EXTENT OF DEPTH OF OUTREACH AMONG SAVING AND CREDITS CO-OPERATIVES SOCIETIES IN MWANZA AND TABORA RURAL AREAS, TANZANIA

Richard Ibrahim Msuya
Department of Co-operative Development and Management,
Moshi Co-operative University, Tanzania
Email: richard.msuya2@mocu.ac.tz or halleluyarichard@gmail.com

ABSTRACT

Savings and Credit Co-operative Societies (SACCOS) are recognised as most suited organisations to address all dimensions of poverty. Despite this recognition, the empirical findings on extent of depth of outreach (reaching the Lowest Economic Group of Poor (LEGP)) in SACCOS remain inconclusive. This study was conducted with the aim of contributing to the on-going debate. The study employed the cross-sectional survey design. Six SACCOS were purposively selected in Mwanza and Tabora rural districts. A total of 500 respondents of whom 200 were members of SACCOS and 3 were non-members were randomly selected. The structured questionnaire and key informant interview guide were employed to collect quantitative and qualitative data respectively. Microfinance Poverty Assessment Tool (MPAT) and descriptive statistics were used to analyse data. The study found that SACCOS had low depth of outreach in the study area because non-members were less informed on SACCOS' operation and that they had deficient prerequisite funds for joining SACCOS among other reasons. The study recommends that SACCOS' leaders in the study area should see the possibility of expanding depth of outreach through reaching more LEGP by effecting awareness programmes particularly to the LEGP. This can be done through dissemination of SACCOS education in village festivals meetings, and farmers days and exhibitions among others.

Key words: Depth of Outreach, SACCOS, Mwanza Rural, Tabora Rural
Paper type: Research paper
Type of Review: Peer Review

1. INTRODUCTION

Poverty reduction through provision of microfinance services to the Lowest Economic Group of Poor (LEGP) has received a global concern since the late 1990's. For instance, the Global Microcredit Summit of 1997 and 2006 argued to streamline microfinance activities to the LEGP families in developing countries where about 90% of the population is excluded from access to financial services (Bk, 2006). In this study the LEGP are those people who have the lowest economic status including lowest saving ability, thus can afford small loans from Microfinance Institutions (MFIs). Provision of MFI's financial services to LEGP is the so-called the "depth of outreach".

SACCOS are among of MFIs which are recognised as most suited organisations to address poverty through provision of financial services to poor people. The uniqueness of SACCOS in contrast to other financial institutions is that they operate in rural areas of developing countries where majority of people are LEGP (ILO, 2015; Salapki, 2015). Despite recognised efforts done by SACCOS in poverty reduction particularly in rural settings, the question on the extent to which the LEGP are reached by

SACCOS leave discussion among scholars of microfinance (Salapki, 2015; Bk, 2006; SEEP, 2006; Swope, 2005; Hulme *et al*, 1999; Navajas *et al.*, 1998).

Some analysts argued that SACCOS reach limited number of the LEGP due to high risks associated with information asymmetry when dealing with the LEGP. They further argued that dealing with the LEGP involves high transaction costs which jeopardise financial sustainability of the MFIs like SACCOS. The other reason given by the same analysts is that the LEGP tend to socially exclude themselves from microfinance with belief that they are not suited for services offered (Simanowitz and Walter 2002; Wright, 2000; and Garson, 1997 cited in Swope, 2005).

On the other hand, other analysts with opposing views pointed that SACCOS can reach significant number of the LEGP because reaching the LEGP is a global priority and that access to finance is considered a human right to combat economic exclusion. This can be done if SACCOS design useful and appropriate products and services to suit their needs and that financial sustainability is not always the case when dealing with the LEGP (Quayes, 2012; Bk, 2006; SEEP, 2006; Swope, 2005; Simanowitz, 2000).

Several empirical studies were conducted in response to the debate in literature, and the findings had mixed results in SACCOS. For instance, Awusabo-Asare *et al.* (2009) found that SACCOS reached only the moderate and high economic group of poor in Ghana while Zeller and Johannsen (2008) conclude that SACCOS have achieved the significant highest depth of outreach in Peru. This indicates that microfinance analysists and empirical results showed inconclusive views on the depth of outreach of SACCOS. This signalled the call for further investigation on subject matter.

SACCOS' studies on depth of outreach are scanty in Tanzania. Most of them focused on contribution of SACCOS on members economic gains (Churk, 2015; Kihwele and Gwahula, 2015; Kwai and Urassa, 2015; Goey, 2012) and financial sustainability (Malamsha and Aletaulwa, 2014). This study was carried out to fill the intrinsic empirical gap and contribute on the ongoing debate on depth of outreach of SACCOS by assessing the depth of outreach in rural areas of Mwanza and Tabora regions.

It was imperative to conduct such a study because SACCOS are dominant semi-formal MFIs operating in rural areas of Tanzania where over 80% of poor and extremely poor people are found (URT, 2018; World Bank, 2015; Maghimbi, 2010). Also, government of Tanzania views SACCOS as important contributor in financial inclusion and poverty reduction especially among rural population (URT, 2017). Third, there is a global concern on reaching the LEGP through microfinance services (Bk, 2006). Therefore, this study was vital to ascertain the extent to which SACCOS' services have reached the LEGP who mostly need and deserve financial services. The study was guided by the research questions: (i) to what extent do SACCOS reach the LEGP? and (ii) what are the reasons that drive SACCOS to reach such extent of the depth of outreach.

2. THEORETICAL REVIEW

The study was guided by the Microfinance Contingency Approach **(**MCA). The MCA was raised as a hybrid approach between two rival views: Poverty Lending Approach (PLA) and Financial System Approach (FSA). The advocates of MCA point out that neither PLA nor FSA can be implemented separately. Microfinance can work better if it combines the element of poverty reduction and sustainability (Mago, 2014; Robinson, 2001; Gulli, 1998). For instance, Robinson (2001) asserted that the elements of poverty and sustainability which are embedded in contingency approach are yin and yang of microfinance; meaning that the two sides are complementary to each other, and none can work without the other. He further noted that, poverty reduction is the main objective of microfinance, but institutional sustainability is the means to achieve it. In other word, MCA focus on

reaching the poor through institutional self-efficiency. It further analyses *how*, *to what degree* and *under which condition* microfinance can contribute to poverty reduction through reaching the LEGP (Gulli, 1998). This study used MCA to explore the extent (the degree) to which SACCOS reached the LEGP.

3. METHODOLOGY

The rural areas of Mwanza and Tabora regions were purposely selected to carry out this study because they had highest number residents who access financial services from SACCOS in Tanzania (URT, 2012a, 2012b). For this reason, it was expected to obtain rich data on SACCOS' depth of outreach. Sengerema and Magu districts in Mwanza region were purposely selected because they had the highest per cents of 35.51% and 32.05% respectively of SACCOS in rural areas compared to other districts. In Tabora region, Nzega and Igunga districts were selected based on the same criteria as the two districts had highest per cent (33.53% and 31.23%) SACCOS respectively relative to other districts (URT, 2017a, 2017b).

The study employed the cross-sectional survey of SACCOS' members and non-members to determine the extent to which SACCOS reached the LEGP. This was achieved after the determined poverty levels between members and non-members of SACCOS. Since poverty is a multi-dimensional concept, then measuring it involved selection of powerful poverty indicators which could reflect poverty levels among households using poverty index. SACCOS' non-members were used as control group to determine poverty cut-off scores for three poverty terciles: the LEGP, the Middle Economic Group of Poor (MEGP) and the Highest Economic Group of Poor (HEGP).

The purposive sampling technique was used to select regions, districts and SACCOS. In each district, SACCOS with the highest number of members were selected. In Igunga and Nzega districts, Chasigo and UVUMNYA SACCOS were selected respectively. However, in Magu district both Upendo and Victoria SACCOS were selected because they had almost equal numbers of members. The criterion used in Magu district was also employed to select Nyaluhwa and Uzinza SACCOS in Sengerema district. For that matter, six SACCOS were selected in four districts.

On other hand, simple random sampling technique was used to select both members and non-members in the study area. Members were selected randomly from the register books in each SACCOS while non-members were selected randomly from the list of villagers. Lottery method was used to execute simple random selection for both member and non-members.

The study used a sample size of 500 respondents of which a 2-to-3 ratio of members to non-members was observed. The sample size was a recommendation from previous studies (Habte, 2016; Henry *et al.*, 2003). Five hundred (500) respondents were interviewed including 200 members and 300 non-members from six SACCOS in four districts. Members were proportionally selected based on number of registered members from each SACCOS while non-members in each SACCOS were obtained based on 2-to-3 ratio relationship of members to non-members. The large sampling size of non-members captured larger variances among non-members with respect to various poverty indicators among members (Henry *et al.*, 2003).

The study used survey structured questionnaire and Key Informants Interviews (KIIs) guide to collect primary data. A single structured questionnaire was designed to collect information from both members and non-members on poverty levels. KIIs guide was used to collect qualitative data from 12 key informants of whom six were village executive officers (VEO) and six were SACCOS' managers.

Before actual data collection, research instruments were calibrated by conducting a pilot survey to 30 respondents (10 members and 20 non-members based on 2-to-3 ratio of two groups) to evaluate consistency, reliability and clarity of the instruments. Some efforts were also done to test internal

consistency of items using statistical measure. Cronbanch's alpha coefficient was used for that case and the results indicated a good internal consistency alpha of 0.914 which is above acceptable standard of 0.7 (George and Mallery, 2003 cited in Gliem and Gliem, 2003). General information obtained from pilot test and Cronbanch's alpha coefficient indicated that instruments were of good fit to collect intended data. Indicators involved to construct poverty index were selected to capture common characteristics of poverty. Four types of indicators were involved including human resource, dwelling, food security and vulnerability, and household assets.

Table 1: Indicators selected to measure household poverty

Human Resource Indicators.	Dwelling Indicators	Food Security and Vulnerability indicators	Assets indicators
Average age of adult household members	Ownership status	Number of meals in the last seven days.	Ownership and value of land owned
Average number of years of schooling of adult household members	Number of rooms per person	Number of days in the last seven days when meat was served	Ownership and value of livestock in TZS
Dependency ratio of children to adults	Type of roofing material	Number of days in the last seven days when fish was served	Ownership and value of transport related assets in TZS
Dependency ratio of unemployed to employed	Type of exterior walls	Number of days in the last seven days when wheat products was served	Ownership and value of appliances and electronics in TZS
Per capita annual clothing and footwear expenditure in TZS	Type of flooring	Number of months of stock of maize in a year	Ownership and value of agricultural implements in TZS
	Quality of drinking water	Number of months of stock of rice in a year	
	Quality of cooking fuels		
	Quality of source of lighting		
	Quality of latrine		

These indicators as indicated in Table 1 were adopted from Microfinance Poverty Assessment Tool (MPAT) developed by Consultative Group to Assist the Poor (CGAP) (Henry *et al.*, 2003). The other studies which adopted CGAP's indicators including Ghalib (2013) in Pakistan and Adjei and Arun (2009) in Ghana among others. Selection criteria for these group of indicators include: nationally valid; which means can be used in different context, not too sensitive (can be asked openly), practical (can be observed as well asked), high quality (sensitive to discriminate poverty levels), reliable (low risk of falsification), simple (simple to answer), time efficient (can be answered rapidly) and universal (can be used in different countries) (Henry *et al.*, 2003).

Data analysis was carried out using descriptive statistics and MPAT developed by CGAP in 2003. Descriptive statistics were obtained through multiple responses. On the other hand, MPAT was used to analyse the poverty levels between members and non-members of SACCOS. MPAT is global acceptable method of analysing depth of outreach using poverty indicators. The strength of MPAT is

that it uses multiple poverty indicators (to reflect multiple dimension nature of poverty) to construct poverty index using Principal Component Analysis (PCA). IMPAT was preferred because it measures poverty levels using multiple indicators contrary to other proxies such as average value of loans which emphasis on monetary aspect of poverty alone (Maciel *et al.*, 2008).

Construction of poverty index using PCA involved a computation of a series of weights from each indicator toward contribution of overall poverty component (Henry *et al.*, 2003). Indicators were entered in Statistical Package for Social Sciences (SPSS) software to compute poverty index. After several scrutinisation of indicators, three components were finally formed of which the first principle had proportion of variance of 24.04% with largest Eigenvalue of 2.64.

Afterward, the final version of first principle was saved into SPSS which enabled the PCA to compute a series of weights from each indicator. The weights were used to formulate poverty scores or poverty index of each household. Poverty scores ranged from -1.90093 to +3.91617 as indicated by figure 1. Once the poverty scores were generated for each household, non-members (control group) were sorted in ascending order according to their poverty scores. Then, their poverty index was divided into three levels: "lowest" (LEGP) followed by "middle" (MEGP) and "highest" (HEGP). The primary role of non-members was to define limit or cut-off poverty scores for each tercile. Then, members were categorised in the same groups based on their poverty scores. The poverty index cut-off scores for the LEGP was < +0.0013, the MEGP ranged from ≥ + 0.0013 to + 0.94879 while the HEGP was > + 0.94879. The poverty cut-off scores were defined based on the argument from Henry *et al.* (2003) that poverty scores below 0 can represent the LEGP and those ranges between 0 and 1 can represent the MEGP while those 1 and above can be used to represent the HEGP.

4. FINDINGS AND DISCUSSION
4.1 Extent of SACCOS' depth of outreach
The main focus of the study was to investigate the extent to which SACCOS reached the LEGP in rural areas.

Table 2: SACCOS' depth of outreach

Relative poverty terciles	Poverty index cut-off points	Non-members (n=300)		Members (n=200)	
		Number	%	Number	%
HEGP	> 0.94879	9	3	74	37
MEGP	≥ 0.0013 to 0.94879	44	15	82	41
LEGP	< 0.0013	247	82	44	22
Total		300	100	200	100

Table 2 indicates that 82% of non-members of SACCOS fell under the LEGP category compared to 22% of members who were categorised in the same group. On the other hand, only 3% of non-members fell under the HEGP relative to 37% of members. This implies that most non-members (82%) were the lowest economic group of poor while most members (41%) were moderate economic group of poor.

Table 2 also indicates that SACCOS reached only 22% of the LEGP while general population (non-members) had 82% of the LEGP. Although there is no consensus on the extent or bench mark of depth of outreach, however, the study by Henry *et al.* (2003) indicated that MFIs should reach at least 33.3% of the LEGP in a society. Based on bench mark proposed by Henry *et al.* (2003), the findings of this study imply that SACCOS in rural areas of Mwanza and Tabora reached low proportion of the LEGP which also suggests that SACCOS had low depth of outreach. The study's findings are almost similar to the one conducted by Ghalib (2013) in Pakistan who found that the depth of MFIs' outreach was

22.5%. However, other studies like Adjei and Arun (2009) and Awusabo-Asare *et al*. (2009) found lower depth of outreach of 15% and 21% respectively relative to the findings of this study. On the other hand Zeller and Johannsen (2008) found that SACCOS in Peru had depth of outreach of 30% which is higher compared to the one found by this study. This suggests that, there is a slight difference of extent of depth outreach among MFIs and SACCOS in particular across different localities. The important message drawn from the findings of this study is that SACCOS' model attract to large extent the moderate and highest economic groups in the study area. This might be attributed to the fact that SACCOS model require members to contribute savings, shares, entry fees and other contributions. In other words, SACCOS model is the "give first model before receive". This type of the model might be difficult to fit the lowest economic group in the rural areas who in most cases expect to receive first before they give. Does this argument suggest that SACCOS is for moderate and highest economic groups alone? Definitely not. Having 22% of the LEGP in SACCOS is strong evidence that this type of the group can also be served by SACCOS. Why then SACCOS reached small per cent (22%) of the LEGP is an important question which this study attempted to answer in sub-section 4.2

4.2   Perceived Reasons for Low Depth of Outreach in SACCOS
The study went further to investigate reasons that hindered SACCOS to reach large proportion of the LEGP. Table 3 indicated reasons for low depth of outreach as captured from non-members using multiple responses.

Table 3: Perceived reasons for low depth of outreach (n=300)

Perceived reasons	No of Responses	Percentages of cases
Lack of awareness	271	90
Lack of prerequisites fund like savings and other contributions	30	10
Inappropriate products and services	9	3
Having alternative sources of finance like VICOBA, money lenders, etc	9	3
Fear of being liquidated in case of loan default	7	2.3
Total responses and percentages	**326**	**108.3**

Table 3 indicates that lack of awareness on operation of SACCOS was the major reason (90%) for exclusion of non-members in SACCOS' services. The results imply that majority of non-members of SACCOS lack understanding on the basic operations and benefits could be accrued out of joining SACCOS. The lack of awareness might be contributed partially by poor mobilisation campaign done by SACCOS' leaders. This was confirmed by one male key informant who reported that:

> *"Many people do not understand what SACCOS is all about. If we would get someone to educate my village members on benefits of these institutions, I think SACCOS members would have increased in numbers" (Interview in the study area, April 2018).*

The above qualitative information indicates that some people including LEGP were not reached by SACCOS due to lack of awareness on SACCOS operation in their areas.

4.3   Theoretical Results on MCA
The study drew theoretical implication (based on MCA theory) that SACCOS reached less proportion (degree) of the lowest economic group in the study area. This implies that SACCOS model follow financial system approach rather than poverty lending approach.

5.   CONCLUSION AND RECOMMENDATIONS
It is also concluded that SACCOS in the study area reached small proportion (22%) of the LEGP. This implies that the model of SACCOS does not fit the LEGP to large extent. The SACCOS' model has some prerequisites for someone to qualify to gain the membership status. This includes paying

mandatory savings, shares and other contributions. These conditions might hinder the LEGP whose ability to save is very little. However, having 22% of the LEGP in SACCOS suggesting that SACCOS' model is not totally unfit for the LEGP. Thus, there is a possibility of accommodating the LEGP in SACCOS to a large extent if SACCOS improves the awareness programme among non-members. Also, the depth of outreach might increase if SACCOS design appropriate products and services which reflect the needs of LEGP.

Based on the conclusions made by this study, it is recommended that SACCOS' leaders should see the possibility of expanding depth of outreach by effecting awareness programmes particularly to the LEGP in their localities. This can be done through dissemination of SACCOS education in social gatherings such as village festivals meetings, and farmers days and exhibitions among others, where big population of people meet. Secondly, the study recommends SACCOS' leaders to design financial and non-financial services which address the needs of the LEGP.

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