Village Saving and Loan Associations 'contribution to agriculture, food security and gender equality
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BACKGROUND
• Sustainable Development Goals (SDGs) might be achieved either by trade-off or by synergy. This paper selected the synergy between three:

1 NO POVERTY
2 Zero hunger
5 Gender equality

• Poverty that goes along hunger and inequality is affecting many Sub-Saharan Africa countries and today institutions and organizations resorted to the Village saving and loan (VSL) approach to fight against poverty. Poverty produces hunger as there is lack of fund to finance agriculture and exacerbates gender inequity as there is no access to resources.

• Village saving and loan (VSL) approach helps to reach people whom the formal structure may forget to include them in the accomplishment of the SDGs and this would delay the accomplishment in 2030 (2).

PURPOSE
There is wide literature on sustainable development as well as on VSLA as financial inclusion sustainable. However, only a few of this literature addresses the impact of the VSLAs especially in the context of the DR Congo, a fragile state and post conflict-related sexual violence. This paper intends to bridge this gap.

The aim of this paper is to assess the impact of village savings and loans associations to finance agriculture, to secure members household food and to reinforce gender equality.

REFERENCES

Acknowledgements to GOAC’s grants received via UK agency: This Is EPIC

MATERIALS AND METHODS

Procedure, Materials and methods
• Creation of 253 Village Saving & Loan groups (VSL) in Kabare, Uvira, Mugogo, Mitabi and Walungu, all rural areas in South-Kivu, Congo democratic republic.
• Randomly selected 1853 respondents from VSL and 120 respondents who did not adhere to any VSL.
• Questionnaire were elaborated to collect primary data.
• Interview were also performed to collect some qualitative data on life quality of improvement
• Both questionnaire and interview were repeated each end of VSL cycle that is 12 months a cycle and this three times of repetition in the three years of research.
• Data were collected and/or analysis using three software that include:
  • SAVIX used to capturing data recording manually in the MIS sheets and gave some quantitative information on research’s participants and the description of socio-economic features of respondents.
  • Logit model used to determine factors associated to respondents’ adhesion to VSL group, and
  • Propensity Score Matching (PSM) used to define the evaluation impact of the fund earn by respondents from VSL groups.

A. Bio-data

<table>
<thead>
<tr>
<th>Variable</th>
<th>Nature</th>
<th>Sign expected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>Qualitative</td>
<td>+</td>
</tr>
<tr>
<td>Age</td>
<td>Quantitative</td>
<td>+</td>
</tr>
<tr>
<td>Sex</td>
<td>Qualitative</td>
<td>+</td>
</tr>
<tr>
<td>Access to loan</td>
<td>Qualitative</td>
<td>+</td>
</tr>
<tr>
<td>Member activity</td>
<td>Quantitative</td>
<td>+</td>
</tr>
<tr>
<td>Household size</td>
<td>Quantitative</td>
<td>+</td>
</tr>
</tbody>
</table>

Logit model:
The adhesion is spontaneous and it has two categories that include:
- Adhesion to VSLA
- No-adhesion to VSLA

The adhesion is associated to socio-economic advantages and it was calculated:

\[ Y_i = X_i \beta + \mu \]

\[ Y_i = \text{adhésion} \] \[ X_i = \text{le socio-économique avantage et} \mu = \text{the error} \]

RESULT AND DISCUSSION

THE ESTIMATED PROPENSITY SCORE (1)

<table>
<thead>
<tr>
<th>TEST ONE</th>
<th>TEST TWO</th>
<th>TEST THREE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DEPENDENT</strong></td>
<td><strong>DEPENDENT</strong></td>
<td><strong>DEPENDENT</strong></td>
</tr>
<tr>
<td>Agriculture</td>
<td>Adhesion to VSLA</td>
<td>Nutrition &amp; food security</td>
</tr>
<tr>
<td>- Farm</td>
<td>- Household gender</td>
<td>- Adhesion to VSLA</td>
</tr>
<tr>
<td>- Livestock</td>
<td>- Age - Access to resource</td>
<td>- Age - Food availability</td>
</tr>
<tr>
<td>- Fishing</td>
<td>- Gender role</td>
<td>- Fishing</td>
</tr>
<tr>
<td><strong>CONTROL</strong></td>
<td><strong>CONTROL</strong></td>
<td><strong>CONTROL</strong></td>
</tr>
<tr>
<td>Age - Activity</td>
<td>Age - Activity</td>
<td>Adhesion to VSLA</td>
</tr>
<tr>
<td>Martial status</td>
<td>Martial status</td>
<td>- Adhesion to VSLA</td>
</tr>
</tbody>
</table>

CONCLUSIONS

• Village Saving and Loan Associations finance agricultural activities and improve the socio-economic life of the individual member and their household through gender equity, agricultural products and food security.

• However, there is need for the implication of all stakeholders: government decision-makers, Non-Government Organization and formal financial institutions to assist saving groups towards the accomplishment of the sustainable development objectives. This will help to widespread the approach and produce more successful results.

• The study used more a synergy approach rather than trade-off between the SDGs. All the participants of this study were pursuing the SDGs 1,2 and 5 as their major aim in adhering to saving groups.

• Further researches are need that address the trade-off approach and synergy of other SDGs.