participation in market labor force. Study conducted by CARE in Zimbabwe in 2009 indicated that women lives have completely changed after joining the saving groups due to increase in business income, 80% of the group members have small businesses and use part of the income earned to buy food and other household items at home. Women participation in income generating activities had some negative impact like gender based related violence especially when their financial support is very minimal as seen by their male counter parts because of VSLA according to World Bank/FAO/IFAD joint assessment in 2009 in Uganda.

Data from Ethiopia shows significant difference in household income increase among the VSLA operating groups in the evaluation report OXFAM in 2011, with additional analysis showing that female client households were more successful in maintaining quality business with high profitability. In Kenya, micro-savings impacts report by CARE in 2008 suggest that household income increased significantly for women clients participating in the VSLA because they were so much engaged in small business activities, which was attributed to the availability of the loans fund from the saving. Pronyk (2009) pointed out that increasing access to and use of quality financial products and services is essential to inclusive economic growth and poverty reduction because of increase in income at household and community level and further shows that when women participate in the financial market system, they are better able to manage risk, start or invest in a business, and fund large expenditures like education or a home improvement.

Dean (2012) stated that women have less access to income because of lack of credit and access to information related to market opportunities, therefore they are less likely to benefit from entrepreneurship and extension services, and therefore they have less access to improved technologies in business ideas. Educational achievement for most women in Terekeka was low and tends to lack skills for running small business, good record keeping, profit and loss information and these contributed negatively towards increase in business income. Such constraints are not only costly to business profitability but also to economic growth. If

businesspersons in South Sudan and Terekeka had the same access to skills and training knowledge, education, and experience as their male counterparts, their business sizes, profitability and incomes would increase profitably. Study conducted by CARE in Terekeka in 2010 indicated that increasing women's incomes has a disproportionate effect on household economic empowerment compared to increasing men's incomes. Women tend to spend their income earned from various sources like business on food, education, and other productive means.

### ***2.2.2. Empowerment of women by the VSLAs in decision-making process at household and community levels.***

Holme (2010) argued that women are mostly involved in repetitive and monotonous household work irrespective of the fact that they share most of family responsibilities and perform a wide range of duties in and outside home. On the other hand, men perform activities, which require skills, but there is a gap which shows a clear, although slow shift of stereotype sex roles. In early societies, decision making was predominantly done by men, mainly considered the breadwinner in the family. With modernization and education, women have been empowered to make the best use of human and nonhuman resources in management of the family with respect to efficient use of time, energy and working women were found according to (Holme, 2010) to be involved more in household decision making process. Holme (2010) further pointed out that in Tanzania, one male stakeholder interviewed said that women in Tanzania "want to be submissive to fit the requirements of a 'good wife,' as explained by priest on her wedding day." He added that because of this, women give all their decision-making power to their husband. Another stakeholder from Ghana which appeared on Ghana daily mail in 2011 noted a pervasive "cultural challenge, where men were seen as superior and women as subset." This stakeholder said that women must work extra hard to be heard. "Even in the house have to do all the cooking and cleaning," she said. "Ghana is too much of a male-dominated society and is not yet at the level where men appreciate women as career women. The Beijing conference, held in Beijing (China) in 2015, known as the Platform for Action, dubbed women in power and decision-making process and it made two essential commitments to change, it called for measures to ensure women's equal access to and full participation in power structures and decision making through reserving seats or candidacies for women in various forums including VSLA and the Platform urged steps to increase women's participation including leadership roles, this further led to scaling up training on leadership, public speaking and political campaigning, for instance, grooms women to compete, win and be good leaders who can inspire others (Cheston, 2016).

In a study conducted in Haiti, Malawi and Nigeria by the United Nation Capital Development Fund (UNCDF) in 2004, self-esteem, decision making at household level, decision making at enterprise level and decision making on the use of program loans are used as indicators of empowerment. Cheston (2016) also suggested individuals' control over resources, involvement in household and community decision-making, levels of participation in community activities and social networks and electoral participation as indicators of empowerment. Women's ability to influence or make decisions that affect their lives and their future choice is considered as one of the principal components of empowerment. It is much less clear, however, what types of decision and what degree of influence is classified as empowerment in different contexts. Cheston (2002) in a study on women's empowerment in Nepal shows 68% of women experience an increased confidence in their decision-making roles. This confidence increase in the decision-making process is in the areas of family planning, child marriage, buying and selling property, and sending their daughters to school.

Study conducted in Nepal by Global Micro finance in 2014, as in most parts of South Asia, women commonly have less power and autonomy than men in making decisions about their own health care. Moreover, women often have unequal access to food, education, and health care, limited opportunities to earn incomes, restricted access to, and control over productive resources, and very few effective legal rights Women's autonomy in decision making is associated with ethnicity, deprivation level, urban/rural



classification, education, and number of living children. Nepalese women are further disadvantaged by a lack of awareness of opportunities and their legal rights (Cheston, 2016). Scott (2016) showed that overall, women's participation in the decision-making process is critical when assessing women's empowerment, gender equality, and other developmental goals.

A study done in Uganda (Wakiso) in 2004 suggests that VSLA contributes to a women's decision-making power at both community and household levels. This is considered a symptom of status within the household and controls in their economic businesses as much as an impact of VSLA and it confirms that women's decision making in the household was increased as women were able to support their husbands because of the small business created from the VSLA loans. Study conducted by (Rogaly, 1999) shows that members in the VSLA groups were able to learn leadership skills to the point of formulation of councils and ministries in the local community settings in Tanzania and this has given women to monitor progress through relevant governance indicators, gives women responsibilities for planning, making decisions, recommending policies, and coordinating empowerment efforts and this allocation of responsibility has been useful in initiating adjustments to laws and national plans to include a gender component in decision making at various levels. The Small Enterprise network study done in 2000 in Mozambique suggested positive contribution of VSLA towards women involvement in decision level at household by 60% because of the financial support they offer at household. In South Sudan especially in Terekeka County, women are less important in major decision-making process and thus not involved by men, over 90% of the decisions a household and community level are done by men without seeking consents from the women according to the UNDP, 2011 report. The high rate of illiteracy in Terekeka County especially among women causes immense vulnerability through exclusion by men in major areas of concern. Girls married at tender age, are without access to decision-making, and are denied their basic human rights as citizens. Impact evaluation report by Norwegian People Aid, 2004 revealed that Women's ability to make household decisions is enhanced while contributing financially. Traditionally, women in Terekeka not expected to participate in any activities that will make them contribute ideas and even in community meetings, they are supposed to keep quiet and sit behind unless permitted by the men.

### ***2.2.3. Empowerment of women by VSLAs in assets ownership.***

Panetta (2010) stated that in East Africa (Ethiopia, Tanzania, Rwanda, and Kenya) Village Savings and Loans Associations contributed immensely to household access to assets like cattle, goats, sheep, chicken, agricultural tools. Evidence from Tanzania suggests that participation in the Village Savings and Credit Association is associated with a significant positive increase in number and ownership of assets by women. Evidence from Rwanda shows that women participation in the Red Cross credit program is associated with a significant positive increase in ownership of assets like cattle by women. Hashemi (2012) indicated that women participating in the groups have increased ownership of property and assets at the household level compared to members who are not participating in groups. Mayoux (2000) show that the households of VSLA clients especially women have, on average, better empowerment status through asset ownership compared to non-client households but on contrary, a study by (Conner, 2010) in Tanzania reveals VSLA participation has little effect on asset ownership by women, but has a substantial positive impact on quality, evident through an increase in assets numbers and further shows participating members in the VSLA group have their productive asset base ownership by women (linked mainly to household items) increased compared to non-participating members.

According to Corner (2012), Poor women participating in VSLA invest in income generating activities that increase their economic security, provide more assets for their families and this has positive contributions towards the happiness of their husbands leading to respect of views of the women hence 60% of the women able to own many assets like land, shops and business in their names without spouse complaints. Corner (2010) further note that participation in VSLA has a substantial positive impact on assets acquisition and ownership by women. It can be deduced that participation in VSLA has empowered women towards ownership of

assets in the household. Also supporting this view from Tanzania indicated that women participation in the Village Savings and Credit Association significantly had positive increase in asset ownership because of enhanced financial ability (Holme, 2010). In South Sudan, women are less likely than men to own and control assets, especially productive assets based on the impact assessment done by CARE in 2011, this is associated with culture where men do most of the work, provide for their wives and own most of the assets. In South Sudan, most of the productive assets are owned by men according to study done by FAO in 2014 and this ownership of assets by men attributed to practices in the area as men are considered to be heads of household and have the right for everything at home and women have to listen to them without any question. SF baseline assessment report in 2012 show that women are the most vulnerable groups in Terekeka with less than 5% ownership of assets at household level. Men own most of the assets at home, as women have no right in everything, they are only married to take care of the domestic work like grazing cattle, cooking, looking after the children. Goetz (2009) Critics, by contrast, claimed that women's loans often controlled and invested by male relatives and thus losing control of resources by women, this undermine household survival strategies, forcing women to mobilize repayment funds from resources which would otherwise be used for consumption or saving purposes or in some cases to borrow more money from other sources, thus falling into vicious cycles of debt. Accordingly, loans given to women do little to alter their subordinate position within the household and may lead to heightened levels of violence against women due to conflicts over control of resources and decision making at various levels.

#### **2.2.5. Chapter summary**

The literature review shows mixed impact of VSLA towards women economic empowerment. Several studies revealed that women were empowered by participating in the VSLA groups through increasing business income, asset ownership by women and inclusive decision making at home and in the community. However, on the other hand, studies in the literature also revealed that there was no significant increase in business income, asset ownership and inclusive decision making of women through participating in the VSLA groups. Studies done in Terekeka County did not bring out and direct contribution of VSLA towards women economic empowerment in terms of business income increase, asset ownership and inclusive decision-making. Women in Development Service (2005) Recognition of Saving-led approaches is at global stage as one of the most effective means of reaching poor rural households and especially women. This has a potential of improving the household incomes and empowering the women economically. With the improved income, women will be able to ensure availability, access, proper utilization and buffer their resilience to adverse negative conditions. The number of VSLAs as a form of microfinance institutions has increased across the globe, so has an interest in understanding the nature of the clients and how program participation influence them. Although impact studies face a variety of methodological limitations, numerous studies have found substantial positive impacts of participation in microfinance programs, specifically in the areas of eradicating poverty, promoting children's education, improving health outcomes for women and children and empowering women (Conner, 2010).

### **CHAPTER THREE**

#### **RESEARCH DESIGN AND METHODOLOGY**

This chapter discusses comprehensively how data were sourced, processed, analyzed interpreted and presented to meet the research objectives. The chapter dwells on research design, the site description, study and target population, the sample size and sampling procedures, description of data collection instruments and methods of data collection used, measures taken to maintain validity and reliability, data analysis techniques and ethical considerations in the study.

### 3.1. Research Design

A cross-sectional and descriptive survey design was used. It provided an accurate account of the characteristics, for example behavior, opinions, abilities, beliefs, and knowledge of an individual, situation or group. Both quantitative and qualitative data collection methods were used. Quantitative method was used since it is a formal, objective, systematic process to describe and test relationships and examines cause and effect interactions among variables of the study. Qualitative approach enabled the researcher to focus on the examination of characteristic traits or properties of certain activities, groups and situations, not dwelling in the frequency of appearance but on the underlying factors behind the figures, 6-8 members from each of the 20 VSLA group selected to participate in the FGD. Three (3) Focus group discussions conducted from among the 20 VSLA groups randomly selected. A Key informant interview targeted project staffs (Community based facilitators, Manager and the supervisor).

### 3.2. Site description

This study focused in Terekeka County, under Terekeka State, South Sudan. According to the South Sudan 2008 census, Terekeka County is the second largest of the six (6) counties in Terekeka State. Stromme Foundation has been implementing the VSLA project in Terekeka County since 2014 with total of 60 VSLA groups and membership of 1,500, 80% female. The people of Terekeka are mostly cattle keepers with few people practicing crop production and Fishing activities carried out along the Nile River in Terekeka.

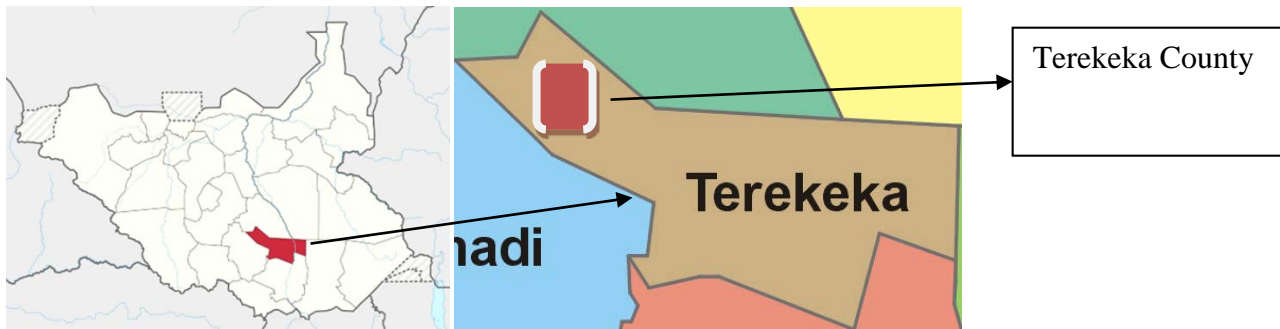


Figure 2: Map of Terekeka County, in Terekeka State, South Sudan. (UNDP 2016)

### 3.3. Study and target Population

The population of the County is 140,390 people (2008, Census) and it is located about 85kms North of Juba City. The county is divided into nine (9) administrative units (Payam); Terekeka, Rego, Muni, Nyori, Tali, Rejang, Tombe and Tindilo and Mangala payams. The study population consisted of all female members of the saving groups comprising 100% women who were considered for the study since the study was about women economic empowerment.

### 3.4. Sample size and Sampling Procedure

According to Gay (2003) sampling is a process in which several individuals are selected for a study in such a way that the larger group from which these individuals were selected to represent them.

#### 3.4.1. Sample size

The 60 VSLA groups in Terekeka County are homogenous and have an average membership of 30. Statistics from the group membership at Stromme Foundation office in Juba indicated that there are 1,500 members with 85% women. Sample size for quantitative data collection was determined using the standard formula by Yamane (1967) as shown below;

Yamane (1967) provides a simplified formula to calculate sample sizes. This formula was used to calculate the sample size for the study. A 95% confidence level and  $P = 0.5$ .

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

Where  $n$  – the sample size

$N$  – The population size

$e$  – The acceptable sample size

\* =95% confidence level and  $p = 0.5$  assumed.

From the above formula,

Population size  $N$  is 1,500

Thus, Sample size  $n$  is  $1500 / 1 + 1,500(0.5)^2$

Therefore, sample size for this study was 300 VSLA members.

A randomized list of names of all the 300 women members in the 60 VSLAs in Terekeka County was obtained. Based on the World Bank preposition that 30 clusters of 15 members were adequate for homogenous clusters, 20 VSLAs were selected randomly for the study.

### **3.4.2. Sampling Procedure**

Sampling technique is the actual procedure that was followed to obtain the individual members of the sample to represent the population. This study employed both probability and non-probability sampling techniques. For quantitative data collection, probability sampling technique of systematic random sampling was used. A randomized list of names of the 1,500 VSLA members of the 60 VSLAs was obtained. The sample frame was obtained from the Stromme Foundation officer in direct contact with the VSLAs (Community Based Facilitators) in Terekeka County who keep the list of all the participating women. A systematic random sampling technique was therefore used picking  $n = \frac{N}{1 + N * (e)^2}$  Where  $n$  – the sample size

$N$  – The population size

$e$  – The acceptable sample size

\* =95% confidence level and  $p = 0.5$  assumed.

To obtain the sample size for qualitative data collection, purposive sampling method was used to select VSLA members for the Focus Group Discussion (FGD) 20 VSLAs produced 6-8 members each for focused group discussions. This kind of sample, selections was made based on pre-determined criteria which was the researcher's judgment. Purposive sampling was used because it allows the researcher to see homes of the respondents and this was critical since it enabled the researcher to concentrate on respondents and instances which produced rich and most valuable data and directed focus on extreme cases of improvement or decline in status to illuminate the research questions at hand. Key informant interview was also done including 4 CBFs, VSLA supervisor and manager.

### **3.5. Methods and Instruments of Data Collection**

The study applied three sets of data collection instruments: structured questionnaires for women participating in VSLAs, focus group discussion guide for the VSLA groups and Key informant interview guide for the CBFs, VSLA manager and the supervisor. The questionnaire administration was done by the researcher and four (4) research assistants. The questionnaire comprised

of closed-ended questions and open-ended questions. The questionnaire was divided into sections A, B, C and D. Section A contained information on demographic characteristics; Section B contribution of VSLAs in empowering women in income status; Section C on influence of VSLAs in empowering women towards asset ownership; and Section D focused on influence of VSLAs in empowering women towards decision making in Terekeka County. The Key Informant Interviews (KII) were for the community-based facilitators, VSLA manager and the VSLA supervisor; This was done by the researcher. KII enabled the researcher to get information from individuals who were considered particularly knowledgeable about the topic of the study. It also allowed a face-to-face interaction, which permitted the researcher to seek new insights, ask questions, and assess phenomena under study from different perspectives. The FGD tool provided a method for generating qualitative data to support the capacity development plan and increase the opportunity for the group members to share experiences. The capacity assessment tool (FGD) generated more information on the VSLAs, which informed and helped to connect issues and responses from the individual questionnaire of group members.

### **3.6. Validity and Reliability**

#### **3.6.1. Validity**

Dooley (1996) defines validity as the extent to which the study instruments capture what they should measure. Pilot testing was done to ensure the validity of the instruments. This ensured that the instructions were clear both to the enumerators and the respondents and all possible responses to a question were clear. Content validity of a measuring instrument is the extent to which it provides adequate coverage of the investigative questions guiding the study (Mugenda, 2008). In this study, content validity was employed to ensure validity by consulting the judgment of research supervisors within the university. The opinions of the University supervisors were sought for improvements and verify whether the instruments adequately addressed the objectives of the study and answer the research questions. Face validity is the extent to which a measurement method appears “on its face” to measure the construct of interest and this method was used to ensure validity. Content validity is the extent to which a measure “covers” the construct of interest, which was one of the ways to ensure validity. Another method to ensure validity was the criterion validity, which is the extent to which people’s scores on a measure were correlating with other variables (known as criteria).

#### **3.6.2. Reliability**

Hungler (2016) refers to reliability as the degree of consistency with which an instrument measures the attribute it is to measure. It therefore means the measure of degree to which research instruments yield consistent results or data after repeated trials. The test-retest method was used to assess the reliability of the instruments, this involved administering the same questionnaire twice to household respondents at some point and correlating their responses independently. A second kind of reliability is internal consistency, which is the consistency of people’s responses across the items on a multiple-item measure, like test-retest reliability, internal consistency which was assessed by collecting and analyzing data. Inter-rater reliability is the extent to which different observers were consistent in their judgments and it was used to ensure reliability of the study.

### **3.7. Data Analysis Procedures**

After completion of the data collection exercise, all the questionnaires were adequately checked for data quality, edited for completeness and consistency, organized and analyzed. For analysis of closed-ended questions, Statistical Package for Social Sciences (SPSS) was used, current versions IBM SPSS statistics 20. Data was analyzed by descriptive statistics. Frequency tables ‘generated; presentation of findings in frequencies. The open-ended questions analysis was through content analysis by the researcher with the aim of quantifying emerging characteristics and concepts. Content and narrative analysis was used to analyze qualitative data by the researcher.

### 3.8. Ethical Considerations

The researcher did not only demonstrate expertise and diligence, but also honesty and integrity. This was to recognize and protect the rights of the respondents. To render the study ethical, the respondents were given the rights to self-determination, anonymity, confidentiality and informed consent to participate in the research study. The researcher also ensured that all the necessary permits were obtained like the authorization letter from the university with reference number CUEA/ACA/DDS/16/2 and introduction letter from Stromme Foundation in South Sudan, dated 1<sup>st</sup> Oct 2018.

## CHAPTER 4

### DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSIONS

#### 4.1. Introduction

This chapter presents findings of the study on contribution of Village Savings and Loan Association to women economic empowerment in Terekeka County, Stromme Foundation supported groups. The findings are in accordance with the four objectives of the study.

#### 4.2. Questionnaire response rate

The response rate for the study was 297 (99%) from a sample of 300 respondents. A response rate of 50% is considered adequate for analysis and reporting, 60% is good and that of 90% and above is very good (Mugenda, 2012).

#### 4.3. Demographic characteristics of the respondents

During this survey, the demographic characteristics considered were age, sex, marital status, education and household head status. The few were chosen because they were very important to this study in relation to the context of Terekeka County.

#### 4.4. Age of the respondents

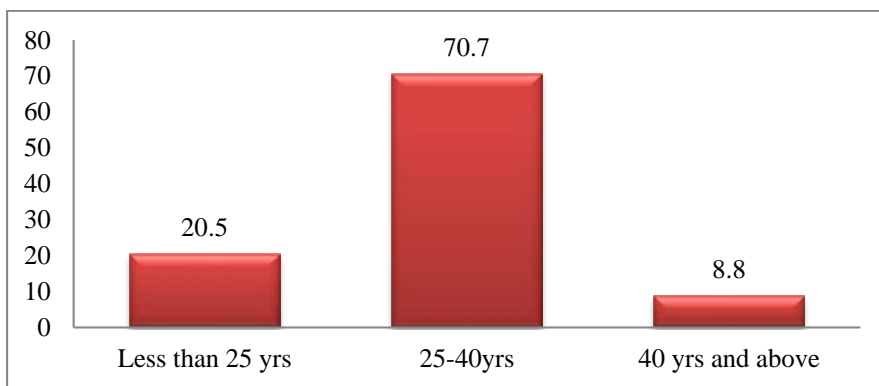


Figure 3: Age of the respondents

Age distribution of respondents is very important in this study, because it has a big impact on respondents' reaction regarding social reality. Besides, difference in age distribution influences respondents' perception and interpretation of social events. The age range of the respondents were less than 25 years, 25-40 years and 40 years and above. Majority (70.7%) of the respondents were women in the 25 - 40 age category as in figure 3 above. These were women who were married or were at some point married and had experience in Savings and Loans Association and ensuring well-being economically for their households for a considerably period. They were well informed, ready and exuded familiarity by giving very useful



information for the study. The respondents who are less than 25 years old were 20.5%, they experience a lot of challenges of meeting the household needs as young parents, and their views enriched the study. Of the respondents, 8.8% were women of over 40 years old. These were women who have been in the role of ensuring household welfare for a considerably period given that they were the oldest age category; they gave rich experience and insight in finding out the contribution of VSLA to economic empowerment of women. This finding complements the VSLA impact evaluation in Terekeka by CARE (2011) that the largest proportion of the respondents were aged 25 to 50 years (70.2%) and that the smallest portion were aged 18 to 20 years at 27.8%. This distribution shows that the project favors women who are adult, this is because they are having many responsibilities, being energetic and having capacity to plan for the funds generated to them and thus able to use the funds profitably.

**4.5 Marital status**

Table 1: Marital status of the respondents

	Frequency	Percent
Married	297	99%

The respondents were asked to indicate their marital status and the results were show in Table 1 above. Total of 297 respondents interviewed, 99% were married and living with their husbands. This was very important in portraying the role of women in ensuring access to basic needs at households where men are the bread winners. Neither of the respondents was single, widowed nor divorced. This shows that the project favors the marginalized married women as one of the key developments and empowerment approach used by Stromme Foundation in Terekeka County and state with the intention of having them in VSLA groups so that they can be able to support their families.

**4.6. Education level of the respondents**

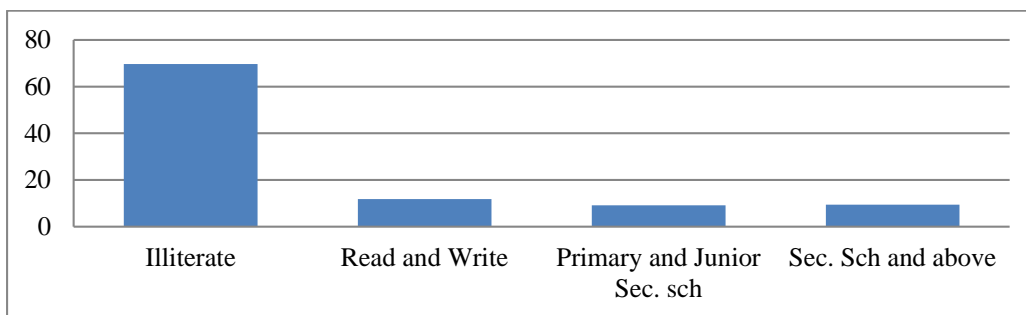


Figure 4: Education level of the respondents

The level of education is one factor which influences respondents' level of thinking and judgment. The respondents were required to give their education attainment and the results were as shown in figure 4 above. Majority of the respondents at 69.7% never attended formal school (illiterate), caution was taken to explain the questions to them without changing their meaning. 11.8% of the members can read and write 9.4% of the respondents had obtained secondary school level of education and above, they had a very good background of financial management and could relate the VSLA intervention with the changes in the status of their household economic level. 9.1% of the respondents had obtained primary school and junior education. They understood the basic accounting of debit and credit and could respond on how VSLAs had impacted on their household economically. This finding clearly indicates that

VSLA is not only for the educated people in towns, but it cuts across especially the rural poor as well. The fact that many were illiterate people, it also tells that this methodology is best for such class of people.

**4.7. Empowerment of women by VSLAs in increasing business income.**

This section examines how VSLAs contributes to increase in business income and how this empowers women economically. The result of the study presented as below:

**4.8. Operating small Income Generating Activities**

Table 2: Establishment of small business

	Frequency	Percent
Yes	297	99%

The respondents were asked if they have small business that they operate, the result tabulated as shown in table 2 above. The result indicate that all the respondents have small business which they established as a result of the participation in the VSLA. The respondents got engaged in various kind of small businesses like fish selling, retail goods, vegetable selling, bakery and restaurant operation which are profitable in the area. This is a strong indication that the loan facility available in the VSLAs had empowered women to expand and open small business thus contributing to access to income increase at household to meet their demands.

**4.9. Time frame for IGA operation.**

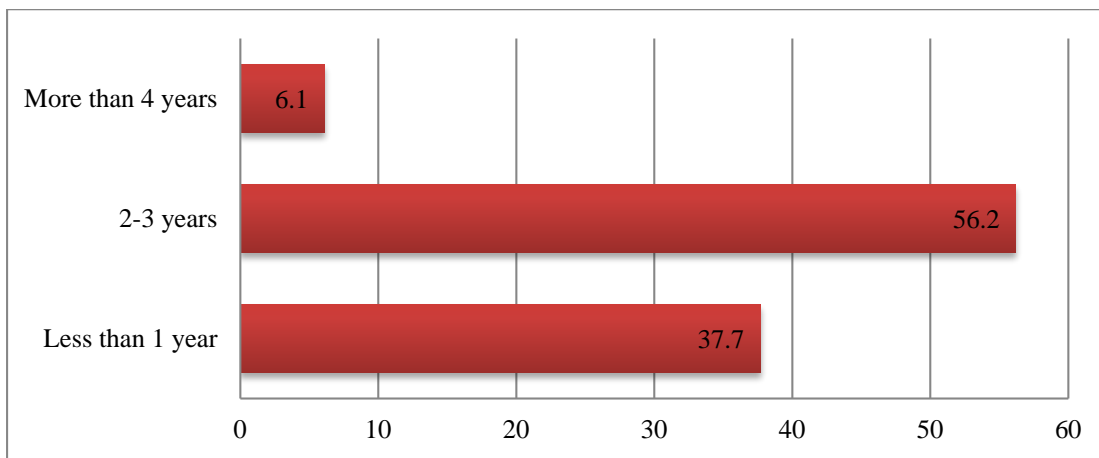


Figure 5: Duration of IGA operation

Majority of the respondents at 56.2% mentioned that they operated their business for 2-3 years since joining the VSLA and this enabled them to gain access to income and support their families in basic needs like food and shelter. On the other hand, 37.7% of the respondents said they have operated their IGA for less than one year. The members who operated their business more than four years were 6.1% meaning that the project helped them in expanding their business as they were already involved in the small business before joining VSLA. It can therefore be deduced from this findings that savings and loans has enabled the participating women in starting and expanding their business, The fact that majority of the respondents were able to operate their business by over four years, it indicated that VSLA contributed directly towards the sustainability of their business as the available loan fund provided access to capital for members to expand their business but also the share out money get re-invested in the business thus expansion and growth

realized, hence increase in income as a result of the VSLA since they were able to access loans and credit from the groups and invest in the business apart from the training attended in business skills.

**4.10. Sources of capital for starting IGA**

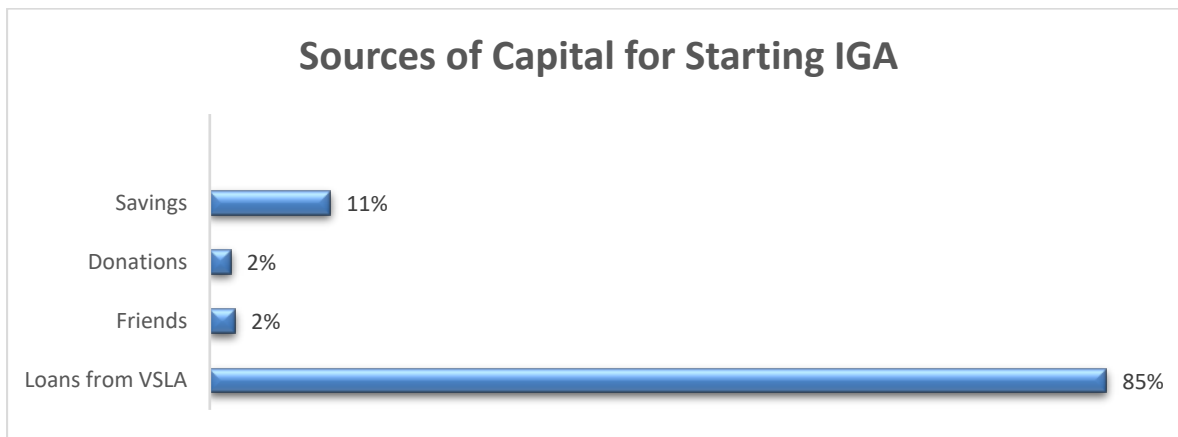


Figure 6: Sources of capital for starting IGA

The finding shows that 85% of the respondents started up their small business using the loans got from the VSLA groups and this helped them to get started with IGA, hence increased income because of the small business. The members who got their capital from savings were 11% and this made it possible to start their own small business. Few respondents (2%) got their capital from friends and 2% got theirs through donations. The fact that the study revealed many businesses were started using loans from the VSLA, members were able to borrow more and more, hence it contributed positively towards increase in business income as it provided capital for many to start and expand their business. Aliza Jane, a member of peace saving group testified that ‘I would have not started my business of tea selling if it were not because of the loan from the saving group’ according to monitoring 2016 report from Stromme Foundation.

**4.11. IGA improvement**

Table 3: IGA improvement after joining VSLA

	Frequency	Percent
Yes	279	93.9%
No	18	6.1%
Total	297	100.0%

Asked if they have experienced improvements in their small business in terms of size of the stock, income and number of customers, 93.9% of the respondents said yes, their business improved greatly in terms of increase in profits, income and size of the stocks. This has been attributed to the trainings gained, sharing of business ideas with other members of the group and literacy program given to them that enhanced record keeping skills making individuals to be able to know if he/she is making profit or loss but also incidences of loss of cash through credits were minimized leading to increase in income. However, 6.1% of the member said they have not experienced any improvements in their IGA. It can therefore be inferred that VSLA enhanced the ability of member to increase business income at household based on the above.

**4.12. Attended business skills training**

Table 4: Attended business skills training after joining VSLA

	Frequency	Percent
Yes	287	96.6%
No	10	3.4%
Total	297	100.0%

Out of the respondents interviewed as in table 4 above, 96.6% attended business selection planning and management training and this training built their capacity to adequately select better business, plan well for them and manage them well too resulting to increase in income at household level. Some of the respondents (3.4%) of the respondents did not attend the training as some of them got family issues like sickness and burial and could not attend. This finding signifies that VSLA contributed positively towards increase in business income as business skill training was one of the key components of the intervention to realize more economic independence.

**4.13. Training impact on business**

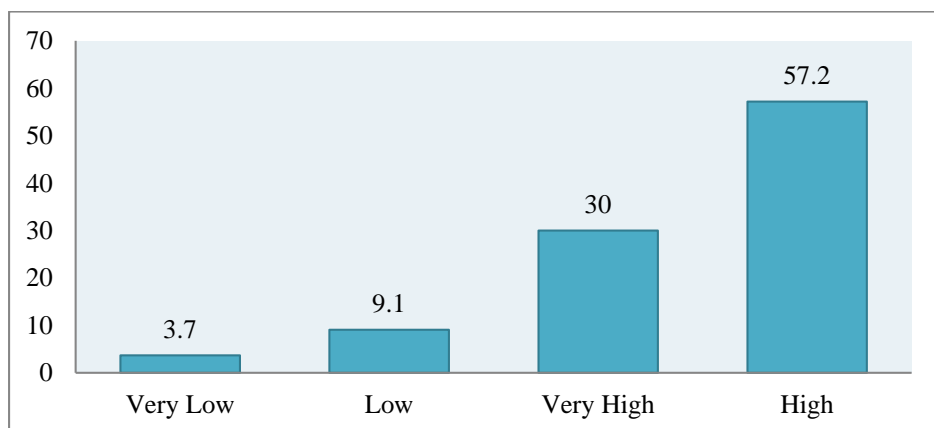


Figure 7: Training impact on business

Figure 7 above shows respondents giving their opinions on whether their participation in the Business Selection Planning and Management training had a positive impact on their business, 57.2% of the members said the training had a very big positive impact as a result they were able to expand their business and increase in come because of high profit realized, 30.0% said the positive impact was very high and this has increased income as a result of the business. Some of the respondents (9.1%) said the training impact was low as they have not realized much of the positive changes after the training and 3.7% said the positive impact was very low and they didn't realize some of the positive benefits. This finding concurs with that of Hugh (2009) that training of women in business skills have positive impact on their business leading to increase in income at household.

**4.14. Money borrowed**

Table 5: Money borrowed during the past 12 months

	Frequency	Percent
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Yes	288	97.0%
No	9	3.0%
Total	297	100.0%

One of the key purposes of VSLA is to accumulate capital and lend it to the members, as shown in table 5 above, 97.0% of the members said they have borrowed from the savings during the past 12 months and invested it in business which contributed positively to increase in income. 3.0% of the members did not borrow from the savings that they have contributed every week in the group but still use the generated capital to expand on their small business. This is supported by from Uganda which suggest that micro-credit contributes to a women’s increase in business income according to (Wakoko 2004).

**4.15. Reasons for not borrowing**

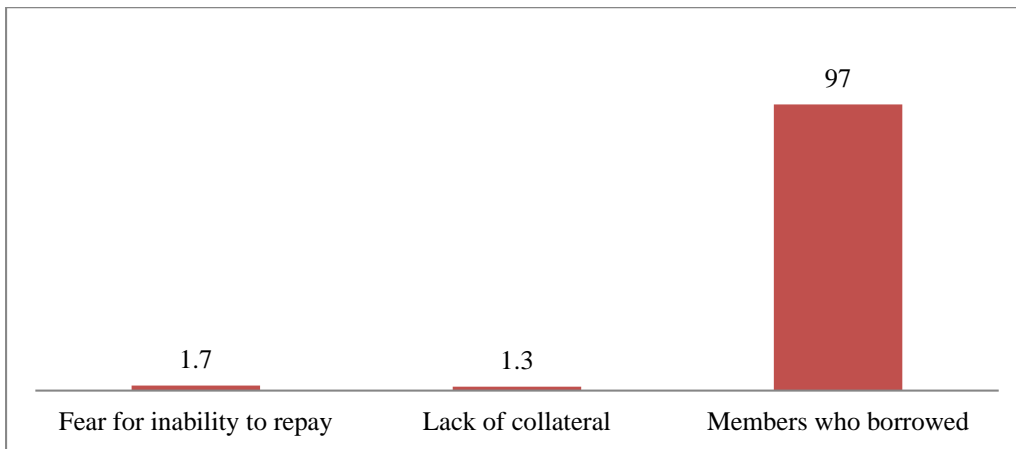


Figure 8: Reasons for not borrowing

Asked why the 3.0% of the members did not borrow from the saving as shown in figure 8 above, 1.7% said they feared that they will not be able to pay back the money as the primary objective to pay back with 10% interest on the amount borrowed within one month as such it discouraged them, however they worked with what they have in their business. 1.3% of the respondents’ said they did not borrow because of lack of collateral or security for which they will offer for the loan. This finding concurs with the views of (Helmore, 2009) that when women borrow, they borrow for a purpose and shall use it for the purpose for which it was borrowed. It can therefore be deduced that VSLAs has empowered women in increasing income at household as few of the members did not borrow for reasons given above, the majority 97% who borrowed confessed to investing the borrowed amount into business as such, their business grew in stock and profit, thus increase in income at household as a result of the business created from the VSLA.

**4.16. Sources of borrowing**

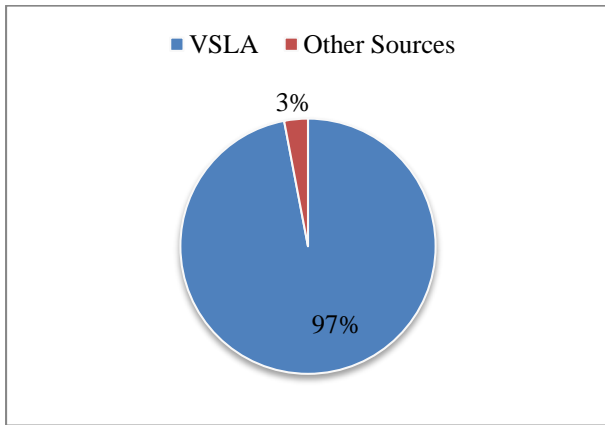


Figure 9: Sources of borrowing

As shown in figure 9 above, 97.0% borrowed from the saving group which they belong to, the borrowed amount invested in the various business. The 3.0% did not borrow due to lack of collateral and fear for inability to pay. Thus, VSLA contributed positively to increase in income at household as the borrowed amount were invested in business and other various activities. The finding supports the views of an evaluation of VSLA project in Bondo District of Kenya by CARE in 2011 that Members, especially women, acknowledged that the project contributed to increase in income because VSLA offered loan services for their business leading to expansion.

**4.17. Purposes of Borrowing**

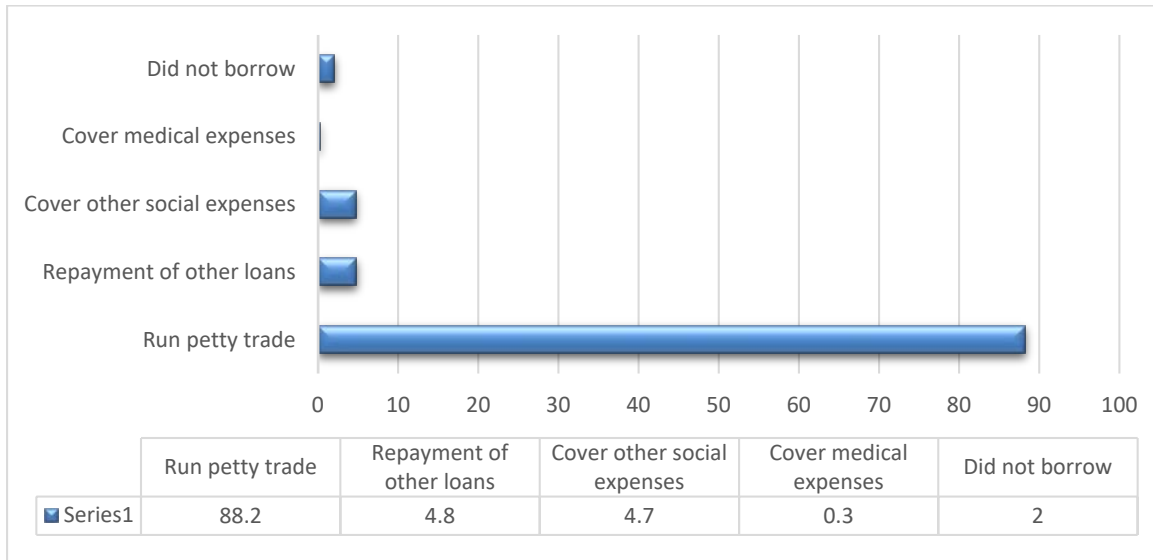


Figure 10: Purposes of Borrowing

As shown above in figure 10, majority of the respondents at 88.2% indicated that they borrowed for running petty trade (business) as that is the primary objective of giving out the loans, the amount borrowed helped in expanding business hence increase in income at household level. Of the interviewed members, 4.8% respondents borrowed for Repayment of other loans and 4.7% to cover social expenses, 0.3% borrowed to cover medical expenses and 2.0% of the respondents did not borrow. It was evidenced that VSLA contributed positively towards the establishment of petty business, hence increase in income at household level among the women participating in savings.



#### 4.18. Empowerment of women by the VSLAs in decision-making process at household and community levels

##### 4.19. Participation in community local activities

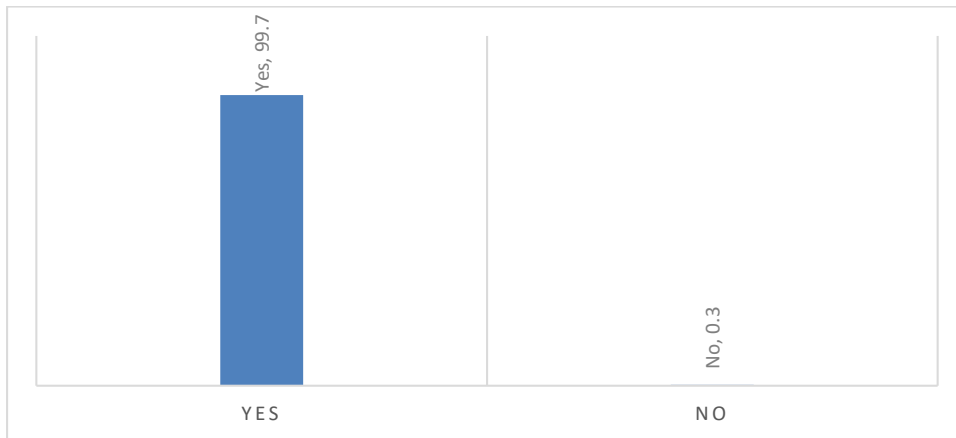


Figure 11: Participation in community local activities

As shown in figure 11 above, 99.7% indicated that they have actively participated in community local activities like meetings, electoral process etc. their participation is an indication that they were involved in decision making process. 0.3% of the respondents have not participated in the community local activities reason being there was no opportunity to get involved apart from only participating in group activities and contributing actively.

##### 4.20. Spouse feelings towards participation in community activity



Figure 12: Spouse feelings toward participation in community activity

The respondents were asked about their spouse (husband) feelings towards their participation in community activity; the results were as shown in figure 12. The finding showed that 48.5% of the respondent said their spouses were highly comfortable about their participation in community activity and this is an indication of empowerment towards decision making for women. 46.1% said their spouse were comfortable about their participation in community activity. 2.4% said their husbands were neutral about their participation in community activity. 1.7% said their husbands were highly uncomfortable about their participation in the community activity and 1.3% of the respondents said their spouse were uncomfortable about their participation in community activity. This agrees with the findings of Dean & Chris (2012) for a study done in Uganda and Malawi, where women expressed increased influence over household and community decisions as well as more frequent engagement with others in their communities. This is an indication that

women were having more voice on household and community concerns because they can learn leadership skills from the VSLAs hence able to influence decision making process as a result of the skills learned.

#### 4.21. Opportunity given to express ideas

The respondents indicated the level of opportunity given to them to express their ideas; the results were as shown in Figure 13.

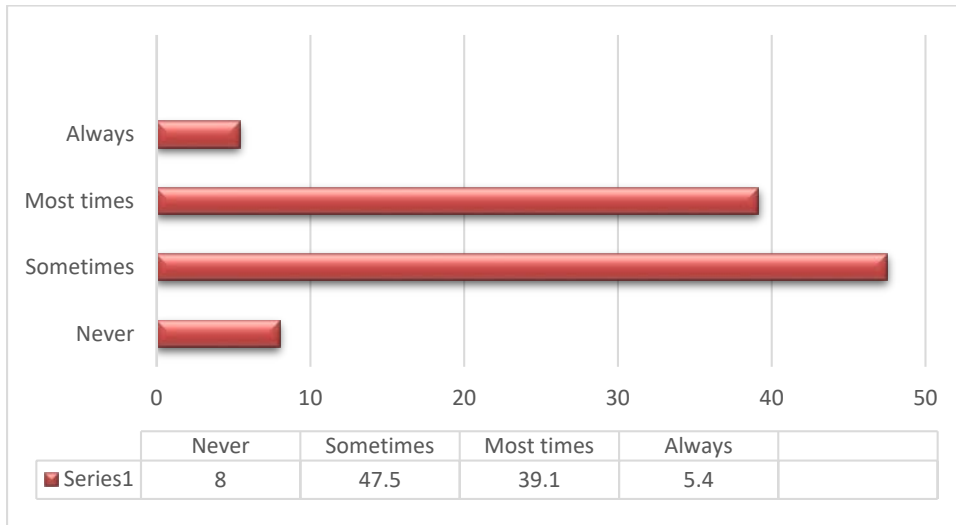


Figure 13: Opportunity given to express ideas

Respondents were asked to indicate the level of opportunity given to express their ideas, 47.5% said they were sometimes given opportunity to express their ideas, 39.1% said they were given most of the times to express their ideas, 8.0% said they were never given opportunity to express their ideas. 5.4% said they were always given the opportunity to express their ideas. This finding conforms to the views of Helmore (2009) who noted that participation of women in microfinance empowers by enhance their decision-making ability. From the findings of this study, VSLA has considerably empowered women to be able to express themselves as such their spouses were able to give them the opportunity to express themselves.

#### 4.22. Consideration of ideas/views by spouse

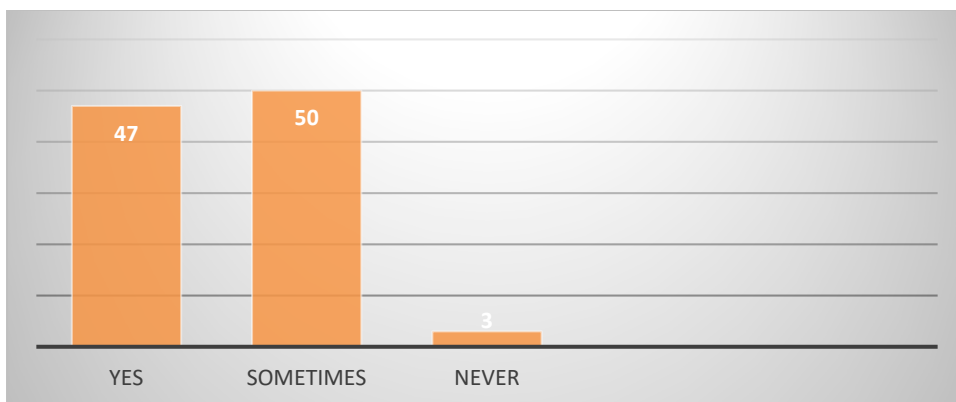


Figure 14: Consideration of ideas/views

The respondents were able to indicate their opinion on whether their ideas/view was taken into consideration; the results were as shown in Fig 14. Asked to give their opinions on whether their views/ideas were given consideration, majority of the respondents at 47% said their ideas were taken into consideration most of the times, 50% of the respondents

said sometimes, and 4.0% said their ideas were always considered and 3.0% said their ideas were never considered. This finding conforms to the views of Helmore (2009) that participation of women in microfinance empowers by enhance their ability to express themselves at household and in public gatherings as such most of their ideas were taken into consideration.

#### 4.23. Decision of membership to join VSLA

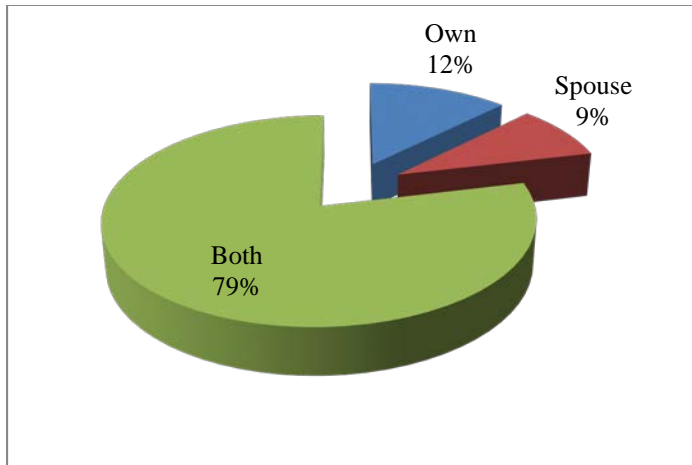


Figure 15: Decision of membership to join VSLA

The respondents were required to indicate their decision of membership to join VSLA; the results are as shown in Fig 15. Asked to give their opinion on the sole decision for them to join VSLA, majority of the respondents at 79% stated that it was both the wife and the husband in deciding the membership to the VSLA, 12% of the decision made by the wife in joining the VSLA and 9% decided by the spouse. This finding closely relates to the result of an evaluation of VSLAs in Bondo by CARE (2011) that 87.9% of the interviewed members reported that they share their ideas together and make collective decision given that the wife also supports the husband in household needs financially, hence ideas of the women also respected by their husbands in decision making process.

#### 4.24. Convincing of spouse in discussion

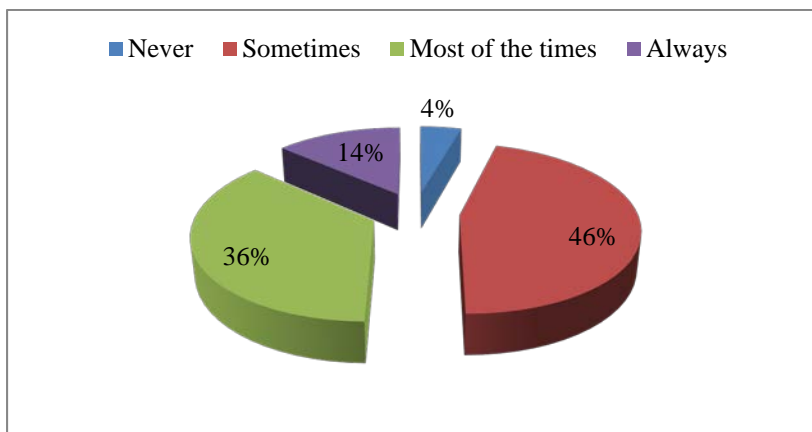


Figure 16: Convincing of spouse in discussion

The respondents were required to indicate their level in convincing their spouse in discussion; the results are as shown in Figure 16. Asked if the respondents were able to convince their spouse in decision making, majority of the respondents at 46% said sometimes they were able to convince their spouse. 36.% said most of the times they were able to convince their spouse in decision making. 14% said always they were able to convince their spouse and 4% said they were never able to convince their husbands in

household related decision-making process. This finding conforms to the result of a study on the Zambuko Trust in Zimbabwe by program (Barnes et al. 2001b) that access to credit had a positive impact on decision making at household level especially when women were able to support their husbands financially.

**4.25. Husband agreement to ideas**

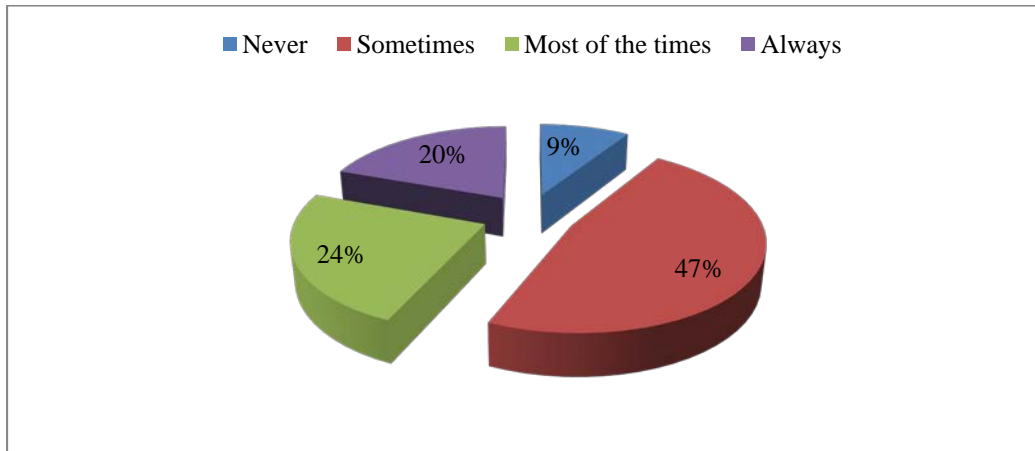


Figure 17: Husband agreement to ideas

The respondents were able to indicate whether their spouse was able to agree to the ideas shared un decision making, the results were as shown in Fig 17 and 47% said sometimes their husbands agreed to their ideas. 24% said their spouse most of the time agreed to their ideas. 20% said always their spouse agreed to their ideas and 9% confessed that their husbands never agreed to their ideas. This finding shows that VSLA contributed positively towards influencing decision at household as they were given skills on effective communication.

**4.26. Control of resources at household level**

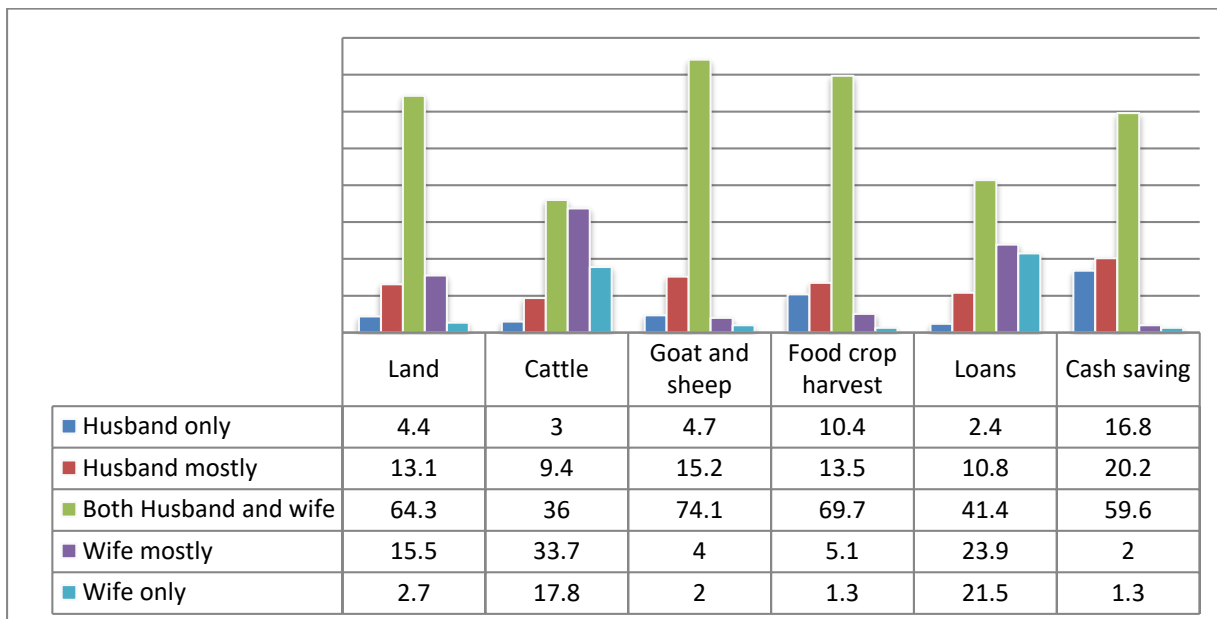


Figure 18: Control of resources at household level

The respondents were able to indicate who has the greater control over land, cattle, goat and sheep, food crop harvest, loans and cash saving, and the results were as shown in Figure 18 above. Control over land at household as one aspect of decision making. Respondents at 64.3% said land is under the control of both husband and wife, 4.4% said land is under the control of husband only, 15.5% said it is under the control of wife mostly, 13.1% by husband mostly and 2.7% by wife only. This significantly showed that through VSLA women had greater influence over their husband in control over resources like land which used not to be the case in Terekeka, thus VSLA is a powerful tool toward economic empowerment. On the control of cattle at their household; the result indicated that 36% of the respondents said both husband and wife, 9.4% said by husband mostly, 3% by husband only, 33.7% by wife mostly and 17.8% by wife only. The fact that majority at 36% of the cattle controlled by both husband and wife, this shows that women through VSLA have control together with their husband in control of resources like cattle at household. Women involvement in decision making process over control of cattle at household emerged as a result of partial contribution towards household resources as they were able to raise fund and support their husbands financially and with ideas thus VSLA played greater part in decision making process of women. The respondents were also able to indicate who takes control in terms of goat and sheep at household level, the result shows that, 74.1% of the respondents said it is controlled by both husband and wife, 15.2% by husband mostly, 4.7% by husband only, 4.0% by wife mostly and 2.0% by wife only, the result show that women through VSLA were able to control sheep and goat together with their husbands as they were able to also invest in the resources which gave them the opportunity and confidence to influence and control resources together with husband thus they played greater role in decision making process towards the development of their families. Further respondents were asked about the control of food crop harvest at household and majority 69.7% said it is controlled by both husband and wife, 13.5% said by husband mostly, 10.4% by husband only, 1.3% by wife only and 5.1% by wife mostly. Significant result indicated that VSLA positively influenced women to control resources like crop harvest collectively with their husbands because of the positive income they were able to get from the business they have and invest in crop production together with their husbands. On the control of loans, 41.4% of the respondents said both husband and wife take charge, 10.4% by husband mostly, 23.9% by wife mostly, 21.5% by wife only and 2.4% by husband only. This is supported in part by data from Malawi on VSLA impact assessment in 2014 which show that control of credit at household by both husband and wife improves relationships and further strengthens common understanding than when it is only controlled by one party only. This is an indication that members of the VSLA have been able to use the credit facility to obtain money for use at household that strengthens family relations between husband and wife thus direct involvement in decision making process. The respondents asked who controls cash savings at household, 59.6% by both husband and wife, 20.2% said by husbands mostly, 2.0% by wife mostly, 16.8% by husband only and 1.3% by wife only. This finding confirms Dean & Chris (2012) who found that in Ghana participation on VSLA had enabled both husband and wife to work collectively in managing available cash at household leading to economic empowerment of women. It can be deduced that VSLAs has empowered women over control of cash at household.

#### ***4.27. Decision making level***

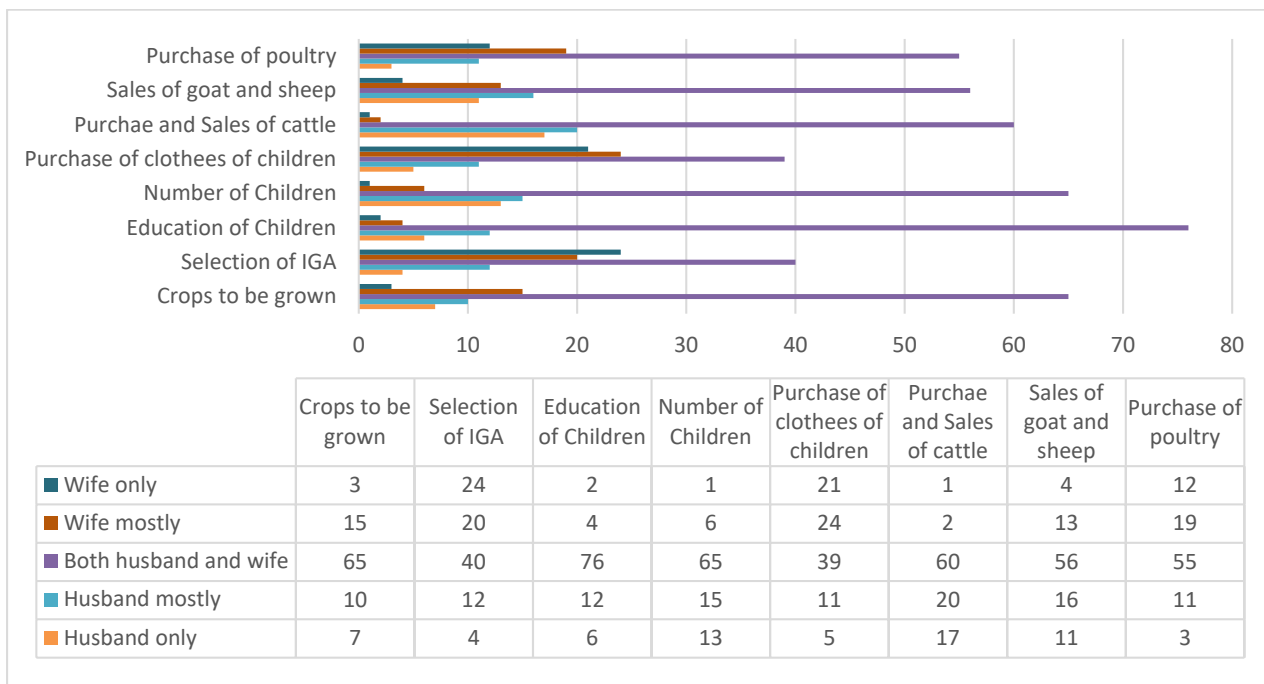


Figure 19: Decision making level

The respondents were able to indicate who decides on the levels of decision making at household regarding the common resources available, the results were as shown in Figure 19 above. From the result, total number of 65% said both husband and wife decide together on the crops to be grown, 15% decision made by wife mostly, 10% by husband mostly, 7% by husband only and 3% by wife only. This agrees with evidence from Tanzania (Brannen 2010) and Rwanda (Lacalle et al. 2008) which suggest that participation in the Village Savings and Credit Association has given power for men to decide collectively with husbands as they contribute financially to the welfare of their families, hence giving them control. The respondents were able to indicate who decides on the selection of IGA at household, 40% said husband and wife, 20% by wife mostly, 24% by wife only, 12% by husband mostly and 4% husband only. This finding supports the view of Holme, (2009) that because of microfinance, the poor can invest in income-generating activities that increase their economic security; It can be deduced that VSLAs have enabled the women members to take active control towards control of small business selection at household. On the decision related to the children education at household, the result show that 77% said both husband and wife involved, 12% by husband mostly, 6% by husband only, 4% by wife mostly and 2% by wife only. This confirms the findings by Corner (2010) that participation in VSLAs had a substantial positive impact on active decision making. It can therefore be deduced that participation in VSLAs has empowered women towards active involvement in decision making process at household like in children education. Further decision level analysis done on the number of children at household, the result indicated that 65% said both husband and wife decided collectively, 15% said mostly husband, 13% said husband only, 6% said wife mostly and 1% said wife only. These findings differed with those of a study by Conner (2010) in Tanzania which revealed that quantitative data suggests that participation in VSLAs have little effect in deciding the number of children by women at household and it confirms otherwise and this is an indication that women have successfully contributed in decision making in regards to the number of children at household. The respondents were able to point out who decides on the clothes for children at household, the outcome indicated that 39% said both husband and wife decided on the purchase of clothes for children at household. 24% said wife mostly decides on that, 21% said wife mostly, 11% said husband mostly and 5% said husband only and it signifies that women were actively involved in the decision making for the clothes of their children at household. On who decides on the purchase and sell of cattle at household, the result as shown above in Figure 19 revealed majority of the respondents at 60% acknowledged that



both husband and wife decided collectively. 20% said it is decided by husband mostly, 17% by husband only, 2% by wife mostly and 1% by wife only. This finding concurs with the view of Hugh (2005), that VSLA provides access to capital for women who allows them to contribute towards purchase of cattle at household which in turn give them control over their sale collectively with their husbands. Asked who decides on the purchase and sale of goat and sheep at household, 56% said both husband and wife decide together, 16% mostly by husband, 13% mostly by wife, 11% by husband only and 4% by wife only. This finding shows that through VSLA women were able to participate in decision making process at household by jointly making decisions on the purchase and sale of goat and sheep at household and lastly the respondents were able to indicate who make decision on the purchase of poultry at household and it clearly indicated that 55% said both husband and wife make the decision jointly, 19% by wife mostly as member of VSLA, 12% by wife only, 11% by husband mostly and 3% by husband only. This greatly confirms Dean and Chris (2012) who find that women members in VSLA have power at household to take part in decision making as the finance they get from their business helps in uplifting their home economically, hence having voice.

**4.28. Improvement in household decision making after joining VSLA.**

The respondents were able to indicate whether they have experienced improvement in household decision making after joining VSLA, the results were as shown in Fig 20.

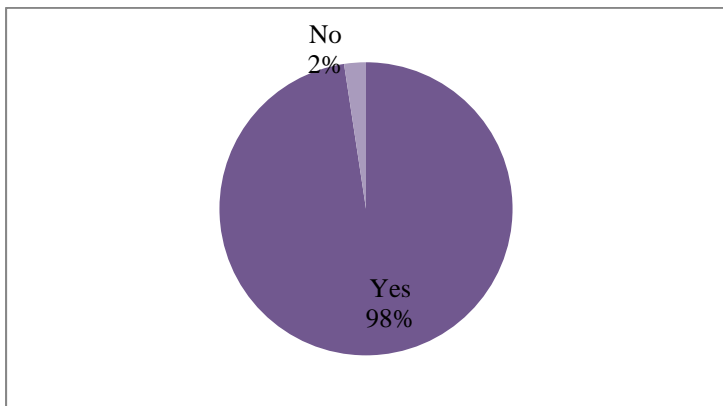


Figure 20: Improvement in household decision making after joining VSLA

Asked if there were improvements in decision making at household after joining VSLA, 97.6% said yes and 2.4% said no. This finding indicates that participation in VSLA has empowered the women to gain bargaining skills, present themselves to their spouses thus improvement in decision making process as they get involved in all the process.

**4.29. Relationship with spouse**

Table 6: Improvement in relationship with spouse

	Frequency	Percent
Yes	292	98.3%
No	5	1.7%
Total	297	100.0%

The respondents were able to indicate if there was improvement in relationship with spouse; the result was as shown in table 6 below. Asked to express if there were improvement in relationship with spouse, 98.3% said yes and only 1.7% said no. This finding concurs with Dean & Chris (2012) that participating women in Uganda are more likely to get involved in decision making process at household as they have the money that contributes directly towards household welfare which makes, they too have voice. However,

for the study in Uganda the women’s ability to get involved in decision making not only linked to money but other factors like respect to their husbands and cooperative spirit. This is an indication that VSLA had positive impact towards improvement in relation between husband and wife at household.

#### 4.30. Expression in the level of improvement in relation with spouse

The respondents were able to indicate their level of improvement in relations with spouse, the results were as shown in figure 21 below. Asked to rate their expression in the level of improvement in relations with spouse, 60.9% indicated good, 31.0% said significant, 4.0% both said it was fair and slight. This signifies that VSLA partly contributed positively towards improvement in relationships with their spouse since they can support their husbands with family responsibilities financially and other moral duties like good advices.

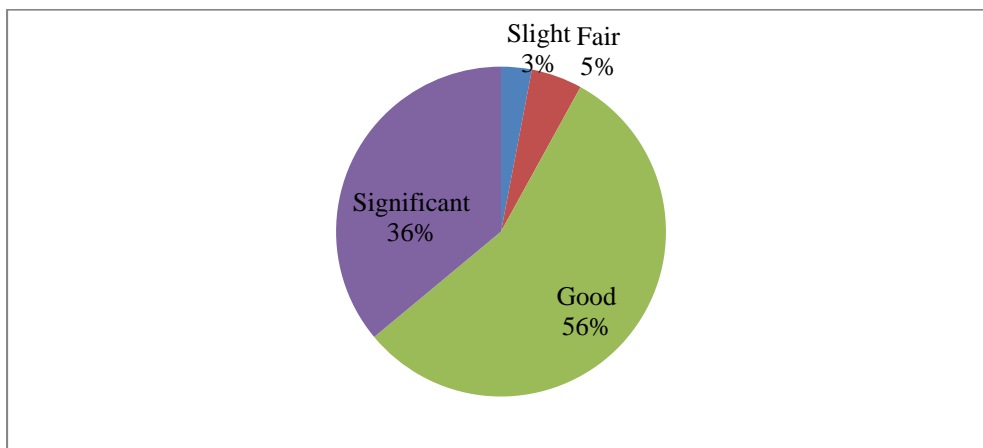


Figure 21: Expression in the level of improvement in relation with spouse

#### 4.31. Empowerment of women by VSLAs in assets ownership.

This section of the study sought to assess the level of ownership of assets by women at household as a way of economic empowerment. Two aspects include material assets and monetary assets assessed. These were: amount of money resources, animal resources and land resources which are common aspects in Terekeka.

#### 4.32. Personal cash saving

The respondents were able to indicate if they have personal cash saving or not, the results were as shown in figure 22. Asked if they have personal cash saving or not, 99.7% said they have cash savings and only 0.3% of the respondents did not have cash savings which is representative of only one person who said her saving was converted to cover for the loan which she took and was unable to repay back, so all the accumulated savings were used to cover up the saving but she was still member of the group.

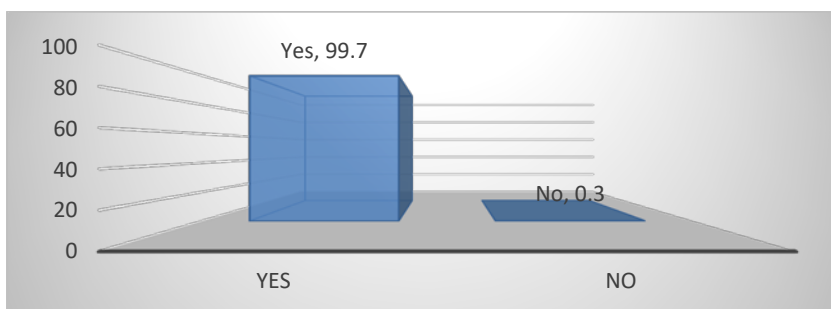


Figure 22: personal cash saving

**4.33. Amount of money saved in South Sudanese Pound (SSP)**

The respondents were able to indicate the amount of money they have in their saving accounts with the group and members were asked how much they were having in their saving and nearly a half (47.8%) have amounts ranging between 10,000-20,000 SSP. In this study 40.7% of the respondents have between 20,000-50,000 SSP, 7.2% have between 0-10,000 SSP and 4.4% have between 50,000 SSP and above. The amount of money owned by the saving group members were so significant which were in the group saving and has given them the opportunity to borrow to start and expand businesses. Ownership and access to capital has empowered the women economically in relation to asset ownership.

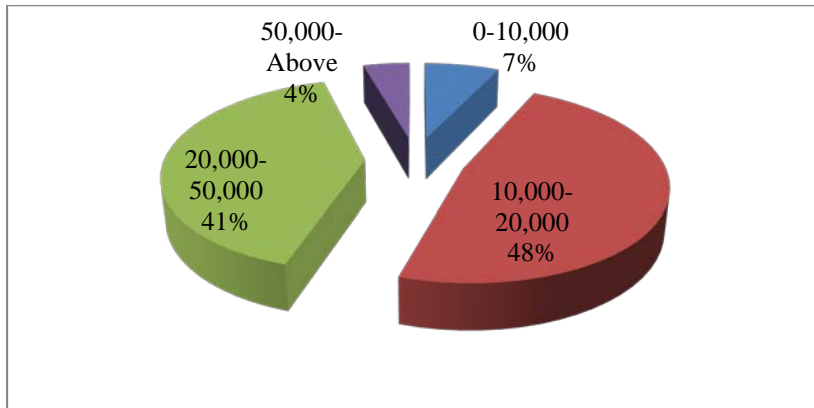


Figure 23: Amount of saving money in SSP

**4.34. Where do u keep your personal cash**

The respondents were able to indicate where they keep their personal cash saving, the result was as shown in figure 24 below. Members were asked where they keep their money, 88.9% of the members said their savings were kept with the saving groups where they belong. 11.1% said their spouse keep their savings. Through VSLA women were able to keep their money safe which is an asset for themselves and their families, thus women empowerment.

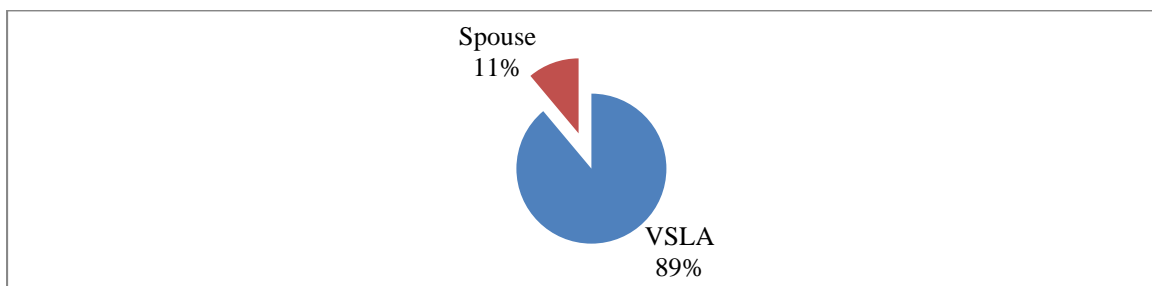


Figure 24: Custody of personal cash

**4.35. Personal asset**

Table 7: Personal asset other than cash savings

	Frequency	Percent
Yes	295	99.3%
No	2	0.7%

Total	297	100.0%
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Asked if they have other assets apart from cash and 99.3% of the respondents said they have and 0.7% said they don't have which is representative of 0.7%. The most common assets the members mentioned include land, cows, heifers, calves, goat and sheep, grains and chicken as the most common ones in Terekeka context. The access to these assets were associated to participation in the VSLA as 80% confessed to acquired them after joining the group which has given an indication that VSLA had positive impact towards access to other assets as mentioned above.

**4.36. Ownership of asset at household level**

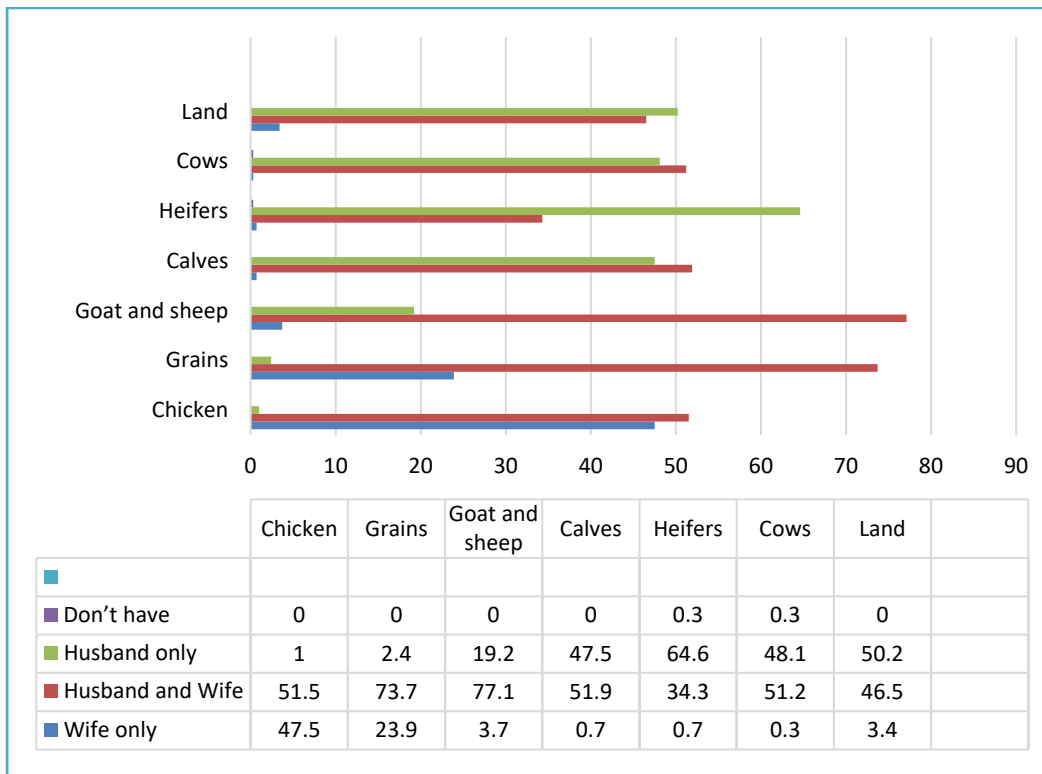


Figure 25: Ownership of asset at household level

The respondents were able to indicate who owns chicken, grains, goat and sheep, calves, heifers, cows and land at household, the results tabulated as shown above in figure 25. Asked about the ownership of chicken and its sale at household, majority at 51.5% said both husband and wife collectively responsible for the ownership and sale of chicken, 47.5% said ownership and sale by wife only and 1.0% by husband only, the fact that both husband and wife have the greatest percentage, it signifies that women were able to contribute positively towards their household welfare and this were able to have the rights to ownership. The respondents were asked on the ownership of farm grains at household level, 73.7% said ownership both by husband and wife, 23.9% said ownership of gains by wife only at household and 2.4% said by husband only and this result confirms the findings of Anyango et al. (2006), who found that VSLA members are more likely to own farm products at household and enjoy better feeding at home. Of the 297 respondents who were asked about the ownership of goats and sheep, 77.1% said ownership by husband and wife, 19.2% by husband only and 3.7% by wife only. This finding show that women have control and say over resources as a result of the VSLA according to CARE assessment report on impact of VSLA in Tanzania in 2014. Majority of the respondents at 51.9% said calves owned by husband and wife, 47.5%

by husbands only and 0.7% by wife only this it indicated that through VSLA activities, women were able to contribute financially in purchase of calves as such they have the share to own because of their contribution. The ownership of heifers at household shows that 64.6% by husband alone, 34.3% ownership by both husband and wife and 0.3% do not have heifers. The finding indicated that heifers were dominantly owned by husbands, this is because most of the heifers were inheritances from the parents to their sons as such women have little ownership over them. The respondents further indicated that majority (51.2%) said ownership of cow collectively by both husband and wife, 48.1% by husband only, 0.3% by wife only and 0.3% not having any cow at home. This finding showed that women played a very big role toward ownership of cows at household, this was because they were able to contribute towards the purchase of the cows at household as a result of participation in VSLA, thus VSLA contributed positively towards ownership of cattle as an asset. Lastly respondents on ownership of land indicated that 50.2% said land at household owned by husband only, 46.5% by both husband and wife and 3.4% only by wife. Land being mostly inheritance from parents, mostly it gave higher chances for the men/husbands to own them, however those which were acquired after marriage, they were owned by both husband and wife which gave women access to own land which is an asset and Khandker (2005), state that Microfinance programs are generally reported to have a positive impact on the level of household asset ownership especially for women.

## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### *5.1 Introduction*

This chapter presents the summary of the findings of the main study, conclusions recommendations and contribution to knowledge base. It also gives suggestions for further studies.

#### *5.2 Summary of Findings*

The main sample comprised 300 respondents, 297 respondents were reached, and their questionnaires completed for analysis. This gave a response rate of 99%. Among the 12 respondents targeted for the Key Informant Interviews (KIIs), 11 were reached and data sourced from them for analysis. This represented a response rate of 91.67%. Out of the respondents interviewed, 100% were women as per the main goal for this study. 70.7% between 25-40 years, 20.5% between less than 25 years and 8.8% 40 years and above. 100% of the respondent all married. 69.7% never attended school (illiterate), 11.8% can read and write, 9.4% of the respondents had obtained secondary school level of education and above, 9.1% of the respondents had obtained primary school and junior education signifying that VSLA is key towards the illiterate people. 68.4% were not head of the household and 31.6% of the respondents were head of their families. 100% were members of the VSLA.

All the members interviewed have small business which they were operating and 56.2% operated their business for 2-3 years since joining the VSLA, 37.7% of the respondents have operated their IGA for less than one year and 6.1% of the members operated their business more than four years. 85% of the respondents started up their small business using loans from the VSLA, 11% from savings which they were doing, 2% of the respondents got their capital from friends and 2% got theirs through donations. 93.9% of the respondents said yes their business improved greatly in terms of increase in profits, income and size of the stocks, 6.1% of the member said they have not experienced any improvements in their IGA. 96.6% attended business selection planning and management training and 3.4% of the respondents did not attend the training. 57.2% of the members said BSPM training had a very big positive impact on their business, 30.0% said the positive impact was very high, 9.1% said the impact was low and 3.7% said the positive impact was very low. 97.0% of the members said they have borrowed from the savings during the past 12 months, 1.7% said they

feared that they will not be able to pay back the money and 1.3% of the respondents' said they did not borrow because of lack of collateral or security and 3.0% did not borrow due to lack of collateral and fear for inability to pay. 88.2% borrowed for running petty trade (business), 4.8% borrowed for Repayment of other loans, 4.7% to cover social expenses, 0.3% borrowed to cover medical expenses and 2% of the respondents did not borrow, hence the above finding showed that VSLA has contributed positively towards increase in business income of the women as an aspect of the economic empowerment.

Among the members, 99.7% indicated that they have actively participated in community local activities like meetings and electoral process, 0.3% of the respondents have not participated in the community local activities. 48.5% of the respondent said their spouse were highly comfortable about their participation in community activity, 46.5% said their spouse were comfortable, 2.4% said their husbands were neutral, 1.3% said their husbands were uncomfortable and 1.7% of the respondents said their spouse were highly uncomfortable. 39.1% said their ideas were taken into consideration most of the times, 47.5% of the respondents said sometimes, and 5.4% said their ideas were always considered and 8% said their ideas were never considered. 79% stated that it was both the wife and the husband in deciding the membership. 12% of the decision made by the wife in joining the VSLA and 9% decided by the spouse. 46% said sometimes they were able to convince their spouse. 36% said most of the times they were able to convince their spouse in decision making. 14% said always they were able to convince their spouse and 4% said they were never able to convince their husbands in household related decision-making process. 47% said sometimes their husbands agreed to their ideas. 24% said their spouse most of the time agreed to their ideas 20% said always their spouse agreed to their ideas and 9% confessed that their husbands never agreed to their ideas. 64.3% said land is under the control of both husband and wife. 4.4% said land is under the control of husband only, 15.5% said it is under the control of wife mostly. 54.4% by husband only and 2.7% by wife only. 36% of the respondents said both husband and wife, 9.4% said by husband mostly, 3% by husband only and 33.7% by wife mostly. 74.1% of the respondents said it is controlled by husband and wife, 15.2% by husband mostly, 4.7% by husband only and 4% by wife mostly. 69.7% said it is controlled by husband and wife, 13.5% said by husband mostly, 10.4% by husband only, 1.3% by wife only and 5.1% by wife mostly. 41.4% of the respondents said both husband and wife take charge, 10.8% by husband mostly, 23.9% by wife mostly, 21.5% by wife only and 2.4% by husband only. 59.6% by both husband and wife, 20.2% said by husbands mostly, 2% by wife mostly, 16.8% by husband only and 1.3% by wife only. On decision making level at household, decision making on crops to be grown 65% by both husband and wife, 15% by wife mostly, 10% by husband mostly, 7% by husband only and 3% by wife only. On selection of IGA, 40% by both husband and wife, 20% by wife mostly, 24% by wife only, 12% by husband mostly and 4% husband only. On education decision, 76% both husband and wife involved in children education, 12% by husband mostly, 6% by husband only, 4.0% by wife mostly and 2.0% by wife only. 65% said both husband and wife decided collectively on the number of children, 15% said mostly husband, 13% said husband only, 6% said wife mostly and 1% said wife only. 39% said both husband and wife decided on the purchase of clothes for children at household. 11% said wife mostly decides on that, 5% said wife mostly, 24% said husband mostly and 21% said husband only. 60% acknowledged that both husband and wife decided collectively on the purchase of and sales of cattle, 20% said it is decided by husband mostly, 17% by husband only, 2% by wife mostly and 1% by wife only. 56% said both husband and wife decide together on the purchase and sales of goat and sheep, 16% mostly by husband, 11% mostly by wife, 13% by husband only and 4% by wife only. 55% said both husband and wife make the decision jointly on the purchase of poultry, 11% by husband mostly, 3% by husband only, 19% by wife mostly and 12% by wife only. On the expression in the level of involvement in decision making at household 56% said it was good. 36% said it was significant, 3% said it was slight and 5% said it was fair. On the improvement in relationship with spouse, 98.3% said yes and only 1.7% said no. On the expression in the level of improvement in relations with spouse, 60.9% indicated good, 31.0% said significant, 4.0% both said it was fair and slight. Finding showed that VSLA contributed positively towards economic empowerment of women in terms of decision-making process.

In total, 99.7% said they have cash savings and only 0.3% of the respondents did not have cash savings which is representative of only one person. 47.8% have amounts ranging between 10,000-20,000 SSP. 40.7% of the respondent have between 20,000-50,000 SSP, 7.2% have between 0-10,000 SSP and 4.4% have between 50,000 SSP and above., 89% of the members said their savings were kept with the saving groups where they belong. 11% said their spouse keep their savings. On having other assets apart from cash and 99.3% of the respondents said they have and 0.7% said they don't have which is representative of only 2 people. 51.5% said both husband and wife collectively responsible for the ownership and sale of chicken. 47.5% said ownership and sale by wife only and 1, 0% by husband only. 73.7% said ownership both by husband and wife. 23.9% said ownership of gains by wife only at household and 2.4% said by husband only. 77.1% said ownership by husband and wife, 19.2% by husband only and 3.7% by wife only. 51.9% said calves owned by husband and wife, 47.5% by husbands only and 0.7% by wife only. On ownership of heifers, 64.6% said ownership of heifers by husband alone, 34.3% ownership by both husband and wife and one-person representative of 0.3% do not have heifers. 51.2% said ownership of cow collectively by both husband and wife, 48.1% by husband only, 0.3% by wife only and 0.3% not having any cow at home. 50.2% said land at household owned by husband only, 46.5% by both husband and wife and 3.4% only by wife and thus VSLA contributed positively towards assets ownership of women as an aspect of economic empowerment.

### **5.3 Conclusion**

Based on the findings of the study as summarized above, it can be concluded that VSLA methodology is a worthy initiative as it empowers women economically in terms of increase in business income, improved decision-making process at community and household and asset ownership. The study established that more women become empowered economically because of the participation of women from those households in the VSLAs.

The first objective was to examine VSLA empowerment of women towards increase in business income level in Terekeka County. From the findings, it was noted that VSLAs had empowered women towards increase in business income at household through having small business income, operation IGA for over a year which gave them experience to run profitable business, provision of starting capital for small business from VSLA, business skills gaining through training on business selection, planning and management which gave them the opportunity to profitably operate their business.

The second objective was to assess VSLA empowerment of women in Decision-making process at household and community level in Terekeka County, The findings established that VSLAs had empowered women towards increased and better decision making at household and community through participation in community activities like meetings where women got the courage to express their ideas openly, their spouse feelings were comfortable towards their participation, spouse were able to allow their wives to participate in VSLA after seeing the impact with their successful groups, majority were able to convince their spouse in decision making at household, spouse and other family members able to buy the ideas of the women. Further finding showed that women participating in the VSLA had strong influence and control over resources in terms of decision making at household on control of cattle, poultry, goat and sheep, purchase and sale of crop harvest, crops to be grown, loan utilization, savings utilization, children education and purchase of clothes for children.

The third objective was to find out VSLA empowerment of women towards assets ownership at household in Terekeka County. The ownership of asset by women at household can be attributed to the participation of the women in VSLAs, this was seen through women having access to capital through saving accumulations, ownership of other assets other than cash savings include cattle, chicken, crop grains, goat and sheep, calves, heifers and land.

The fourth objective was to identify gaps in relations to the VSLA program in the supported groups, some of the key gaps identified include limited support in terms of training opportunities to the members, poor formal financial services like Banks that can offer other service products like insurances, fluctuation of commodity process affecting business, high inflation in the country



especially Terekeka, insecurity along the road making transportation a challenge and bad road during rainy season thus delivering products becomes difficult to lend money from their VSLAs to buy adequate food for the household members. Moreover, participation in VSLAs enabled the women to address unexpected circumstances that compromise their household food security by among other things building their capacity to manage entrepreneurial risk for IGAs. As a result, nutritional stability and security at the household has been enhanced.

#### **5.4 Recommendations**

From the finding of the study, the researcher wishes to make the following recommendations;

- There is need for Stromme Foundation to recognize that poor people need a range of financial services not just savings and credit, given that their incomes are 'low, unpredictable and irregular'. They need to enhance linkages of the established VSLAs to financial and agricultural institutions.
- The government should invest in time-saving infrastructure, such as basic energy and water infrastructure or the organized provision of childcare services, to reduce the time and effort women dedicate to providing household services so women can have more productive hours.
- The government should enhance women's ability to access better markets. This can be accomplished by investing in infrastructure and transportation services that enable women to travel safely, in a reasonably priced and culturally appropriate way; sharpening their negotiating skills; and by facilitating women's participation in associations or cooperatives.
- To maximize the positive effect that VSLAs is having in empowering women economically, Stromme Foundation should make efforts to increase women's ability to generate and control income by involving their husbands on round table discussion about the roles of women at home.
- The government should enhance women's ability to fulfill their roles as bread winners and businesswomen by improving women's access to resources, technology and information. More efforts should be put to safeguard women's right to land ownership.
- Better taxation policy for the rural women doing small business in the market through reduction on service tax by government, this will motivate women in joining business industry.
- Stromme Foundation must advocate for better security through the government to encourage safer movement of people, goods and services along Terekeka-Juba road.

#### **5.5 Contribution to Knowledge base**

##### **Objective of the study**

To examine VSLA empowerment of women towards increase in business income level in Terekeka County

To assess VSLA empowerment of women in Decision-making process at household and community level

##### **Contribution to the body of knowledge**

It was found out that through loan facility, VSLAs have enabled members economically to increase their business income. It was Established that increase in business income was linked to the ability of members to borrow and invest into the business by buying more stock. Women's participation in business skills training was also found to enhance increase in business income.

It was established that VSLAs enhanced the ability of women to participate in decision making process at community and household by improving the confidence and leadership level of the members. They made women to take part

in Terekeka County. easily in meetings and other community events more easily without fears and intimidation from their male counterparts. It was also found out that the ability to make decisions relating to household related matters was boosted hence empowerment.

To find out VSLA empowerment of women towards assets ownership at household in Terekeka County Participation in VSLAs enhanced women ability to own variety of assets. This was through: strengthening the financial ability, imparting knowledge on business to access finances and enabling the women to engage more in decision making relating to purchase and ownership of assets.

To identify gaps in relations to the VSLA program in the supported groups The study conducted helped in identifying` some of the gaps that affect the women in the process of running their daily business of IGA, saving and other community development activities in Terekeka County like limited training and lack of formal banks.

#### 5.6 Suggestions for further research

The researcher suggests that;

- A study should be conducted on the influence of VSLA in empowering men towards household economic and social stability in Terekeka County.
- A study should be conducted on the effect of VSLA on the retention and transition of secondary school girls in Terekeka County.

### ACKNOWLEDGEMENTS

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