EFFECT OF VILLAGE SAVINGS AND LOAN ASSOCIATIONS ON POVERTY REDUCTION IN CHIKUN LOCAL GOVERNMENT AREA OF KADUNA STATE

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Keywords

Poverty Reduction, Social–Inclusion, Village Savings & Loan Association (VSLA) & Logistic Regression

Abstract

Research Problem: *Poverty remains a persistent development challenge in rural Nigeria, particularly in communities where limited access to economic opportunities, basic services, and inclusive governance structures constrains household welfare. This study examines the effect of VSLA on poverty reduction in Chikun LGA of Kaduna state through social-inclusion approach.*

Theory: *The study is anchored on Social Inclusion Theory and the*

Sustainable Livelihoods Framework, emphasizing economic integration, human capital development, and community participation as pathways out of poverty.

Methodology: *The research adopted primary research design, providing insights from Key Informant Interviews (KIIs) involving traditional and community leaders. From a total population of approximately 600,000, a sample size of 400 respondents was selected using appropriate sampling techniques to ensure representativeness, eighty from each of the five (5) wards sampled.Data were analyzed using logistic regression.*

Result: *VSLA has positive effect on the most key indicators of poverty identified by the study.The findings from the logistic regression analysis show that financial inclusion, education, microenterprise participation, and community participation have statistically significant and positive effects on poverty reduction.*

Conclusion: *Based on these findings, the study concludes that participants in VSLA contribute positively to household income, household diet, health, children education, their role in household decision making may be in conformity with the conceptual framework.*

Contribution to Knowledge: *Using social inclusion theory and the sustainable livelihoods frameworkand empirical evidence thatVSLA has positive effect poverty reduction in the study area. This is study also serves as a piece of literature for further study.*

Recommendation: *Therefore, the study recommends expanding grassroots financial inclusion mechanisms through village saving and loan association (VSLA), strengthening rural education and skills development, promoting microenterprise and livelihood diversification among others*

Introduction

Since the introduction of VSLA in 1991 in Niger as a community-managed savings-led approaches to financial services for the poor have a long and successful history, particularly in India where there are over two million self-help groups (SHGs), serving over 30 million members. In recent time, community-managed approaches have proliferated in remote, rural regions in Africa and in particular Nigeria. VSLA has been pioneered by CARE and has been successfully adapted by other agencies including Plan, Oxfam, Catholic Relief Services and Aga Khan Foundation, reaching approximately two million very poor people in 22 countries. Most of the VSLAs are self-managed groups that do not receive any external capital and provide people with a safe place to save their money, access small loans, and obtain emergency insurance. The scheme is characterized by a focus on savings, asset building, and the provision of credit proportionate to the needs and repayment capacities of the borrowers. The groups are low-cost, simple to manage. The particular model in

Chikun, has 25 people per box. However, a community might have 2 to 5 number of boxes at a time, and they have minimum of six and maximum of twelve months for savings and loan duration before the circle ends.

Furthermore, VSLA, approach believes that what poor people require are the means to build their assets through savings rather than increase their risk exposure by taking out loans. Since 2010 (though, the exact start date of VSLA in Nigeria is unclear, but evidence suggest it gained attraction around 2010 with early groups like Albarka VSLA and became more widely implemented in the mid-to-date 2010s) VSL as a financing model has not widely accepted by Nigerian government and not widely publicized like other African countries such as Niger (where it was originated in 1991), Ethiopia and Uganda where VSL is widely accepted (Albarka, 2010).

According to Seidu (2017), matters concerning financial resources are important aspects of peoples' lives. People require money to take care of their various expenses, such as food, school fees, medical bills, and accommodation, among others. However, the availability, accessibility, utilization and stability of money remain the limiting factor among the global rural population despite the growing number of financial services providers. Most of these service providers are mainly concentrated in urban areas. This is partly because of poor networks, low population and transaction size, which financial service providers find costly to deliver in rural areas for possible financial inclusion. The financial services providers prefer dealing with formally recognized entities, thereby making it difficult for those in rural areas to access loans. Consequently, these people resort to loans from informal sources with a very high-interest rates. As a result, the VSLA. While various poverty-alleviation programmes have been implemented in Kaduna State, many have produced uneven results, particularly when interventions fail to address social and institutional barriers that exclude specific groups from benefiting (Akinmulewo et al., 2023). This has generated increasing interest in social inclusion approaches policies and practices that deliberately enhance access, participation, and empowerment of marginalized populations as a pathway to sustainable poverty reduction.

According Sadiq (2024), poverty in Nigeria remains a multidimensional and persistent challenge, particularly in rural communities where structural inequalities, limited economic opportunities, and inadequate access to social services combine to entrench deprivation. In Kaduna State a predominantly agrarian and ethnically diverse State in north-central Nigeria rural poverty is compounded by factors such as low agricultural productivity, limited nonfarm income opportunities, inadequate infrastructure, and uneven program implementation (Idris & Kabiru, 2019; Sadiq, 2024). According to Governor Uba Sani, approximately 75% of rural dwellers in the state remain financially excluded from formal banking services, a condition that reinforces cycles of poverty and economic marginalization (BusinessDay, 2025).

In recent years microfinance institutions have provided access to credit facilities in Nigeria. however, provision of same in rural areas remains a major challenge. Access to these rural areas and low population density have been identified as the major challenge for microfinance institutions to reach the areas and consequently the great majority of people living in these rural areas lack access to any formal financial services.

The importance of credit facilities to micro and small businesses, particularly those in rural

areas, has been argued in the literature. Micro and small-scale in rural economies are characterized by insufficient financial resources to execute their business plans. This makes the ability to smoothen consumption, to access credit and to employ risk coping strategies very important for households living under such circumstances.

The introduction of VSLA, an informal microfinance institute which promotes locally self-managed savings and loan association, recent years in Nigeria it has created access to poorest of the poor people in rural and urban parts of Nigeria. VSLA is a complementary to microfinance institutions. MFLs have a conventional belief that credit is the most important service that they can offer, to enable the poor to invest their way out of poverty.

In view of its importance, there is an increased demand for the formation of VSLA groups in urban, sub-urban and rural settings. This is because the community still perceives VSLA groups as the necessary evil, as they can lend to them without demanding collaterals, unlike formal financial institutions. Hence, this study examines the effect of VSLA on Micro and Small-scale business enterprise performance in Chikun LGA of Kaduna State.

Research Problem

Village Savings and Loan Association (VSLA) is an innovation introduced in recent years to promote savings culture in rural area of Kaduna state,however, many villagers are yet to come to terms on how effective scheme works. Studies have shown that majority of loans access by members of VSLA go to meeting basic needs and mitigating family crises. In view of this, the low financial strength of those beneficiaries exacerbates as it increases their debt unless they have another source of income to pay resulting in loan default, fraud and erosion of group assets.However, group members can raid the house of the loan defaulters and auction their assets to recover the group's loan according to their lay down rules and regulations of the group. The absence of official record-keeping books, executives dictating the loan amount, compulsory loan taking, exploitation of financially illiterate members and high-interest rate with a short payback period weakens the ability of the VSLA groups to operate effectively. These and many other challenges, discourage potential members to join.

Research Objectives

The main aim of this study is to examine the effect of village savings and loan associations on poverty reduction in Chikun LGA of Kaduna State at household and individual level, with focus on the poorest of the poor.

The specific research questions and objectives are as follows to:

i. Examine the effectiveness of VSLAs in helping the poorest of the poor in their effort to get out of poverty as measured by income, health status, children's education and household diet in Chikun LGA of Kaduna State.

ii. Evaluate the extent to which VSLAs impact welfare of poor in rural and semi-urban areas in terms of decision making and participation in community activities in Chikun LGA of Kaduna State.

iii. Examine the effect of good financial management practices of VSLA groups in Chikun LGA of Kaduna State.

Literature Review and Theoretical Framework

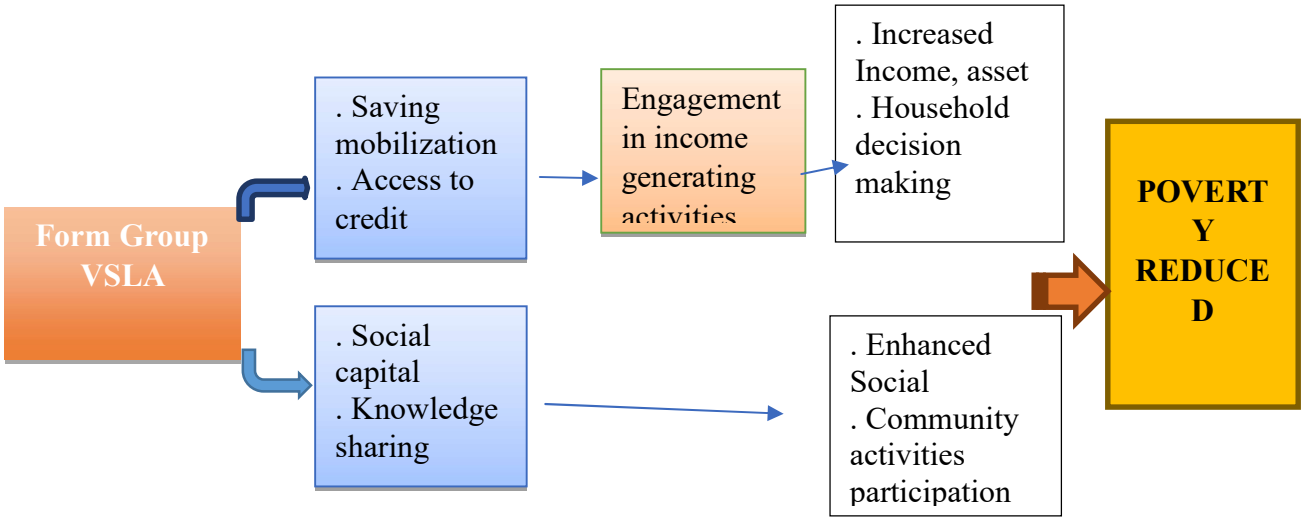
The concept of poverty is outlined in different literature, provide many different interpretations, based on different definitions, different implications on the incidence of poverty and policy analysis have drawn, an operational and comprehensive definition of poverty has long been needed to fight poverty in a more effective way. However, it is fiercely a contested issue and the concept of poverty has been widely defined by several institutions and scholars in many ways. According to Dinbabo (2011) (cited in Nardos, 2018) defined the term poverty in both narrow and broader sense. The term poverty, in a narrow sense, implies a shortage or absence of income to survive, whereas in the broader sense, poverty is seen as a multi-dimensional concept that includes other important aspects of human being including shelter, health, adequate education, access to information, power relations and others. The World Bank (1990) also defines poverty as "the inability to attain a minimum standard of living". Lipton and Ravallion (1995) stated that "poverty exists when one or more persons fall short of a level of economic welfare deemed to constitute a reasonable minimum, either in some absolute sense or by the standards of a specific society".

Conceptual Framework

According to Miles and Huberman (1994) cited in Nardos, 2018, "a conceptual framework explains either graphically or in an narrative form, the main things to be studied – the key factors constructs or variables and the presumed relationships among them". Usually expressed abstractly through word models, a conceptual framework is the conceptual basis for many theories.

The conceptual framework for this study is depicted in the following figure;

Conceptual Framework of the Study



Source: Chebii, 2020

Despite the growing body of empirical evidence linking financial inclusion, education, microenterprise development, and social participation to poverty reduction, several important gaps remain. First, much of the recent literature—particularly reports by the World Bank and related cross-country studies—focuses on national or regional aggregates, often masking localized rural dynamics. There is limited micro-level evidence that simultaneously examines multiple social-inclusion dimensions within specific rural contexts such as Kaduna State. As a result, the interaction and relative strength of these factors in structurally disadvantaged rural communities remain underexplored.

Second, existing Nigerian studies tend to analyze these determinants in isolation. For example, some focus exclusively on financial inclusion, while others emphasize education or microenterprise participation separately. Few empirical studies integrate financial access, human capital, livelihood diversification, sanitation, and community participation within a unified social-inclusion framework using a robust multivariate approach. This fragmentation limits comprehensive understanding of how these factors jointly influence poverty outcomes.

Methodology

The study uses mixed researchmethod. This is the combination of qualitative and quantitative methods. Multi-method designsare generally intended to supplement one information source with another, or 'triangulate' on anissue by using different data sources in order to approach a research problem from different pointsof view. Combining quantitative and qualitative methods has more strength because they willcapitalize on the strengths of each approach and offset their different weaknesses. This could alsoprovide more comprehensive answers to research questions, going beyond the limitations of asingle approach. Since quantitative analysis cannot always reveal the perception of people involved in VSLA, the quantitative analysis of the survey data in the present study will be complemented by qualitative data gathered from focus group discussion with selected VSLA beneficiaries. From the research questions, the effects of VSLA on household income, education, health and household diet

Mixed method studies attempt to bring together methods from different paradigms. In a mixedmethod study conducted a series of semi-structured in-depth interviews and also administeredstructured questionnaire to the general public in a large-scale survey.As a form of scientific inquiry that spans different disciplines, fields and subject matter, qualitativecan be used to understand complex social processes in order to capture essential aspects of aphenomenon from the perspective of study participants and to uncover the impact efficiency,effectiveness, relevance and sustainability of media.

Sample Size

The study uses probability sampling method which is randomsampling. A probability sampling defines as one in which every unit in the population has a chance($0 < x < 1$) of being selected in the sample which can be accurately determined. The sample sizedetermination is derivative from the sample size calculation which expressed as below (Krejcieand Morgan, 1970). The Krejcie and Morgan's sample size calculation is based on $p = 0.05$where the probability of committing type I error is less than 5 %or $p<0.05$. The target populationpeople from 18 above years in Chikun LGA. Of Kaduna State.

The population of Chikun Local Government Area was 550, 000. [National Population Commission of Nigeria (web), and National Bureau of Statistics (2023)]. The five (5) clusters the data were collected were; Kakau, Kujama, Narayi, Sabon Tasha and Nassarawa from this population, using Krejcieand Morgan, 1970formula, a sample size of 400 respondents was determined as adequate for the quantitative survey, ensuring statistical reliability and generalizability of findings within acceptable confidence levels.

Table 1: Summary of the Sample Distribution

Cluster	Kakau	Kujama	Narayi	Sabon Tasha	Nassarawa	Total
Questionnaire	80	80	80	80	80	400

A structured questionnaire was administered to household heads and adult household members. The questionnaire covered socio-economic characteristics, income and livelihood sources, access to social services, participation in community decision-making, exposure to social-inclusion programmes, and perceived poverty outcomes. Close-ended questions were used to facilitate quantitative analysis.

Model Specification

To empirically examine the impact of social-inclusion interventions on poverty reduction, the study adopts a multiple regression model where poverty status serves as the dependent variable, and explanatory variables capture social inclusion indicators such as access to education, financial inclusion, microenterprise participation, and basic services.

The mathematical model can be specified as:

$$\text{Log}\left(\frac{\pi}{1-\pi}\right) = \beta + \beta\Sigma X_i \quad \ldots\ldots\ldots\

μ_i = Error term capturing unobserved factors.

Given that the dependent variable (poverty status) the study used binary model (e.g., poor vs. non-poor): The study will use a Logit regression model.

This model aligns with empirical studies such as Beegle and Christiansen (2019) and World Bank (2022), which demonstrate that financial inclusion, education, and community participation are key determinants of poverty reduction in rural Africa. By quantifying their effects in Chikun LGA, this study provides evidence-based recommendations for targeted rural development interventions.

Furthermore, the study employs binary logistic regression to examine the determinants of household poverty in Chikun LGA. Logistic regression was considered appropriate because the dependent variable—poverty status—was dichotomous, coded as 1 for non-poor households and 0 for poor households. Unlike ordinary least squares (OLS), which assumes a continuous dependent variable and normally distributed errors, logistic regression estimates the probability of an event occurring and ensures that predicted probabilities lie between 0 and 1. The model estimates the log-odds of being non-poor as a linear function of selected social-inclusion variables such as VSLA.

Results and Discussion

This study used Logistic Regression to estimate the impact of social-inclusion interventions on poverty reduction in Chikun LGA and Kaduna state in general.

Table 2: Binary Logistic Regression Estimate

Dependent: Poverty

Variables	B	S.E.	Wald	Df	Sig.	Exp(B)
FinInc	1.218	.541	5.065	1	.024	3.382
Edu	-2.870	.429	44.756	1	.000	.057
VSLA	5.788	.711	66.220	1	.000	326.304
San	-.665	.459	2.102	1	.147	.514
Partic	.980	.227	18.703	1	.000	2.664
Constant	-2.428	1.196	4.119	1	.042	.088
	Nagelkerke R Square ::0.734			Hosmer and Lemeshow Test		
				Chi-square: 223.691	Sig: .000	

a. Variable(s) entered on step 1: FinInc, Edu, MicroEnt, San, Partic.

Source: Author's computation using SPSS, 2026

From the regression result in table 2, the coefficient for financial inclusion is positive and statistically significant (B = 1.218, p = 0.024), indicating that access to formal financial

services significantly reduces the likelihood of being poor. The odds ratio (Exp(B) = 3.382) implies that households with access to bank accounts and related financial services are over three times more likely to be non-poor than households without such access. This finding underscores the critical role of financial inclusion in poverty reduction, as access to savings, credit, and insurance enhances households' capacity to invest in productive activities, manage risks, and smooth consumption. The result aligns with social-inclusion theory, which emphasizes economic integration as a pathway out of poverty, particularly in rural settings where informal financial exclusion is prevalent.

Education exhibits a negative and highly significant coefficient (B = –2.870, p = 0.000), suggesting that higher educational attainment substantially reduces the probability of household poverty. The odds ratio (Exp(B) = 0.057) indicates that educated household heads are far less likely to be poor compared to those without education. This strong inverse relationship highlights education as a powerful form of human capital that enhances employability, productivity, and income diversification. In the context of rural Kaduna State, this result reflects how literacy and basic education improve households' ability to adopt innovations, access information, and effectively participate in social-inclusion programmes. The magnitude of this effect confirms education as one of the most decisive factors in breaking the cycle of rural poverty.

Microenterprise participation (VSLA) shows a very strong positive and statistically significant effect on poverty reduction (B = 5.788, p = 0.000). The odds ratio (Exp(B) = 326.304) indicates that households engaged in microenterprise activities are over three hundred times more likely to be non-poor than those not participating. This exceptionally large effect underscores the central importance of small-scale businesses in improving household welfare. Participation in microenterprises provides alternative income sources, reduces reliance on subsistence activities, and enhances economic resilience. The result strongly supports livelihood-based poverty reduction strategies and confirms that enterprise development is a critical social-inclusion mechanism in rural economies.

Access to basic sanitation facilities has a negative but statistically insignificant effect on poverty status (B = –0.665, p = 0.147). Although the odds ratio (Exp(B) = 0.514) suggests that households with improved sanitation are less likely to be poor, the lack of statistical significance implies that sanitation alone does not directly explain poverty reduction within the model. This finding suggests that while sanitation improves health and quality of life, its poverty-reducing effects may be indirect, operating through improved productivity and reduced healthcare costs rather than immediate income gains. It also indicates that sanitation interventions need to be complemented by income-generating and inclusion-focused strategies to produce measurable poverty outcomes.

Community participation has a positive and highly significant effect on poverty reduction (B = 0.980, p = 0.000). The odds ratio (Exp(B) = 2.664) shows that households involved in cooperatives or community development projects are more than twice as likely to be non-poor compared to non-participants. This result highlights the importance of social capital and collective action in reducing poverty. Participation in community organizations improves access to shared resources, information, credit schemes, and development interventions. The finding strongly supports the

social-inclusion framework, which emphasizes empowerment, voice, and participation through VSLA as essential components of sustainable poverty reduction.

The constant term is negative and statistically significant (B = –2.428, p = 0.042), indicating that in the absence of social-inclusion factors such as financial inclusion, education, enterprise participation, sanitation, and community involvement (VSLA) the baseline likelihood of households being non-poor is very low. This reinforces the argument that poverty reduction in rural Kaduna State is not automatic but requires deliberate inclusion-oriented interventions to improve household welfare.

The model demonstrates strong explanatory power, as indicated by a Nagelkerke R^2 of 0.734, meaning that approximately 73.4% of the variation in poverty status is explained by the included social-inclusion variables. The Hosmer–Lemeshow test is statistically significant ($\chi^2 = 223.691$, p = 0.000), suggesting that the model fits the data well. Collectively, the results confirm that financial inclusion, education, microenterprise participation, and community involvement are the most critical drivers of poverty reduction, while sanitation plays a supportive but indirect role.

The regression results provide strong empirical support for the social-inclusion framework and are broadly consistent with recent findings in the poverty and development literature. The positive and statistically significant effect of financial inclusion confirms that access to formal financial services substantially reduces the likelihood of household poverty. This aligns with recent evidence from the World Bank (2022), which identifies financial access as a key driver of poverty exits in Sub-Saharan Africa through improved savings capacity, credit access, and risk management. Similarly, Adewoyin et al. (2022) show that financial inclusion enhances women's investment capacity and consumption smoothing in Nigeria. The relatively strong magnitude observed in this study suggests that in deeply excluded rural settings such as Kaduna State, even basic financial access may generate disproportionately large welfare gains.

Education emerges as one of the most decisive determinants of poverty reduction, exhibiting a strong inverse and highly significant relationship with poverty status. This finding is consistent with Beegle and Christiaensen (2019), who argue that human capital accumulation remains one of the most reliable pathways out of rural poverty in Africa. It also corroborates Sadiq (2024), who finds that literacy and educational attainment significantly reduce multidimensional poverty in Kaduna State. The magnitude of the effect in this study underscores the transformative role of education in enhancing employability, productivity, and the ability to participate effectively in development initiatives.

Microenterprise participation demonstrates an exceptionally strong positive effect on poverty reduction, reinforcing the importance of livelihood diversification. This result aligns with findings by Esien-Umo et al. (2022), who report that cooperative membership and diversified income sources significantly lower poverty incidence in Kaduna. It is also consistent with broader African evidence summarized by the World Bank (2022), which highlights non-farm enterprises as a critical mechanism for rural income growth. While the magnitude of the odds ratio in this study is larger than typically reported, the direction and significance strongly confirm that small-scale enterprise development constitutes a central pillar of sustainable poverty reduction in rural economies.

In contrast, access to sanitation, although negatively associated with poverty, is not statistically significant, suggesting that its poverty-reducing effects are largely indirect. This finding is comparable to recent multidimensional poverty analyses which show that sanitation primarily improves health outcomes and human capital rather than directly increasing income. Thus, sanitation interventions may be most effective when integrated with income-generating and financial inclusion strategies.

Community participation also exhibits a positive and highly significant effect, indicating that households engaged in cooperatives and development initiatives are more likely to escape poverty. This result supports Social Inclusion Theory, particularly the argument advanced by Silver (2015) that integration into social and institutional structures enhances economic outcomes. It further aligns with evidence from community-driven development studies in Northern Nigeria, where participatory governance and collective action improved rural incomes and welfare outcomes.

Conclusion

This study investigates the effect of VSLAon poverty reduction in Chikun LGA of Kaduna state using a mixed-methods research design. Evidence from quantitative analysis and Key Informant Interviews clearly demonstrates that poverty in the study areas is structural, multidimensional, and deeply linked to social exclusion rather than income deprivation alone. Limited access to education, financial services, sustainable livelihoods, and participatory decision-making continues to reinforce poverty, particularly among vulnerable groups.

The empirical results, especially the logistic regression analysis, confirm that financial inclusion, education, microenterprise participation through VSLA, and community engagement are the most significant drivers of poverty reduction. Households with access to formal financial services, higher educational attainment, and engagement in VSLA were significantly more likely to be non-poor. Community participation further enhanced poverty outcomes by strengthening social capital, cooperation, and access to development opportunities.This implies that those who participate in VSLA contributing positively to household income, household diet, health, children education, their role in household decision making is in conformity with the conceptual framework.

PolicyRecommendations

Based on the study findings, the following policy-relevant recommendations are advanced:

i. Government and development partners should advocate for the introduction of VSLA in suburban and rural area of the state. This will help in strengthening rural financial inclusion to enable households to save, access credit, invest in productive activities, and better manage economic shocks since the scheme is found to be effective in poverty reduction.

ii. Members of VSLA are encouraged to invest the proceed of their savings in other profitable ventures such as agriculture,education and small-scale enterprises.

iii. Government agencies, NGOs, and donor organizations should actively involve community leaders, cooperatives, and grassroots organizations in the design, educate women, youth and elderly on effectiveness of VSLA in poverty

duction. Additionally, membersof VSLA should be accountable, transparent and trust-worthy, this will help new members to build confidence on the scheme.

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