

# Perspectives on the village savings and loans association activities and household food security in Uganda

## ABSTRACT

The study examined various perspectives on Voluntary Savings and Loans Association (VSLA) activities and household food security in Uganda. Specifically, the study examined the effect of VSLA on household food Availability, established the contribution of VSLA on household food Access, and determined the effects of VSLA on household food Stability. The study adopted a literature review approach to collect information. The results suggest a positive relationship between VSLA activities and household food security in Uganda. It further reveals that VSLA activities **affect** food availability, food accessibility and food stability. It is concluded that if the government of Uganda can improve ~~on~~ the quality of VSLA activities, the level of household food security will improve. This study contributes to the understanding of the association between VSLA activities and household food security in the country. Therefore, for improved household food security, it is encouraged that the leadership of Local Governments focus more attention **on** mobilising local communities to join VSLA groups so that they can access affordable capital to increase their level of production, which can translate **into** sustainable household food security in the long run.

**Keywords:** VSLA, availability, access, stability, household food security.

## 1. INTRODUCTION

The concept of food security dates back to the Palaeolithic or old stone age era about 11,000 years ago which was a time in human history when foraging, hunting, and fishing were the primary means of obtaining food and their diets were dependent on the fluctuations of natural

ecosystems (1). In terms of gender roles, men would go hunting and fishing **while** women would go foraging. They had to worry about whether overfishing a lake would deplete a crucial food source or whether drought would wither up important plants and if such occur, then there was a threat **to** food security and **to** ensure enough food

production for their communities, they worked to manipulate those systems in certain ways, such as rotational hunting and gathering. This period was followed by the Neolithic era which started after a prolonged period of hunting and gathering in this period, there was the introduction of many things including agriculture using rudimentary tools made out of stones and wild movement in search for food reduced. Crops were introduced intentionally or unintentionally at first and provided a stable food source for the group which ensured food security. But even so, natural occurrences like a thunderstorm, prolonged dry spells and wild animals were challenges to food security (2).

As civilization came into force later where there was a sense of institutionalization after several years of realization of the need for belonging, the concept of food security and particularly household food security came into administrative recognition when The United Nations Conference on Food and Agriculture, convened by President at Hot Springs, Virginia, USA in May/June 1943, during the Second World War which led to the creation of the Food and Agriculture Organization, (FAO) of the United Nations Organisation (3). FAO's founding conference was organized

'to consider the goal of freedom from want about food and agriculture. It was recognized that 'freedom from want means a secure, adequate, and suitable supply of food for every man at the household level (4). Its ultimate objective was defined as ensuring an abundant supply of the right kinds of food for all mankind at the household level. The primary responsibility for ensuring that people had the food needed for life and health lay with each nation. But each nation could fully achieve that goal only if all worked together (3).

Globally, in September 2017, there was jointly launched "The State of Food Security and Nutrition in the World", marking the beginning of a new era in monitoring progress towards achieving a world without hunger and malnutrition, within the framework of the Sustainable Development Goals (SDGs). This report monitors progress towards the target of ending hunger (SDG Target 2.1) and provides an analysis of the underlying causes and drivers of observed trends. While monitoring hunger, the prevalence of severe food insecurity based on the Food Insecurity Experience Scale (FIES) introduced in the year to provide an estimate of the proportion of the population facing serious constraints on their ability to obtain safe, nutritious and sufficient food

(5;6;7;8). Of great concern is the finding of 2015, after a prolonged decline, the most recent estimates showed that global food insecurity is still increasing in **several** countries around the world.

In Sub-Saharan Africa (SSA), household food insecurity has been on the increase and it is a growing concern to states institutions in Africa. It is estimated by the Food and Agriculture Organization that the number of malnourished people in Sub-Saharan Africa indicates a shoot up from 165.5 million in 1990-92 to 198.4 million in 1999-2001. This statistic collaborates with a recent study regarding the food insecurity situation in South Africa and Senegal (9). Obtainable studies reveal a similar trend in the Eastern African region, (10). Despite the various interventions to enhance food security in East Africa, low productivity which **is** tantamount to food insecurity is still a challenge. While, in Uganda, **from** December 2016 to January 2017, there was conducted household food security assessment which was concluded with the production of the Uganda Emergency Food Security Assessment report and this is conducted by several government Ministries, departments, agencies, as well as international agencies such as World Bank, World Food Programme,

United Nations Development Programme, United Nations Food and Agricultural Organisation, and United Nations Children Emergency Fund. The main objective of the exercise was to establish the food security situation using the integrated food security Phase Classification (IPC) for Uganda for the period from January to March 2017. It is preceded by a nationwide household food security assessment which is done in three phases using the same tool. The IPC analysis estimated an ever-increasing population in sub-Saharan Africa as being minimally food insecure (11).

The analysis further reveals that 26% of the total population in the country is facing stressed food insecurity (IPC Phase 2). This population has minimum adequate food consumption, and **is** unable to afford some essential non-food expenditures. The analysis finds that 5% of the total population in the country is in Crisis (IPC Phase 3). However, in October 2018, a joint departmental survey was done in all the six sub-counties and one town council of Uganda to establish the household food security situation where a selected senior members of staffs identified from all the departments in the district were tasked with the role of administering a tool that was developed and used to interview selected members

involving leaders, and several community members at household level within one month and they came up with a report that was adopted by the council. This survey which focused on household food security was conducted to test the contribution of Operation Wealth Creation to food security at the household level. The survey revealed that only 21% of the population of Kole are food secure, 23% are moderately food secure and 56% are food insecure.

## 2. THEORETICAL REVIEW

Several theories have been advanced to describe the relationship between Voluntary Savings and Loans Association (VSLA) and household food security. Accordingly, the theory of access states that easy access to productive resources such as land, water, and labour capital is fundamental for households that rely on crop and livestock production for their livelihoods (12). Each of these resources has a bearing on the livelihood of poor households to settle their needs and demands. This theory proposes that access to such means of production can enable any household to among others remain food secure. While the theory of financial inclusion states that financial inclusion is the ease of access to, and the availability of basic

financial services to all members of the population (13). Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs such as food, health, and education among others responsibly sustainable (14; 15; 16; 17).

Both propositions suggest that poor households have got needs and demands and these demands need some form of resources to settle their domestic problems and needs like household food security, health and education among others and these resources should be accessed with ease without many procedures, especially to the very most poor (14; 18). Both theories have a point of linkage on economic/ financial resources as a requirement for poor households for their demands. Meanwhile, they both fail to address the source of this economic or financial power which they both emphasize. Whereas both theories admit that there is a need to have easy and accessible financial services, they did not explain which source these financial services can be got as there are several financial services but which of the series has not been addressed here implying that there is a gap which this study seeks to find out. Given the issues raised above, the relationship between VSLA and

food security should be characterised by the easy access to financial resources which is through a clear and notable source which is provided in this study as VSLA and this source can be used to achieve key pillars of food security like food availability, food access and food stability. The theory of financial inclusion is related to this study in that it enables members of VSLA to be empowered financially and this in turn makes them be in a position to have availability, accessibility and stability of food in their households.

### 3. CONCEPTUAL REVIEW

#### *Village Savings and Loans Association (VSLA)*

The concept of VSLA refers to a group of people always ranging from 5-30 members from within the same vicinity who save together and take small loans from those saving groups, meet weekly and members save through the purchase of shares (19). The definition of VSLA adopted in this study is that it is a village banking methodology, which offers the productive poor mostly in the rural communities, the opportunity to collectively mobilize their resources under an administrative arrangements and lend to themselves with the agreed interest rate on group basis to continuously meet their household basic needs. VSLA

will be characterised by autonomous and self-managing grouping, the poor led by the group constitution, periodic collection of money to the central pool, loan scheme to meet household needs, periodic repayment of loans with a minimally agreed interest rate, sharing of interest among members on agreed formulae.

#### 3.1 Household Food Security (HFS)

The term HFS is defined by the United Nations Committee on World Food Security to mean a situation when all people, at all times, have physical, social, and economic access to sufficient, safe and nutritious food that meets their food preferences and dietary needs for an active and healthy life. The definition of household food security adopted in this study is that it is a situation when a household has access to the food needed for a healthy life for all its members in terms of quality, quantity, safety, and culturally acceptable at all times (5). In this study, food security will be characterised by Availability of food, Access to food and food Stability at all times at the household level. On the inverse, other studies (9) describe food insecurity as a situation when a community faces a dearth of acceptable food to attain a secure and useful way of life.

### 3.2 Household food availability (HFA)

The notion of HFA refers to the physical existence of food where at the household level food could be from own production or bought from the local markets. Food availability is an important aspect of food security because when food is not physically present in a household, there is then clear food insecurity and malnutrition. Accordingly, household food availability requires that food has to be available in its physical form in enough quantity and good quality in every household to offer safeguard against food insecurity (20). In another study, it is suggested that VSLA has got a direct influence on food availability (21). Many households do not have access to formal financial institutions and yet they need economic power for ensuring that food is available through production processes if access to formal financial services is limited, it is likely to impact negatively on food availability. However, the current gap in this situation is that there is inadequate financial access by poor local households which limits them from having food availability as the production processes and purchase of food require financial support (22).

### 3.3 Household food accessibility (HFAc C)

The term HFAC refers to a situation when all households have enough and available economic resources to obtain food in sufficient quantity, quality and diversity for a nutritious diet. According to recent studies (4), household food access depends mainly on the number of household resources and prices while, accessibility is also a question of the economic, physical, social and policy environment and changes in these dimensions may seriously disrupt production strategies and threaten food access of affected households.

In a different study (23), it is realised that VSLA has a direct bearing on food access and thereby food security at the household level. Food access requires economic power to buy food from the markets and the absence of clear financial services which can be easily accessed by the household, can negatively impact the level of access to food by different households. The gap here is that the economic power to venture into the available markets to access food for a household is lacking due to difficulty in accessing formal financial services which would otherwise give them economic capacity to acquire food (24). However, food Stability as used in this study refers to a situation when

the food supply at the household level remains constant during the year and in the long term which includes food, income and economic resources. Accordingly, household food stability requires that food must be present at all times in terms of availability, access and utilization without any fluctuation (24). It can be realized that VSLA has got a direct bearing on household food stability because to ensure the stability of food at all times there has got to be the economic capacity to acquire food at the time it is needed throughout the year (25).

The absence of a clear and easily accessible financial source is likely to impact negatively on the food security situation especially food stability at the household level. However, the gap in attaining food stability is caused when the stock produced and attained through other means is depleted, the current state of financial incapacitation which would help in accessing more food to attain stability of food at all times of the year becomes a problem to the affected household.

#### **4. STATEMENT OF THE PROBLEM**

Despite several attempts by the Government of Uganda, and other non-State actors to improve household food security through

interventions strategies such as the Plan for Modernisation of Agriculture, National Agricultural Advisory Services (NAADS), Community Agriculture Infrastructure Improvement Programme (CAIIP), Operation Wealth Creation (OWC), Physical food presence in households in times of severe difficulties by government and other non-state actors, distribution of Agro inputs through Ministry of Agriculture, Animal Industry and Fisheries there is still rampant household food security in all regions of Uganda with eastern and northern Uganda leading (26). As a consequence, undernourishment affects 41.4% of the population, and wasting and stunting in children are major concerns. 25% of the population is food insecure, while the remaining 75% gets at least one basal meal a day. The Global Hunger Index 2019 ranks Uganda in position 104 out of 117 countries with a score of 30.6, qualifying it to be one of the countries with a serious level of hunger. The Report of a joint departmental survey conducted in October 2018 in all the six sub-counties and one town council of Uganda to establish the household food security situation. In the survey, selected senior members of staff were identified from all the departments in the district and tasked to administer a tool that was

used to interview selected members involving leaders, and several community members at the household level within one month. The survey revealed that only 21% of the population of Kole are food secure, 23% are moderately food secure and 56% are food insecure. Due to the problem of food insecurity, many households adapted the VSLA model as a strategy to fight food insecurity which model seems to be gaining ground in the fight against household food insecurity. It is against this background that the researcher seeks to establish how VSLA can be used to enhance household food availability, access and stability in Uganda.

## 5. PURPOSE OF THE STUDY

This study aims to examine the relationship between VSLA activities and household food security in Uganda. Specifically, research Questions are answered, namely; (i) What is the effect of VSLA on household food availability? (ii) what is the effect of VSLA household food accessibility? (iii) What effect does VSLA have on household food stability? And (iv) what link between VSLA and household food security?

The idea of VSLA is treated as the independent variable while Household Food Security is treated as the dependent variable. The role of

VSLA was measured by the number of active VSLA groups registered in the study areas and the participation of members in each of those groupings. While the household food security situation in the study area was measured by the average number of households having food access, food availability and food stability in the study area (13). However, other moderating variables could lead to household food security, but for this study, they had an insignificant impact. In this paper, VSLA refers to a group of people always ranging from 5-30 members from within the same vicinity who save together and take small loans from those saving groups, meet weekly and members save through the purchase of shares (19). On the other hand, food availability is the physical availability and presence of food stocks in desired quantities given by domestic production or bought from any available source within a nation (27). Also, household food access is the ability to access food by all people at all times in enough quantity and quality for an active and healthy life through various means like purchases, donations, and domestic production among others (24). While, food Stability denotes a situation when the food supply at the household level remains constant during the year and in the long term

including food, income and economic resources.

## 6. METHODOLOGY

The central method of this paper was a desk review of obtainable empirical and theoretical literature on household food security and VSLA in Uganda and other countries. This is essentially the gathering of information from obtainable resources such as journals, books, official reports, periodicals, etc., followed by cross-referencing and organisation of information. The method is very convenient at every stage of a research process.

## 7. RESULTS

### 7.1 Household Food Security

Food security exists when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for active and healthy life (24). The definition of household food security adopted in this study is that it is a situation when a household has access to the food needed for a healthy life for all its members in terms of quality, quantity, safety, and culturally acceptable at all times. In this study variable, food security will be characterised by the Availability of food, Access to food and food Stability at all times at the household

level (28). The household food security for this study will be examined at three different levels of food availability which seeks to examine the availability of sufficient quantities of food of appropriate quality, supplied through domestic production or imports. Food access is based on the economic ability of individual household to acquire their own food which is enough for the household members without running into shortage.

However, the dependent variable being food security for this study in this review will be grounded in Maslow's theory of motivation and specifically focusing the aspect of basic needs. Maslow stated that people are motivated to achieve certain needs and that some needs take precedence over others (29). Our most basic need is for physical survival, and this will be the first thing that motivates our behaviour. Once that level is fulfilled the next level up is what motivates us, and so on. Maslow identified the first need in his hierarchy of needs as being Physiological needs which are biological requirements for human survival, and they include air, food, drink, shelter, clothing, warmth, sex, and sleep (30). If these needs are not satisfied the human body cannot function optimally. Maslow (29) considered physiological needs the

most important as all the other needs become secondary until these needs are met. For this study, the focus is on food as a need and we are looking at this at a household level and looking at how this need can be achieved at the house level with the three areas of availability, access and stability.

The Maslow's theory of motivation which focuses on basic needs as a central matter only provides the fact that food is a basic requirement in a household (29); however, it fails to identify the means by which this basic need should be acquired and yet the means of acquiring food at household level is very pivotal to this study. Mere stating the need for food in a household without considering the means through which it should be acquired falls short of this study. This particular study emphasizes the means through which food can be made available, accessible and in a stable form. Food security is manifested at different levels which can be measured at the continental level, regional level, and national level up to the household level (31). For this study, food security will be analysed from the household level and specifically focusing on food availability, food access and food stability against the source identified for this study which is VSLA practices

within the community of the study area.

## **7.2 What is the effect of VSLA on household food availability?**

Accordingly, food availability refers to the physical availability and presence of food stocks in desired quantities given by domestic production or bought from any available source within a nation and this depends on storage and transport infrastructure and market integration within the national territory (32). Thus, food availability is sufficient quantities of food available on a consistent basis which is determined by the level of food production, net trade, and food stock levels (34). Food availability is defined as the availability of sufficient quantities of food of appropriate quality, supplied through domestic production or imports (35). A study on the contribution of VSLA activities to the food security of its members was conducted with the purpose of the study to assess the contribution of VSLA activities to the availability of food in the household of its members (36). It was both quantitative and qualitative. It employed a cross-sectional study design where data collections were done using survey and interview methods. The instruments that were used in the collection of data were self-administered questionnaires and

an interview guide. The finding of the study indicated that VSLA activities had a significant effect on the availability of food in the household of its members.

Another study on the effect of VSLA on the availability of food in the household of its members (20) employed quantitative and qualitative approaches while the design used in the study was a cross-sectional survey design. The methods that were used in the collection included the questionnaires and interview methods. Data collection was done with the help of self-administered questionnaires and an interview guide. Pearson's correlation and regression were done on the data collected. The finding of the study indicated that VSLA activities had a significant effect on food availability in the household of its members.

### **7.3 What is the effect of VSLA household food accessibility?**

Accordingly, food access refers to the household's ability to get food in the marketplace or from other sources like transfers, and gifts, among others (37). He asserts that food access depends largely on household purchasing power, which varies about market integration, price policies and temporal market conditions. Meanwhile, other studies

(24) define household food access as the ability to access food by all people at all times in enough quantity and quality for an active and healthy life through various means like purchases, donations, and domestic production among others. Whereas a different study (38) asserts that food access refers to the ability of an individual or household to acquire food, either through market purchase or own production.

A separate study on the effect of VSLA activities on household food accessibility indicated that VSLA had a significant effect on the level of accessibility in the household of its members (39). According to a study on the effect of VSLA activities on food security (4), the study which purposely focussed on the effect of VSLA activities on food accessibility indicated that VSLA activities had a significant effect on the level of accessibility of food in the household of its members. Different findings appear to suggest that VSLA activities have a significant effect on the accessibility of food.

### **7.4 What effect does VSLA have on household food stability?**

Food stability refers to the ability of a population, household or individual to have access to adequate food at all times and they should not risk losing access to food as a consequence of

sudden shocks like economic or climatic **crises** or cyclical events like seasonal food insecurity (40). It is a situation when the food supply ~~is~~ **at the** household level remains constant during the year and in the long-term **including** food, income and economic resources and it is important to minimize external risks such as natural **disasters** and climate change and price volatility (41). Meanwhile, food stability is the ability to secure the constance of the other pillars of food security availability, access and utilization at all times without fluctuation due to several factors that may be natural or otherwise (24).

Accordingly, the role of microfinance in ensuring all four pillars of food security availability, access, utilization and stability is very key as all the pillars tend to rely on the households' economic/ financial ability **to** achieve them (42). **This assertion in this study implies** that as this study seeks to find out how VSLA can be used to enhance food security and focusing food stability as an objective, the role of microfinance as stated above in ensuring this is achieved as VSLA is classified under Micro-finance whose role as by the above scholar is to ensure food stability. Studies on the effect of VSLA activities ~~is~~ **on** food appear to suggest that VSLA activities have a significant effect ~~of~~ **on** the

level of food stability in the household of its members.

## **7.5 What link between VSLA and household food security?**

A different investigation was conducted to determine the relationship between VSLA and food security in Sembabule District on the population involved household members who are at the same time members of existing VSL groups in the selected areas and the key informants were the local leaders from Sembabule and SCC-Vi staff (23) where the study population was 1520 using a sample of one hundred twenty (120) respondents who were selected from the study population of about 1500 farmers that are working with SCC-Vi in the two sub-counties (Mijwala and Sembabule town council) plus key informants (10 local leaders and 10 SCC-Vi staff) totalling to 140. It was found that **the** majority of the members who are in VSLA groups have witnessed a reduction in food insecurity challenges among their households. This is **because** when it comes to **sharing** out, many members receive a lot of money at the end of the cycle which is then invested into farming enterprises. More so there is **a** reasonable amount of money that members borrow and pay after a maximum

period of 3 months. This is also used to finance farming enterprises.

A similar study in Bondo District of Kenya and according to records at the District Gender and Social Development Office in Bondo (21), reveals that there were about 248 registered Village Savings and Loans Associations, each with an approximate membership of 30. The target population therefore comprised all the 248 registered VSLAs in Bondo District. The study concluded that credit has enhanced the ability of 78.6% of the respondents to produce more food, while the ability of 21.4% of the respondents had not been enhanced. This has proved that there is a close relationship between VSLA and food security where savings and borrowing improves food production and thereby enhance food security.

These studies both support the theories of Myers (43; 17), which contend that households have got needs and demands and these demands needs some form of financial resources to settle their domestic problems and needs like food security, health and education among others and these resources should be accessed with ease without many procedures, especially to the very most poor. The two theories all have a point of agreement on the

linkage of economic/ financial resources as a requirement for poor households' food security. They however fail to state the level of VSLA intervention at specific pillars of food security where both studies have generalised the general food security intervention all of them focusing on production and farming as the way out for food security, while the gap in this study is seeking to investigate is how food security can be enhanced at the level of availability, access and stability which was not specifically handled in the two studies above.

The different literatures reviewed in this chapter about the relationship between the two variables points to common factors. Several kinds of literature reviewed variable one which is Village Savings and Loans Association suggested that it is a common practice among the common poor especially in rural areas with limited access to formal financial services to come together in an administrative arrangement in a group of usually 15-30 members to save their financial resources and they borrow it with lower interest rate among members to handle their basic needs like food, education and health among others. While literatures reviewed variable two which is household food security suggested that there is still household food insecurity especially when it

comes to the key pillars of food availability, food access and food stability and these problems are generally attributed to the economic inability of households to facilitate the production processes and or the means to acquire food from the market sustainably. It is thought to date that the practice of the VSLA model of financial access could be a solution to the economic capacity of poor households to enable them to reduce household food insecurity through easy and affordable financial access with low-interest rates that could enable the production processes and the acquisition processes.

## 8. CONCLUSION

This study undertook to examine different perspectives regarding the interface between VSLA activities and household food security in Uganda. Evidence from obtained secondary data suggests that VSLA activities, if well implemented can lead to improved household food security in Uganda. It is emphasised that local voluntary associations or formal groups initiated by local governments and/or civil society organisations have a fundamental role to play in enhancing the level of household food security in Uganda.

## 9. RECOMMENDATIONS

From the study, it is encouraged that:

- a) The leadership of Local Governments to focus additional consideration on rallying local communities to join and partake in the activities of VSLA groups to access affordable capitals (in form of agri-inputs) that are aimed to increase their level of production, which can then translate into sustainable household food security in the long run.
- b) Community members work in unison including women, the youths and persons with special abilities towards ensuring successful VSLA group sustainability.

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