

EFFECT OF PROJECT MODEL CHANGE ON PROJECT PERFORMANCE IN RWANDA: A CASE OF WORLD VISION'S VILLAGE SAVINGS LOAN ASSOCIATIONS PROJECT MODEL IN NYAMATA AREA DEVELOPMENT PROGRAMME.

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ABSTRACT: *This research will focus on the impact of project model change on project performance: a case of Village savings loans and associations in Nyamata Area development programme of World Vision Rwanda. This model of project called VSLAs has been initiated by Care International and World Vision Rwanda (WVR) is applying the model with the purpose of creating self-reliance and auto financing capacities among poor families from Nyamata Area Development programme. VSLAs project members have been able to mobilize their own savings and run income generating activities to satisfy their basic needs without relying on external support and then enjoy the empowerment and sustainability of VSLAs project interventions. The overall purpose is to find out if VSLAs project model is contributing to high project performance in the community of Nyamata Area Development Programme. The objectives of the study are to assess the economic status of the beneficiaries involved in VSLA, to examine family dynamics/social impact for or members of the VSLA, to examine how VSLA has impacted the environment and to analyse how VSLA has alleviated dependency in Nyamata ADP. The target population is 1250 members of the 50 VSLAs groups in Nyamata Area Development Programme. The proposed research design is correlation research which gives an estimate as to the degree of association between the variables. A simple random sampling technique will be used to select members of VSLAs to be interviewed on how they have been positively affected by being VSLAs members. A sample size will be 120 members of VSLA groups determined using Allain Buchard formula. Both primary and secondary data will be used in this research study. The primary data will be collected directly from the respondents by use of questionnaires, interviews and observation. Secondary data on the other hand will be collected by reviewing Nyamata programme reports, and project design documents about VSLAs formation and how it improves project performance in the targeted area. Concerning the research instruments, the researcher will use closed-ended and open-ended questionnaires directed to members of VSLAs. Descriptive analysis will be used to summarize the characteristics of the respondents, the descriptive statistics will involve the use of mean, frequency, percentages and standard deviation on how VSLAs members have been impacted in creating IGAs, green environment, paying school fees, making decision in the family, acquiring new assets and paying health insurance. The results from this research will be presented in form of tables and bar graphs. The researcher hopes that this study will help World Vision Organization to replicate this project model to all other remaining 28 Area Development programme in Rwanda*

KEYWORDS: Village Savings and Loans Associations, Project Performance, Project Model, Economic Empowerment, Handouts, Service Delivery, Savings, Loans.

BACKGROUND OF THE STUDY

Economic empowerment of African communities has been of a great concern to many International NGOs. All over the world all NGOs are seeking to empower communities' through different project models. Some models like Village Savings Loans Associations (VSLAs) model is being used by Care International and World Vision International to empower low income earning households. This is being done so that they may avoid creating dependency among those families and to help them cultivate the culture of saving as they sustain the interventions done by these NGOs so that there may be a positive impact on project performance.

More than three quarters ($\frac{3}{4}$) of the world population constitutes a much less fortunate group herein described as the low income earners. In Rwanda this number is around 44.9% (EICV3, 2011) lives under poverty line and are characterized by malnutrition, illiteracy, disease, squalid surroundings, high infant mortality and low life expectancy as to be beneath any reasonable definition of human decency (Chambers, 1978) he describe the outsider's view of the poor "The low income earners are rarely met: when they are met, they do not speak; when they speak, they are often cautious and differential; and what they say is often either not listened to, or brushed aside, or interpreted in bad light." They always feel that they are not listened to and mostly they decide to keep quiet waiting for their fate since there is nothing they can do.

The low income earners are characterized by physical weakness through lack of food, malnutrition leading to low immune response to infections, inability to pay the cost of schooling; to buy a radio or a bicycle, to travel to look for work, or to live near the village center or a main road; are vulnerable due to lack of assets to pay large expenses or to meet contingencies, and are powerless because wealth goes with status quo: the poor have no voice (Ibid). Currently the issue of poverty is raising a lot of concern worldwide and especially in developing countries. According to (World Bank, 1990), poverty is the inability to attain a minimum standard of living. It considers income and expenditure per capita to be yard sticks of measuring welfare hence determining those who fall under or above the minimum level and classify them as poor and non-poor respectively.

As a result, a large number of Micro Finance initiatives have been established as a worldwide economic empowerment strategy to enable the low income earners, individuals and households; relatively easier access to credit and an avenue to saving services to reduce household poverty, improve human capabilities and to reduce extreme vulnerability among the poor (Guy, 2003). Such people are in most instances unable to access or afford the services of big banks hence the timeliness of the VSLA which is an economic development approach intended to benefit low income earners, poor farmers and the marginalized groups like the women by providing them financial services, such as; savings, credit and of recent insurance schemes (Karim & Osada, 1998).

One of the most outstanding examples for the pro poor micro finance support is the Grameen Bank of Bangladesh. With its collateral free credit services, this bank successfully reached the poor through innovative small groups. Consequently, a recommendable decline in the proportions of the poor has been realized since early 1980s making the Grameen approach a considered model of hope for poverty eradication the world over (Micro Credit Summit, 1997).

Over the last decade, microfinance institutions (MFIs) have found that poor households are interested in a variety of savings services and products. Deposit services allow low-income households to save for large expenses like dowries/bride price or school fees, accumulating funds for future investment such as purchasing a cow, and other similar small scale investment opportunities. Access to savings services can protect low-income households by making them less vulnerable and giving them the opportunity for a positive real returns (Jacqueline , 2000). Most of the low income earning people cannot get loans easily through the formal microfinance institutions to meet their many needs; therefore access to savings can help the low income households to be less vulnerable and giving them opportunities for real return in order to meet their needs. A number of studies have observed that savings-led groups perform better than credit-led ones (Allen, 2006).

Access to micro-finance has the potential to assist the poor in earning income from microenterprises, smooth their income and consumption (Zeller ,1999), help households diversify their income sources (Anand, 2005). According to (Mosley, 2004) microfinance makes a considerable contribution to the reduction of poverty. It helps increase income earning and asset building opportunities which make households less reliant on a single asset type and consequently deal with disasters. Investments made by loans appear to have been extremely productive and to have contributed significant improvements in household output, income and consumption (Ghai ,1984) cited by (Charles , 2012). In Tegucigalpa and Cholteca in Honduras in 2003, effect assessment studies revealed that 60% and 50% of the recipients had their sales and incomes increase respectively one year after receipt of credit for working capital. Agricultural Finance Cooperation Limited in 2008 in India, assessed development effect of microfinance programmes. Clients reported increase in income from 76% of activities.

Even if formal microfinance institutions have been an important tool in the fight against poverty in developing countries, but their impact limited. In Africa it is becoming clear that while many banks and MFIs provide valuable services to the poor, they are most successful in economically dynamic urban areas, where borrowing requirements are high and the costs of reaching clients is low. Most of the people who live in rural areas and in urban slums (and particularly the very poor) receive no services at all. Thus, there is still a very large gap between the needs of the poor for financial services and the ability of banks and MFIs to provide these services. Moreover, the gap cannot be filled by these types of institutions because, in most cases, they will never be able to cover their costs (Care , 2006).

Globally, microfinance has generally focused on providing credit to foster enterprise development. Growing evidence highlights that for poor households, savings is a much higher priority than borrowing, as savings builds assets and can help to address risks as well as planned lifecycle events. As documented in Portfolios of the Poor(Collins et al , 2009),

traditional places where the poor save money are often at risk of theft or temptation, to address these constraints and reach poorer clients, CARE began promoting a new model for ensuring access to financial services through VSLAs. CARE's VSL program is based on the belief that for the extremely poor, particularly women, and the right approach is to begin by building their financial assets and skills through savings, rather than debt. By having access to savings services and small loans, members can smooth irregular income patterns and meet basic household consumption needs rather than taking on significant debt they may be unable to repay. And when they do borrow from the VSLA, loan sizes are generally small and manageable (Lauren, 2011).

In addition, to the gap in service delivery, there is also a gap between the products that MFIs can offer and those that are needed by the poor. Most are unable to offer savings services, because they are not licensed to the deposits. The conventional belief is that credit is the most important service that can offer, because, it provides the means by which the poor can invest their way out of poverty. But this view is increasingly being challenged by practitioners, who observe that many poor people prefer to build their assets through rather than increase the risk exposure by taking loans (Care, 2006).

Consequently, there need to be alternative models that are able to provide the rural poor – and the urban very poor - with savings services as well as insurance and credit that can be delivered cost-effectively. Such a model must provide a secure place to save and the opportunity to borrow in modest amounts. It must also provide convenient access to these services, be easy to understand and transparent in its operations. It should also be inexpensive to set up and, preferably, locally managed.

The Village Savings & Loans Methodology (VSL) has evolved over time and basically builds on Rotating Savings & Credit Associations (ROSCAs) practice that is commonly used all over Africa. This is a savings-based financial service which facilitates the development of unregulated and usually informal groups that exclusively depend on member savings for their loan fund capital, with no external liabilities to a lending institution to increase the total amount. In addition, the methodology provides groups (Village Saving & Credit Associations, VSLA) strategies to insurance funds to meet individual emergence needs (Care, 2006). These project models aim to ensure that outcomes can be sustained beyond the life of the project.

In the last 14 years CARE International has developed and extensively tested such a model. Originally applied in Maradi, Niger, in 1991, the VSLA methodology has now been replicated in 18 countries in Africa, 2 in Asia and 2 in Latin America. About 865,000 people participate in CARE's VSLAs programmes, and the cost per member averages \$20-50: approximately 15% of the cost needed to develop a typical MFI client in Africa. As a result, there is increasing interest in the model among other development agencies. For example, Oxfam USA, CRS in Africa, Plan International, PACT and World Vision are adopting and developing their own versions of the methodology and cooperating with each other on tools and results.

The costs of bringing microfinance services to Africa is often considered prohibitive, because of the abundance of sparsely populated areas, the higher rates of illiteracy and

HIV/AIDS, and a widespread lack of identity papers, all of which serve to increase credit risk and transaction costs. The VSLA project model overcomes many of these obstacles and promises to reach the very poor and rural population better than formal, centralized microfinance institutions. It essentially enables the poor to become their own bankers.

World Vision Rwanda

World Vision Rwanda began working in Rwanda in 1994, providing life giving emergency aid to displaced people, helping them to resettle, as well as initiating and supporting efforts to care for thousands of children who had lost their parents. In 2000 , World Vision started model area development programmes(ADPs) that work with communities to find long term solutions to poverty through community led integrated programmes including Education , Health and Nutrition , Peace Building , Water and Sanitation and Hygiene , Livelihoods and Food security , Disaster Response and Child Protection.

World Vision operates in 29 districts of Rwanda out of 30 districts. Since 1994 WVR was focusing on relief aid/ service delivery project model because of what Rwanda has passed through. This project model is whereby you purchase goods and distribute to the community people and they use those things for a short period of time which makes them continue to depend on the organization for survival. Apart from this model WVR also used to connect the community to Vision Finance Company to get loans on collateral which these beneficiaries thought it was a continuation of WVR's relief work thus couldn't pay their loans well. According to Nyamata ADP annual report of 2011 after WVR operating in that area for 11 years, families of the registered children still depended on the project to provide almost all the basic needs which made the project impact spread thinly across all sectors, diluting the impact thus lowering the project performance. This made WVR think of starting a pilot project of VSLA project model in this ADP to see if the project performance can improve since this ADP is one of the oldest offices in WVR.

The evaluation report of Nyamata ADP in 2011 revealed that among the 8000 households supported by WVR only 3% belonged to the saving credit scheme and credit cooperatives, 4% house hold had a monthly income of 30\$, 60 % of youth reported that they go to sleep at night hungry because there is no food, 10% of the households own at least a domestic animal. 11% adults in the household earning a regular income to meet the needs of the family therefore according to (World Vision report, 2012) the project model was developed to address the root causes of lack of capital, inability to save, exclusion from existing financial services or dependence on WV for the purchase of business and agricultural inputs, identified within communities.

VSLAs are an alternative, informal mechanism for savings and borrowing that do not require external capital or ongoing financial or administrative support from a founding organization (Conner , 2012).World Vision is moving from sensitizing the community to take loans from Vision Fund an MIF under World Vision Rwanda and service delivery project model which is more like relief services to using VSLAs economic empowerment project model. Among 29 Area development programmes of WVR, VSLA Project model has been introduced in Nyamata Area Development programme in Bugesera district as a pilot since 2012. As saving the VSLAs members are running their income generating activities without relying on

external capital, there is therefore reason to assess the impact of World Vision Rwanda's project model change on project performance. This study will specifically do an empirical investigation on this factor.

Statement of the problem

According to (Cresswell, 2003), "a research problem is the question that exists that leads to a need for the study because no answers were found within the literature reviewed, in theory, or in practice"

Despite the huge budgets spent in community development projects, desired impact on project performance is not clear. International, government and non-governmental agencies realized more and more that the main reason of many unsuccessful development projects was (and still is) the lack of using sustainable project models in implementation of projects(FAO,2011).

(World Vision , 2010) revealed that the vulnerable families of the registered children have little or no shelter , inadequate food supply, their health is poor, they are unemployed and a few of their children drop out of school due to lack of school fees or other basic needs despite of World Vision having been in Rwanda for 20 years. The performance in all the projects implemented has been low compared to the budget spent every year.

The sustainable community development has been a crucial concern of government and NGOs by putting a lot of effort in empowering rural communities so that they can be self-reliant and able to replicate the project impact.

However, the social economic impact of the community is still questionable and hence raising questions of why VSLA project model was introduced. For World Vision project performance is measured according to the people who are empowered by the project.

World Vision has used different interventions to empower the communities among them linking the communities to Vision Finance Company to provide micro credits and saving services to enable the low income households to carry out the income generating activities and improve the living standards but providing financial services in remote areas remains a major challenge because of poor infrastructure (World Vision ,2012) thus most of the remote areas have no access to any formal financial services.

Under service delivery/relief project model the people of Rwanda has accustomed to WVR handouts and they often misinterpreted the loans from Vision Funds as simply a continuation of WV programme.In response WVR restructured the programme eventually adopting the VSLA economic empowerment project model which was piloted in Nyamata ADP.

It is from this background the researcher will find out if VSLAs project model are really contributing to the positive effect on project performance, especially the empowerment of the most of the poor families located in rural areas like Nyamata ADP.

Objectives of the Study

General Objective

The study aims at assessing the effects of project model change on project performance.

Specific Objectives

- i. To assess the economic status of the beneficiaries involves in VSLA
- ii. To examine family cohesion for members of the VSLA
- iii. To examine the effects of VSLA project model on the environment

Research Questions

- i. How was the economic status of the direct beneficiaries before joining VSLA compared to the status after joining VSLAs?
- ii. What is the contribution of VSLAs on family Cohesion?
- iii. What is the environmental status of the community after joining VSLA?

RESEARCH Methodology

Research Design

The study used both qualitative and quantitative approach because it required both an in depth, intensive approach that seeks an understanding of the effect of project model change on project performance based on statistical descriptions. The ultimate aim of this study will be to examine the effects of project model change on economic empowerment as a measure of project performance. I will seek to deliver answers to my research questions in the light of VSLA project model. To assess the effect of Villages Savings Loans and Associations on project performance and improving living standards on its members. Literature was reviewed from scientific books, journal articles, project baseline, annual reports, World Vision publications, project design documents and project field reports

Target population

The population of this study will comprise of 1250 VSLAs members and as the study will use secondary data, the data that will be used as sample will constitute the savings mobilized and loans provided by VSLAs from the period of September 2012 to September 2014. The table below gives the total number of VSLAs members disaggregated by gender in which the sample size will be selected from them.

Sampling.

The population researched upon was quite small (1250 respondents); hence scientific sampling was implied to each member of the population since the number of population was attainable for sampling. To justify the point, the use of Allain Buchard Formula was utilized.

Sampling Procedure

The study adopted simple random sampling to get the sample for quantitative data and Purposive sampling was adopted in the case of getting the qualitative data.

Data collection

Both primary and secondary data will be used in this research study. The primary data will be collected directly from the respondents by use of questionnaires, interviews and observation. Secondary data on the other hand will be collected by reviewing Nyamataprogramme reports, and project design documents about VSLAs formation and how it is bring community economic empowerment in the targeted area. Concerning the research instruments, the researcher will utilize closed-ended and open-ended questionnaires directed to members of VLSAs. The questionnaire will assess the effect of VSLAs on project performance as a measure of community economic empowerment by targeting VLSAs members.

Data analysis.

Descriptive analysis will be used to summarize the characteristics of the respondents; the descriptive statistics will involve the use of frequency and percentages on how VSLAs members have been effective on them in creating IGAs, acquiring assets, decision making, social interaction, paying school fees and paying health insurance. The questionnaire items will be coded according to each variable of the study to ensure that the margin of error is minimized and to ensure accuracy during the analysis. (Neumann, 2000) state that coding is the process of organizing the material into 'chunks' before bringing meaning to those 'chunks'. It involves organizing text data into categories and labeling those categories with a term, a term often based in the actual language of the participant called an in vivo term. The analysis will be done with the help of statistical Package for Social Science (SPSS) program and charts, and graphs by the use of MS Excel.

The results from this research will be presented in form of tables and bar graphs to make them easy understandable by readers.

RESULTS AND INTERPRETATION

The interpretation, discussion and assessment of the data were carried out in relation to the objectives of the study and in comparison with the cited literature review.

Major findings of the study are summarized in the following subsections organized according to the objectives of the study.

To assess the economic status of the beneficiaries involves in VSLA

The findings revealed that the economic status of the beneficiaries improved, and this can be observed through different variables like the increase in income which shows that respondents after joining VLSAs manage to buy assets, paying schools, paying basic needs, etc.

Table 1: Proportion of saving before and after joining VLSA Group

Were you saving before joining VSLA group?					
		Frequency	Before	After	Cumulative Percent
Valid	Yes	35	29.2	85.4	29.16667
	No	85	70.8	14.6	100
	Total	120	100	100	

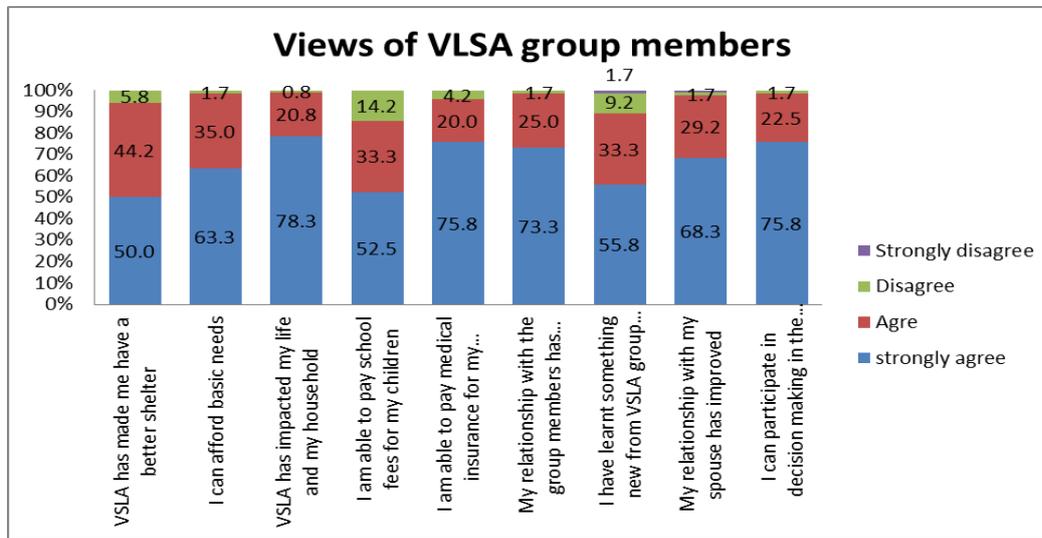
Source: Primary Data

Table 1 describe that respondent after joining VLSA increased from 29.2% to 85.4 and this is a very good indicator of income increase as the whole income is not used for consumption but keep a proportion of income to be saved.

Table 2 : Frequency and Percentage of Distribution of current amount saved

If yes, how, much were you able to save?					
	Amount	Frequency	Percent	%	Cumulative Percent
Valid	Below 5000 Rwf	3	2.5	8.6	8.571429
	6000-10000 Rwf	8	6.666667	22.9	31.42857
	10000-15000Rwf	15	12.5	42.9	74.28571
	15000-50000Rwf	7	5.833333	20.0	94.28571
	50000 Rwf and above	2	1.666667	5.7	100
	Total	35	29.16667	100	
Missing	System	85	70.83333		
Total		120	100		

Table 2 indicates that almost 70% of the respondent save an amount that is greater than Rwf 15,000 and indicate that from their savings they started income generating activities and improved their life. Graph 8 describe more the use of loan and it is observed that 54% of the respondent started an income generating activities, 41% of them bought household assets, more that 41% manage to pay for school fees and more that 20% used this loan to pay for medical insurance. There is sufficient evidence from the above figures to confirm that economic status of VLSAs group members improved positively considering the way that they manage to cope with unlimited number of needs with their income.

Graph 1: Percentage Distribution on the views of the contribution of VLSA on the living standards of group members

Furthermore from the computed primary data in Graph 1 it is more clear from views of respondent on the improvement of socio economic status, for example more than 95% agree to the fact that VLSAs provided them a better shelter and they are able to pay for basic needs compared to 43.8 in the baseline study which shows the high project performance.

To assess family cohesion among members of VLSA.

The researcher was able to find out that the VLSAs activities contribute significantly on the group member's cohesion and yet to the family cohesion; as it can be observed; VLSAs group members are for both sexes (43.3% male to 56.7% Female) and act as one family.

They all contribute and can play different roles in the group. Working together for better performance in the group is one of the indicators of social cohesion and the improvements of relationship among members of the group. Graph 1 indicate among the respondents 98% agree on the fact that their relationship with group members improved as one can trust another event onto business, more than 95% also confirmed positive changes in the relationship between their spouse, each of them is looking after the family and generating income for the family (husband and wife) therefore family cohesion improved according to these views of respondent.

Lastly, graph 1 above reveals that 98% of the respondents agree that they can take decision in the household and this percentage is shared both for males and females. the relationship between VSLAs members have been improved while their learning from each other and from graph 1 respondents agree to learn from VSLAs that include skills in loan management, gained confident to use loans and to speak in public, knowing to use modern agriculture techniques, and a culture of saving to promote and create income generating activities.

To examine the effects of VLSAs on the environment.

To examine the effectiveness of VLSAs group members on the environment, the researcher asked questions on the use of any method to protect environment and about the effect of VLSAs on the conservation of environment. Graph 10 represents the action taken in conservation of environment where generally 80% of the respondents confirmed to have taken one or the other method of environment protection. Around 75 % of VLSAs group member manage to plant trees where almost 90% planted grasses to reduce soil erosion. In addition to this to care about soil and protect environment 77.5% are growing animals to find out manures used to increase harvest and protect environment as this manure is out of industrialized chemical substances.

Table 3 Action taken to protect environment

Have you managed to plant a tree after joining VSLA?		Frequency		Percent
Valid	Yes	85		70.83333
	No	35		29.16667
	Total	120		100
Do you own a domestic animal?		Frequency	Percent	Valid Percent
Valid	Yes	93	77.5	77.5
	No	27	22.5	22.5
	Total	120	100	100
Has soil erosion reduced from your community since you joined VSLA?		Frequency	Percent	Valid Percent
Valid	Yes	105	87.5	87.5
	No	15	12.5	12.5
	Total	120	100	100

Furthermore, the findings reveals positive changes on environment due to VLSAs where 57.9% confirmed that their soil became intact after joining VLSAs and 43.0% of then confirmed to have green environment, where as 37.4% confirmed to have more harvest due to the project model on his task of environment protection.

CONCLUSION AND RECOMMENDATIONS**Conclusion**

From the results of the study , the findings suggest that VSLA has affected positively the project performance in Nyamata Area Development Programme in that they it has influenced

positively the economic status of the community by increasing their income and helping them to become self-sufficient in many things, it has also affected positively the environment and resulted to family cohesion which was not seen before the VSLA project model was introduced. Therefore if properly implemented the economic level will increase thus decreasing dependency in the programme area and the community will be more empowered.

Recommendation

The following recommendations are made considering the ADP's developmental needs and the need to optimize benefit from VLSAs.

- There is a need of continue supporting VLSAs group member in their group management because It is gives them the starting capital but if the management is not followed up, this may end in failure because they lack management skills. From the response, the finding reveals that 4.3% have not yet observed any effect of the project. This may be due to the fact that this people are still new in the project or do not know how to benefit from a given project or do not know how to express their views.
- Coaching activities towards already existing VSLAs members as these savings groups are young in this community. There is need of technical support in term of capacity building so that they can have strong capacity at individual and groups levels of their financial record and be proactive of developing big income generating activities that reflecting local context and available opportunities
- Some of the objectives of the project are not viewed with one vision by its beneficiaries; The proportion (11%) of those who has learnt something new from VLSA is significant enough to recommend that innovation among VLSAs is crucial to attract more members and yet to remain as bringing the light on its beneficiaries.
- Since most of them are mobilized on the environment conservation and the percentage of people that performed any method of environmental protection is not 100%, more emphasis should be put in providing seeds of trees that may be mixed with other crops to care about the environmental changes and its impacts.
- Government should also support this kind of project as they contribute to development of the nation if people are contributing to improve the socio-economic status. Its support should not be limited in providing necessary skills to create such group but also providing funds to lend members of the group so that they could increase their capital and have much benefit.
- Local leaders as they usually do, they should maintain a secured working environment that will permit beneficiaries to work in sustainable environment. They should also visit them, encourage them and request them to work more and remain in their union to become cooperatives in the coming years.
- As members of the group are giving and receiving money through loans, they should be the existence of regulations and laws to provide a safe working environment. WVR

should again help these VLSAs to search for legal status and permit them to work with Banks and other organization will help these VLSAs to be developed.

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