



COOPERATION AND DEVELOPMENT NETWORK



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Do Village Savings and Loan Associations Improve Household Food Security? Experiences from Mzimba District, Northern Malawi



The purpose of the study was to assess the impact of Village Savings and Loan Associations on household food security. Hence this cross-sectional study on 289 households comprising participant and non-participant was carried out using semi structured questionnaire and Focus Group Discussions.



Insieme, per un mondo possibile.

Yes, findings seem to suggest that VSLAs improve household food security by increasing household income measured by the ownership of productive household assets. In addition, participants consumed more nutritious food as evidenced by the food consumption scores of 39.5 and 36.4 respectively. The two means are significantly different at 5 percent level with p-value of 0.037. This also implies that non-participants were more vulnerable to food insecurity than participants. However, the study revealed that selling of household assets, marriage break ups, prostitution among women and operating as small scattered units as some of the problems the participants of VSLA face in the area.



Therefore, the study recommends that there is a need to form an umbrella body such as a cooperative to link the “unbankable” to formal money lending institutions and intensify capacity building on participants in good nutrition and HIV and AIDS prevention to sustain benefits accruing from VSLA. This will ultimately increase household incomes and improve food security status.

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