# ASSESSING THE EFFECT OF VILLAGE SAVINGS AND LOANS IN CURBING CHILD LABOUR IN TOBACCOFARMING: A CASE OF MPALO AREA IN NTCHISI DISTRICT.

## MASTER OF BUSINESS ADMINISTRATION DISSERTATION

## ENEA YOBE FRANKLIN NKHOMA

## UNIVERSITY OF MALAWI

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### By

### ENEA YOBE FRANKLIN NKHOMA

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### The Polytechnic

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**Declaration**

I, Enea Yobe Franklin Nkhoma, hereby declare that this dissertation, entitled "Assessing the effect of village savings and loans in curbing child labour in tobacco farming: A case of Mpalo area in Ntchisi District" is entirely my own work. Besides that, it has never been submitted to any university before for any award. I agree that the Library may, on request, lend or copy this dissertation.

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# Abstract

Child labour is one of the most abusive experiences children in developing countries go through especially that which is common in agriculture. It was for this reason that this research study assessed the effect of village savings and loans (VSL) on child labour in tobacco farming in Mpalo area under Traditional Authority Chilooko in Ntchisi District. I t h a d three specific objectives. The first one was 'to compare the lives of households before and after VSL model was introduced in Mpalo'. The second one was 'to evaluate the relationship which exists between VSL groups and child labour on tobacco farms and estates in Mpalo'. The third and last objective was 'To discover people's attitudes, opinions and suggestions about VSL as a strategy for mitigating child labour on tobacco farms and estates in Mpalo.

The study used stratified and systematic random sampling techniques. The population from which the sample was drawn was made up of the following strata: children withdrawn from child labour (W/DC), Community Child Labour Committees (CCLCs), Mother Group members (MGs), teachers and extension workers (T&EWs) based in the study area as well as parents or guardians of withdrawn children (P/GWC).

The research used a mixed methods reach design since both quantitative and qualitative research paradigms were adopted and data pertaining either type of design were collected simultaneously during the same field visit. Furthermore, the research philosophy that the study used was phenomenology since survey methods of data collection were in use, namely questionnaires and interview, both which contained structured and semi-structured questions. The study revealed that VSL was a worthwhile strategy in curbing child labour because of its promotion of education attendance for children, food security and general welfare of its members.

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**List of Acronyms and abbreviations**

| | |
|---|---|
| BAT | British American Tobacco |
| ILO C | International Labour Organisation Convention |
| ILO/IPEC | International Labour Organisation's International Programme on the Elimination of Child Labour |
| CCJPA | Child, Care, Justice and Protection Act |
| OSH | Occupational Safety and Health |
| OVC | Orphans and Other Vulnerable Children |
| CYECE | Center for Youth Empowerment and Civic Education |
| VSL | Village Savings and Loans |
| SPSS | Statistical Package for Social Sciences |
| ECLT | Elimination of Child Labour in Tobacco Foundation |
| UNO | United Nations Organisation |
| UNCRC | United Nations Convention on the rights of a Child. |
| UNHROHC | United Nations Human Rights Office of the High Commissioner |
| FAO | Food and Agricultural Organization |
| WHO | World Health Organisation |
| JIT | Japanese International Tobacco |
| NGOs | Non-Governmental Organizations |
| GAP | Global Action Plan for eliminating worst forms of child labour |
| MoL NAP | Ministry of Labour National Action Plan |
| CLNAP | Child Labour National Action Plan |
| PSM | Propensity Score Matching |
| PAC | Public Affairs Committee |
| OAU | Organization of the African Unity |
| HGCLC: | Hague Child Labour Conference |
| GEUSEH: | Gale Encyclopedia of United States Economic History |
| FCTC: | Framework Convention on Tobacco Control |
| NFT: | Nimble Fingers Theory |

PT :        Probability Theory

SMEs:       Small and Medium Enterprises

IGAs:       Income Generating Activities

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<center>**CHAPTER ONE: INTRODUCTION**</center>

## 1.1 Background

### 1.1.1 Definitions of a child, child labour and light work

Child labour is a complex problem in many parts of the world. It is also considered an illegal business practice in the majority of developed countries. According to globally accepted definitions, the term 'child' applies to any person under the age of 18 years (International Labour Organization [ILO], 2004). On the other hand, child labour is defined as any activity that engages a child below the legally accepted age of employment, prevents them from attending school or concentrating on it, or negatively impacts on their health, social, cultural, psychological, moral, religious and any related dimensions of the child's upbringing (Food and Agriculture Organization [FAO], 2010)

In addition, The Hague Child Labour Conference [HCLC], (2010) attempts to define child labour as "work done by a child who is under the minimum age specified for that kind of work, as defined by the national legislation, guided by the ILO Declaration on the Fundamental Principles and Rights at Work". In Malawi's context, however, child labour refers to work assigned to children aged between 5 and 13 and any indecent work assigned to the legally working children between 14 and 17 years of age (Ministry of Labour National Action Plan [MoL NAP], 2009).

It has to be indicated also that the ILO Convention 182 goes an extra mile by listing the worst forms of child labour, which include hazardous agricultural activities, such as spraying pesticides, insecticides or herbicides to crops, which by their nature and circumstances in which they are carried out, pose a high health risk on the part of the child labourer. Furthermore, child work is explained as acceptable work which is done by a child of any age and it does not interfere with the child's schooling, their physical, moral, emotional and or psychological development (MoL NAP, 2009).

Conversely, certain cultures hold the view that employment of children alone does not suffice to be called child labour. Proponents of such a school of thought believe that childhood is a culturally constructed concept and that particular environments within which the child's work is assigned will often determine costs and benefits of doing that work (Ennew, Myers & Plateau, 2005). This entails that some cultures view children's work as a healthy undertaking which is good for their maturational and socialisation processes. Therefore, some of the activities that children do on the farms before and after school, during weekends and school

<center>1</center>

holidays constitute light work because they help them gain important livelihood skills which contribute to their survival and food security (FAO, 2015; & FAO, 2010). To this end, light work is defined by FAO (2010:vi) "as work that does not harm children's health or development; does not stop children from attending school; does not stop children from participating in vocational programmes approved by the national authority; and does not limit children's capacity to benefit from the instruction received".

Precisely, child labour is considered a subset of work that children do. It is not only injurious, negative but also undesirable to them. This is why it has to be targeted for elimination as suggested by ILO/ International Programme on the Elimination of Child Labour [(IPEC), (2012)].

### *1.1.2.0 Prevalence of child labour in Malawi and the world*

Scholars do agree that there are about 168 million child labourers in the world, of which 59 million (25%) are found in sub-Saharan Africa (ILO/IPEC, 2014). In addition, recent research suggests that, out of the 168 million child labourers, 98 million (59%) are working in the agriculture sector, with 85 million (87%) working in hazardous child work (IL0/IPEC, 2012). In contrast, many governments and international agencies, like the ILO and the FAO, look at child labour as predominantly referring to exposing children to poor work conditions, low pay and general exploitative nature. This does not go down well with Mpesi (2015), who observes that much of the agricultural work is by its very nature physically demanding, involving long periods of standing, stooping, bending and carrying out repetitive movements in awkward body positions. To make matters worse, the risk of accidents is increased by fatigue, poorly designed tools, difficult terrain and poor general health. Some literatures on this subject reveal that child labour is rampant in plantations such as tea, cocoa, sugarcane, rubber and tung. Child labour is also practised in arable lands planted with crops like tobacco and groundnuts. This is usually the case because these crops are labour intensive and, a s  s u c h , employment of children in these sub-sectors is believed reduces production costs because children are always cheap to hire (ILO, 2013; & MoL NAP, 2009). Besides, child labour is also prevalent in domestic house work.

The Elimination of Child Labour Foundation (ECLT) of Geneva in Switzerland, with funding from ILO, commissioned a survey in 2011, which was aimed at establishing the prevalence levels of child labour in the three districts of Mchinji and Ntchisi in the Central Region and Rumphi in the Northern Region (Kanjala, et.al., 2011).The three districts were selected because they are amongst those where tobacco is grown. Therefore, the probability of having child

labourers in these districts was high. According to Kanjala, et.al. (2011), the overall weighted prevalence of child labour outside and inside the household was 87.1% in Mchinji, 91.1% in Ntchisi and 93.3% in Rumphi. It was also established that the weighted prevalence of child labour in tobacco growing areas was 54% in Mchinji, 55% in Ntchisi and 39.8% in Rumphi (Kanjala et.al., 2011). The above statistics reveal that prevalence of child labour was higher in Ntchisi District than it was in Mchinji and Rumphi districts. The possible causes of child labour included poverty, illiteracy, high population densities, unfair distribution of national wealth and failure of social schemes, just to mention some (Nippierd; Gros-Louis & Vandenberg, 2007).

Some decades ago, child labour was globally considered a norm and a socialisation process for the children. For that reason, children between the ages of 5 and 14 could work for 12 to 18 hours a day in mines, factories, military conflicts and on farms [Gale Encyclopedia of United States Economic History (GEUSEH), 1999]. This was exacerbated by the notion that all strong men had to serve in the military.

Today, the world view on child labour has taken a new dimension in both developed and developing countries. People have begun to consider child labour as exploitative and, therefore, a crime punishable by law. It is also understood, from the human rights perspective, that employing young children is evil because it violates their rights such as the right to education and the right to good health. More so, child labour is closely related to poverty in many families, as well as a number of negative factors such as unemployment, unfair distribution of resources and ever-fluctuating prices of agricultural commodities, particularly tobacco (Powell, 2014). According to Powell , these factors have made many Asian, and African families depend on children as a steady supply of family labour.

The problem of the fluctuation of tobacco prices in Malawi, for example, has been compounded by the anti-smoking lobby which is advocated for by the World Health Organisation (WHO) through the Framework Convention on Tobacco Control (FCTC) (Phiri, 2003; WHO, 2005). As a result, demand for the crop has drastically reduced so much so that farmers and the country do not fetch a lot of money as was the case before. Consequently, there has always been reduced social expenditure by the Central Government on meaningful investment in children, who are the future human resource. With reference to the unfair distribution of national wealth and reduced social expenditure, Mhango and Kwapata (2015: 22) make the following assertion, "...We are worried that government is no longer committing any resources to expansion of Social Cash Transfer Programme to new geographical areas and

districts. The amount of Social Cash Transfers remains very low against the social needs of children and families, especially when a couple of children in the beneficiary households attend school". No wonder it is strongly argued that the prevalence of child labour is a slap on the society's consciousness.

As if the above observation is not enough, Mandela (1997) observed that the true character of the society was revealed in how it treated its children as many people come from a past in which lives of their children were assaulted and devastated in countless ways. This argument has become one of the most cited ideas because of its relevance on two important dates. The first date is June 12, which is 'World Day Against Child Labour'(ILO, 2015). The second one, which was introduced in 1991 by the Organisation of the African Unity (OAU), falls on June 16. It is dabbed 'International Day of the African Child' on which the above argument is usually cited. This has also been referred by Cassandra (2009) as the 'International Day of the African Child.' The later occasion aims at recalling the 1976 Soweto uprising, when school children and some adults protested the type of education which was imposed by the Apartheid Government in South Africa. While countries continue to remember what befell the Soweto residents on June 16, the day also serves as an advocacy day to appeal to the governments to still continue improving education standards, especially for all African children.

### 1.1.2.1 Definition of worst forms of child labour

The 1973-ILO Convention No. 138 on minimum age for employment, the United Nations Convention on the Rights of the Child (CRC) and Article 15 (1) of The African Charter on the Rights and Welfare of the Child provide a ground for one to understand what worst forms of child labour are as enshrined in the1999ILO Convention No. 182 (ILO, 2015; ILO, 2013&FAO, 2010).Worst forms of child labour can also fall within a list of hazardous work.

Generally, worst forms of child labour being referred to are all forms of slavery practices; involving children in armed conflict; child trafficking; agricultural labour; work in the mining sector, work in the manufacturing and construction industries; domestic and household chores; scavenging and begging on the streets; debt bondage or bonded labour; and exposure of children to sexual exploitation and criminal activity such as production and participation in pornographic performances (ILO, 2015; ILO, 2014; ILO/IPEC, 2013; MoL NAP,2009).However, MoL NAP (2009) adds that competent national authorities and employers are at liberty to determine country-specific types of worst forms of child labour that can fall in the category of hazardous work. This is the reason the Malawi government

gazetted a list of prohibited works for children in all the industries, including the agriculture sector in general, and the tobacco sub-sector in particular (Government of Malawi, 2012).

### *1.1.2.2 Examples of worst forms of child labour in the agriculture sector in Malawi*

Agriculture remains a dominant sector in the economy of Malawi, with the tobacco industry as the main foreign exchange earner. According to Ngwira (2012), about 50% of the country's earnings come from tobacco exports, while the other half of the earnings are contributed by the other sectors of the economy as well as crops other than tobacco such as tea, sugar and pulses. In the tobacco sector, worst forms of child labour constitute all economic activities which children must not do because of their age, the demands of the work, total working hours per day (that are more than the recommended four hours per day for a child), and the conditions within which that work is performed (Government of Malawi, 2012; & Beegle, Dehejia & Gatti, 2006). A summary of the prohibited work for children in the tobacco sector and sub-industry is provided by the Malawi Government (2012:4-6); and Beegle, Dehejia & Gatti (2006:85) as follows:

- handling and applying agricultural chemicals such as pesticides and insecticides,
- handling tobacco leaves or soil immediately after the application of agricultural chemicals,
- curing and leaf processing undertakings that expose children to awkward temperatures which are hazardous to children's safety, health and well-being,
- topping and de-suckering activities as well as handling and grading tobacco leaves in the harvesting process,
- exposing children to tobacco dust and fumes that can cause diseases of the respiratory system such as asthma, tuberculosis and cancer of the lungs,
- any other work involving tobacco in tobacco estates and farms.

For this study, the worst forms of child labour in the agriculture sector refer to predominantly economic activities children do in the growing and processing of tobacco like the ones listed above.

### 1.2. Problem statement

Studies by Adams, Mohammed and Boateng-Kwakye (2014) showed that of all the intervention programmes that are used to combat child labour in Malawi and world-over,, using CARE International's Village Savings and Loans (VSL) model helps fight poverty at household level on one hand, and child labour on the other. The above authors added that each

of the VSL group members accumulates a useful sum of money at cash-out that they use to invest in other sectors of the micro-economy, such as livestock production, business stock (income generating activity-IGA) as well as other off-farm enterprises and housing improvement, just to list a few examples. Refer to Chapter 2 for more details on how the VSL model works.

Concurring with Adams et al. (2014), and Hendricks (2011) asserted that the data from the village agent performance assessment reveal that the majority of VSL members in Malawi engage in farming activities such that participation in the VSL scheme allows them to plant additional crops and sometimes engage in new income generating activities.

However, there are a few other scholars who present a contrary view about the soundness of VSL strategy. Firstly, while Diro and Regasa (2014) agreed with Adams et al. (2014) and Hendricks (2011) that indeed VSL initiatives play a major role in providing credit services to both the urban and rural poor, they still observed that there are inconclusive findings from numerous studies that established the real effectiveness and financial performance of these programmes.

Secondly, it is believed that child labour could be encouraged if investments, undertaken because of credit availability, lead to improved farm productivity especially when households rely on their off-springs to take advantage of this improvement, unlike when the households choose to invest in farming technologies which can substitute child labour like using weed killers such as Round-up and Bullet (Dumas, 2012). In other words, Dumas implied that if proceeds from VSL were used to invest in labour saving technologies, then one would claim that the strategy may help reduce child labour.

Finally, Glantz, Otanez, Muggli, Hurt and Stanton (2006) also observed that ECLT's main interest is to promote its corporate social responsibility agenda, through programmes like the VSL, rather than taking meaningful steps to eradicate child labour in the Malawi tobacco sector. In other words, ECLT's programmes in Malawi could never bring transformational change to beneficiaries of such programmes. This is so because the programmes do not aim at promoting safe and resilient livelihood initiatives for the benefit of the majority of the farmers and their children.

To this end, it is essential to assess the real effectiveness of the VSL groups as micro-credit informal institutions in the realm of reducing poverty which is a direct cause of child labour

and its worst forms in the tobacco growing areas like Mpalo, the chosen area for the research project.

The study therefore adapted some indicators from Diro and Regasa (2014, p. 30) "propensity score matching (PSM)" as a tool to give guidance on critical indicators on which the bulk of quantitative and qualitative questions in the data collection instruments were based. More details on the PSM are given in Chapter 3.

## 1.3. 0 Research aim, objectives and questions

### 1.3.1 Research Aim

The aim of this study was to find out if the VSL model was a worthwhile strategy for mitigating worst forms of child labour in agriculture, especially in the tobacco sub-sector.

### *1.3.2.0 Research objectives*

The objectives of the study were categorised into two sub-groups, namely: the general or broad objective and specific objectives. The latter were derived from the broad objective.

### *1.3.2.1 Broad objective*

The major objective of the research was "To assess the effect of village savings and loans in curbing child labour in the tobacco farming community:  the case of Mpalo area in Ntchisi District in Malawi".

### *1.3.2.2 Specific objectives*

The study had the following specific objectives:

- To compare the lives of households before and after the VSL model was introduced in Mpalo area

- To evaluate the relationship that exists between the VSL model and child labour on tobacco farms and estates in Mpalo area

- To identify peoples' knowledge, attitudes, perceptions and practices about the VSL model and how it impacts child labour on tobacco farms and estates in Mpalo area.

### 1.3.3 Research questions

- How would you compare your present life and your life   before the VSL model was introduced in Mpalo area?

- What relationship exists between the VSL model and child labour on the tobacco estates in Mpalo area?

- What should be done for the VSL model to contribute fully towards the mitigation of child labour on tobacco estates in Mpalo area?

## 1.4. Purpose and significance of the study

Child labour is a global problem. Unfortunately, it is difficult to tackle child labour in agriculture. This, therefore, calls for concerted efforts from all the stakeholders in order to address the root causes of child labour such as poverty and food insecurity. Relative to this, ILO/IPEC (2007) observed that Child labour is a stubborn problem which, even if overcome in some sectors, it will still reappear in new forms and often in unanticipated ways. Given these realities, there is no simple, quick fix, and universal blueprint for acting against child labour as ILO/IPEC (2007) postulated.

A Furthermore, the research drew lessons regarding VSL's good practices which help in reducing poverty and its emergent effect of child labour. Besides, strengths, challenges and solutions to those challenges of the VSL groups in the fight against child labour in tobacco fields were revealed by the study. As result, informed recommendations have been made to various stakeholders such as government, labour unions, employers in the tobacco sub-sector, the civil society organisations and households themselves on how to do their rightful role in this sector in Malawi so that children should be found in school and not on tobacco farms and estates.

At personal level, findings from this study will be used for advocacy purposes among Ward Councilors and Members of Parliament (MPs). These Councilors will then help sensitize traditional leaders through formulation; enactment and enforcement of by-laws that will prevent child labour at the same time promote children's education. In turn, education will help reduce illiteracy levels which are highly prevalent in the tobacco growing areas such as Mpalo area in Ntchisi District. Conversely, advocacy efforts for the MPs will aim at shaking the National Assembly and the Executive to deliberate and pass the Labour Tenancy Bill (LTB) which has stalled since 2011 when it was first introduced in parliament (Kapongola & Sandramu, 2014).

The LTB is very important because its provisions will protect tenants and their children from exploitation by the landlords. If enacted into law, the LTB will also promote the welfare of tenants and their children by way of reducing their levels of poverty and in the process their

socio-economic status will be improved. Since children will have enough time to learn in schools,, they will be protected from the long-term effects of child labour and hence break the poverty circle (ILO, 2015). Furthermore, the results from this study will also be used to advocate for the drafting of punitive penalties to be incorporated in the LTB so that the proponents of child labour should be brought to book if they break the law (Mwangonde, n.d.).

Additionally, findings of this study will provide various stakeholders with useful information for developing an effective blueprint for mitigating child labour atrocities and its related crimes. This is because the blue print currently in use by various countries has outlived its usefulness as it was supposed to be phased out by 31st December, 2016, the year the ILO had set as the end point for all forms of child labour in the world (MoL NAP, 2009 and ILO, 2006). However, considering the complexity of the fight against child labour and the pace at which the fight is going, ILO (2014) quotes its Director General as echoing, "We are moving in the right direction but progress is still too slow. If we are serious about ending the scourge of child labour in the foreseeable future, we need a substantial stepping-up of efforts at all levels".

Finally, findings from this study will inform policy-makers on whether the 2016 target of having all forms of child labour in agriculture mitigated was a realistic target or it should be adjusted forward and allow for some more time to curb this problem.

**1.5 Limitations of the study**

One limitation of this study was that respondents in the rural areas were reluctant to divulge more information on the developments surrounding child labour and the VSL scheme. This was evident from the fact that they kept on emphasizing on their poverty and the intervention programmes brought by outsiders. By doing this, they were running away from the real issues and probably overshadowed the good things that were already there due to existing interventions such as the VSL scheme. To overcome this limitation, data collectors were trained in advance on how best they could get the desired responses from such respondents. In addition to that, semi-structured and open-ended questions were included in the data collection tools so as to probe for more information on the topic.

Another limitation was that some respondents, particularly teachers and extension workers, were not free to disclose their annual incomes, investments and general remuneration to people they considered outsiders probably for security reasons. However, introduction letters which accompanied the questionnaires helped them understand the purpose of the data and the confidentiality they were accorded. In fact, they were not supposed to indicate any names

unless they wanted to be contacted for further investigations. Another limitation concerned funds for buying airtime for communication purposes. For example, teachers and extension workers needed to be reminded regularly so that they could complete filling the questionnaires intime in order to meet the deadlines and this resulted into 100% response rate.

Since it was not a commissioned research project, it became very difficult also to raise additional money for paying enumerators for piloting the questionnaires in the real field. This was because the government rate for lunch allowances had just been adjusted upwards from MK1, 700.00 to MK2, 500.00 per day per enumerator at the time of this study. To make up for the financial gap that was created, the researcher got a loan from NBS Bank.

**Chapter summary**

This chapter has presented the background of the study and the extent of the problem of child labour in Malawi and worldwide. However, most of the scholars have argued that the VSL model has proved to be a credible tool for fighting poverty, a direct cause of child labour particularly in the tobacco farming sector and the agricultural sector in general. This chapter also discussed the aims of this study, its objectives and the research questions. More so, significance of this study, its limitations and how these limitations were overcome have been discussed.

# CHAPTER 2: LITERATURE REVIEW

## 2.0 Introduction

This chapter examines the world perspective on child labour and efforts towards mitigating worst forms of child labour in Malawi and world-over by 2016. Pieces of legislation for protecting children in Malawi, their loopholes and how to seal them are discussed. Finally, it also analyses literature on the VSL model and the research study's theoretical frame work.

## 2.1 Historical perspective of child labour

The practice of using children to perform manual work for long hours either in agriculture or factories is typically as old as humankind (Cameron, 1960; Powell, 2014). In view of this, many parents began to be more interested in the extra income generated by their children than to send them to school, even when education became free and compulsory. Agreeing with this, Powell (2014, p.1) says, "Children work because their families are desperately poor, and their meager contribution to the family income is often necessary for survival".

Given these reasons,, child labour was seen as a rewarding enterprise not only to children's parents, but also to the employers. It is against this background that Cameron (1960) cited Samuel Slater, a pioneer in the New England textile industry, that it was natural to hire children to work in his cotton mill since their smaller hands could manipulate the machines more easily than the bigger hands would. ILO (1996) referred to Slater's school of thought as the nimble fingers theory, which holds that children are better producers of certain products such as knotted carpets and other kinds of goods. Hence, poor children were hired, exploited and made to work and produce this and that kinds of goods.

Unfortunately, this meant that children were forced to work under harsh conditions such as standing near hot furnaces, handling hazardous chemicals for long hours and sorting coal by hand in the mines. This certainly predisposed them to black lung diseases, cancers and other related illnesses such as bronchitis and tuberculosis just to name some (GEUSEH, 1999), Worse still, such children were denied their fundamental rights to education and play, and more crucially, the right to life since some of them got maimed or even killed by heavy machines while on duty. These incidents led to many efforts between 1842 and 1941 to try to discourage employment of children in the United States (GEUSH, 1999). In 1920 for instance, industry demands for a better, skilled and more highly trained human resource discouraged the recruitment of children in factories, thereby making business firms no longer dependent on child labour (Wagner, 2002).

On the other hand, when the United Nations Organisation (UNO)was formed in 1945, it called upon all its member nations to ratify the 1973 ILO Minimum Age Convention No. 138as a way of encouraging member states to prohibit worst forms of child labour which was deemed hazardous to the safety, health and morals of children (ILO, 2004). In addition to that, the first Federal Child Labour Law was passed in the U.S Congress or Parliament in 1916 during the reign of President Woodrow Wilson. The piece of legislation did set standards for states to follow when hiring children to work in the industries that were involved in commerce (GEUSEH, 1999). However, this legislation still failed to curb child labour in its entirety. This could be the reason child labour is still part of the vicious circle of poverty in many countries in Africa, parts of Latin America and many parts of Asia. Figure 1shows the vicious cycle of poverty and child labour adapted from Vandenberg, Gros-Louis and Nippierd, (2007:24).
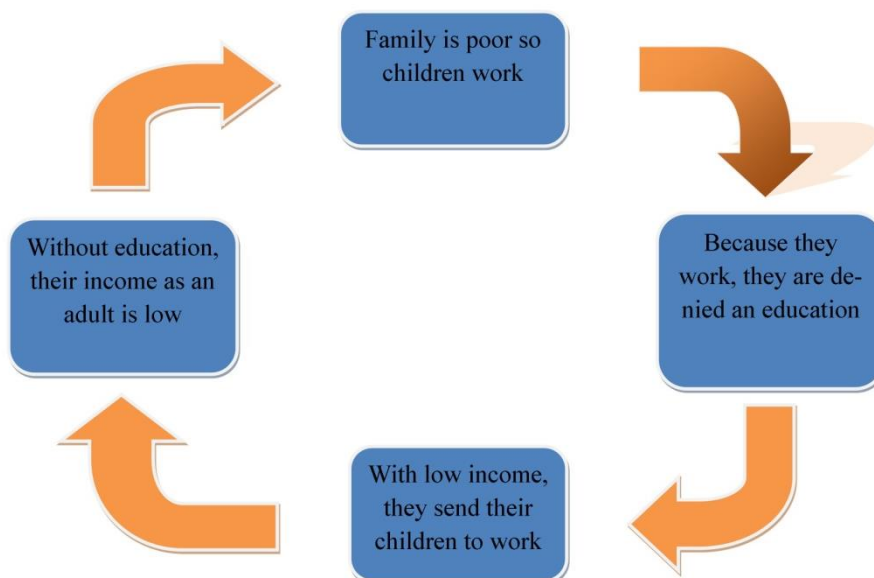


**Figure 1: The cycle of poverty and child labour**

In view of the poverty and child labour cycle given above, FAO (2015) asserted that Child labour perpetuates a vicious cycle of poverty for children involved in it, their families and communities such that children stay without an education. This ends up making boys and girls likely to remain so poor that they pass that poverty over to their own kids and grandchildren. By perpetuating this poverty circle, child labour, therefore, undermines the households' efforts to achieve food security and end hunger.

## 2.2 Malawi's efforts to protect children from child labour

Malawi has put in place a number of laws that prohibit forms of child labour in the tobacco sector. For instance, Ministry of Labour claims to have employed labour inspectors who are mandated to conduct labour spot checks so that labour laws are adhered to. Unfortunately, these officers are not seen in almost all the rural areas where agricultural activities are concentrated. Even those children who are within the legal age bracket to work, those aged 14 to 17 years old(MoL NAP, 2009), need the services of labour inspectors. This is because inspection officers give guidance to farm workers on matters relating to the 1981- ILO Convention No.155 on Occupational Safety and Health (OSH) and other labour related matters (ILO, 2015&Lehtinen, Joronen, Lehtinen, & Oy, 2013).

Even if opportunities are explored in trying to combat child labour, it seems little is being done, and the country's efforts in ratifying the ILO Convention No. 182 on eliminating worst forms of child labour remains an unfinished business. The above situations forced Kapongola and Sandramu (2014) to write the state president of the Republic of Malawi on the unusual conduct of cabinet ministers in 2011 for disallowing parliament to vote on the 1995 draft Tenancy Labour Bill (TLB). As if what Kapongola and Sandramu (2014) had earlier on written was not enough, their open letter to the president emphasised that the future of Malawi's farmers and their children was doomed as long as the country kept on relying on tobacco production. This was particularly true when one considers that reasonable advice like this is often swallowed by the pride of false promises of economic prosperity that is usually characteristic of the cigarette manufacturing companies and leaf buying conglomerates.

In tandem with this view, Glantz et al. (2006, p. 224)observed that British American Tobacco's (BAT)interventions to combat child labour in Malawi through ECLT were only developed to support the company's "corporate social responsibility agenda" rather than accepting the responsibility for taking meaningful steps to eradicate child labour in Malawi's tobacco sub-sector. Thus, one could claim that in the short term, tobacco companies operating in Malawi such as Alliance One International, Limbe Leaf, Japanese International Tobacco (JIT) and others, are very much interested in profit making at the expense of poor farmers' welfare and without any concern for long-term goals such as promoting resilient livelihoods initiatives for the smallholder farmers, tenants, their children and the majority of Malawians.

In the absence of the law that looks into the welfare of tenants and their children, estate owners and leaf buying companies will not prioritise improving work conditions of tenants and their children. These conditions range from low wages and salaries, low tobacco prices, lack of

written contracts between the employers and employees, lack of collective bargaining agreements, poor housing and poor water supplies on the tobacco farms. By doing so, they will continue violating fundamental human rights of the labourers. Given these concerns, ILO/IPEC (2015) warned that progress in getting children out of child labour and into the school system as well as providing decent work opportunities for the youth will not be possible in the absence of an enabling economic and legal environment.

These concerns therefore, require a random review of literature on child labour in agriculture, and the strategies for mitigating it, such as the VSL model. Only very few pieces of literature have provided effective strategies for combating the same. Nevertheless, provision of free but full time education to all children especially girls using proceeds from VSL activities, dominates as the only centre-back for fighting poverty, which is also considered as the prime cause of child labour (Education International, 2013; Brown, 2012; FAO, 2010 &MoL NAP, 2009). Conversely, this emphasizes that the school is the best place for children to work at and spend their time. It is for this reason that the theme for the 2015 commemoration of World Day against Child Labour was "No to child labour, yes to quality education" (ILO, 2015). This then calls for investigations into this area in order to analyse and understand the effects of the VSL model on child labour in the tobacco industry in Mpalo area in Ntchisi District.

Furthermore, in many African countries, agriculture remains the most important sector in which child labourers are found and do work in hazardous environments for long hours, probably with or without any pay and food (MoL NAP, 2009).There have been global and national efforts to deal with this problem once and for all. Malawi, for example, has been initiating grass-root and national intervention programmes aimed at eliminating child labour in tobacco, rubber and tea estates since 2002. One such initiative was by ratifying the ILO Conventions No.138 on the minimum age for employment and No.182 on the worst forms of child labour in 1999 (MoL NAP, 2009).

Going by these realities and the available evidence, it could be assumed that effective policies for combating child labour require flexibility to accommodate a variety of strategies that can contribute to the elimination of child labour. Some of them emphasize the need to present poor families and children with economic opportunities so that they can stop relying on child labour for their survival (Basu & Tzannatos, 2003; Anker, 2001 & 2000; Basu, 1999; & Grootaet & Patrinos, 1999). Accordingly, this study examined how effective the VSL model had helped reduce child labour. It did analyse the patterns of prevalence levels of child labour on the tobacco estates before and after the VSL initiative was put in place. By doing so, the

relationships between the VSL model and child labour in tobacco growing area of Mpalo in Traditional Authority Chilooko in Ntchisi District, was established. Since mitigation of child labour in agriculture by 2016 seemed to be a very ambitious target and unattainable, this study attempted to analyse the available efforts and initiatives by all stakeholders to determine whether child labour would be eliminated or not as planned by the ILO's 2009 GAP (MoL NAP, 2009 & ILO, 2006). As it has already been said elsewhere, countries have seen that child labour is indeed a global issue that requires concerted efforts by not only governments as the primary duty bearers, but also communities and children themselves. Above all, the battle also requires political will from the government side so that it can stay focused as it wages the war against this vice.

## 2.3.0 Mitigating poverty and worst forms of child labour in Malawi beyond2016

The strategies mentioned in the previous section need to be fully implemented if children are to be raised in safe environments in which they would realise their full potential. In line with this thinking, Wordsworth (1888) said that the child is was a parent human beings. This implies that a child is important for the procreation and continuity of the human race. In other words, childhood is a very critical stage for human development as Wordsworth's realised. This is especially true when we consider that at this stage the child attains all-round physical, cognitive, emotional, social, moral and self-development. It is also undisputable fact that the backbone of tomorrow's society will comprise today's children. This puts emphasis on the obligation that every generation should look after children properly.

In an attempt to realise this dream, a global child labour conference was held in The Hague, the Netherlands, in 2010. The objectives of the conference were to establish the extent to which ILO member nations had implemented, adopted and ratified the 1999 ILO Worst Forms of Child Labour Convention No.182 and to assess implementation hassles of the strategies, such as the VSL model, that contributed towards the overarching goal of effective abolition of child labour by 31 December, 2016, so as to fully uphold the fundamental work principles and rights, and the convention on the rights of children (ILO, 2010).

## 2.3.1 Village Savings and Loans, a strategy for fighting poverty

It has been collectively agreed that poverty is the main cause of child labour and its worst forms in many countries where it is prevalent (Education International, 2013; Brown, 2012; FAO, 2010; &MoL NAP, 2009). Similarly, Beegle, Deheia & Gatti (2006) confirmed this point by saying that traditionally, child labour has been viewed as a consequence of poverty,

and this is considered the most compelling reason why children work instead of going to school.''

Scholars such as Powell (2014) have also shown that poor households spend much of their income on food, and they use the income provided for by their children, through child labour, for their survival. Thus, poverty, as well as its influence on child labour, are critical problems both in the rural and urban areas which can only be minimised through different intervention programmes managed through collaborative efforts by the government and Non-Governmental Organisations (NGOs). In view of this, Care International developed the VSL model in Niger in 1991 to serve as one of the major interventions to reduce poverty and vulnerability among poor households (Adams et al., 2014;CARE International, 2002).

As of today, the VSL model has since spread across other countries in Africa including Malawi targeting poor women with microcredit services, so as to improve their livelihoods (Diro & Regasa, 2014). The entire purpose of adopting the VSL model, as a micro-finance methodology, was to use it as a strategy for poverty reduction amongst poor households of Mpalo area whose children were at risk of going into child labour in tobacco estates.

### 2.3.2.0 Adoption of the VSL model to mitigate child labour in Mpalo area

The study took place in villages that surrounded eight primary schools and one community day secondary school in Mpalo Education Zone in Traditional Authority Chilooko's area in Ntchisi District. Mpalo Education Zone was an ideal study area because, besides having many functional VSL groups, a lot of tobacco was also being grown there. These two variables, prompted the study to be conducted in area. Besides these, some secondary data reviewed indicated higher prevalent levels of child labour in the district.

Many documented sources revealed that the oldest VSL groups in Mpalo area were formed in 2012. For example, at the time of this study, there were 199 VSL groups in total (Save the Children, 2015). They fell in the three categories.

| CATEGORY OF VSL GROUP | PORTFOLIO SIZE (Savings) in (MK) | NO. OF GROUPS | REMARKS |
|---|---|---|---|
| Current groups | 6,000,000.00 | 58 | Those that are in the first cycle |
| Tracked groups | 12,244,000.00 | 63 | Those that are in second and third cycles |
| Graduated groups | - | 78 | Those that are independent. They have a total membership of 1,554. |

| Grand Total | 18,244,000.00 | 199 | |

**Table 1: Summary of VSL groups and their business portfolios**

Source: Save the Children VSL management information system (MIS) as at July 31, 2015.

### 2.3.2.1 Definition of VSL model or methodology

VSL model refers to a self-managed group that does not receive any external capital and provides people with a safe place to save their money, access small loans and obtain emergency insurance (Karlan, Thuysbaert & CARE International, 2011). It is also stated that VSL groups are self-managed and self-capitalised groups, whose members mobilise local pools of investment through small weekly savings and social fund. The social fund provides members with a basic form of insurance, while the weekly savings provide credit services in markets which are outside the reach of formal financial institutions such as commercial banks (Diro & Regasa, 2014; Kaviyalakshmi & Karthick, 2014; ILO/IPEC, 2011). On this, Kaviyalakshmi and Karthick (2014) had this to say: ''Microfinance is a movement whose object is 'a world in which as many poor and near poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and funds transfers" (p. 60).

### 2.3.2.2 How VSL groups transact business

Self-selected members of a particular VSL group, usually 15 to 25, save money together and take small loans from those savings (Hendricks, 2011). As members regularly meet on a particular day of the week, they contribute an agreed sum of money for the purchase of shares whose values range from MK50.00 to MK2, 000.00 per share, depending on the different poverty levels members find themselves in (Masina, 2013). This is usually done in a year's long cycle, after which period the principal and profits are distributed back to the members. The price-share is collectively decided by the group at the beginning of each cycle and is kept constant for the entire cycle. At every weekly meeting, every member is expected to purchase between one and five shares (Kaviyalakshmi & Karthick, 2014; & Karlan, Thuysbaert & CARE International, 2011).

Recent studies indicate that VSL groups are a more transparent, structured and democratic version of the informal financial markets found even in slums (Kaviyalakshmi & Karthick, 2014). Other researchers stated that VSL is an association which is guided by a methodology which is better organised with an action audit system which is more accountable so that even the least literate and influential members of the group can understand and trust it (The MasterCard Foundation, 2007).

### 2.3.2.3 How savings are done

Studies by Diro and Regasa (2014), Hendricks (2011) and The MasterCard Foundation (2007) confirmed that VSL is a simple system, but its results are so powerful. This is to say, for example, in a VSL group, saving is flexible across members and over time. All members do not save the same amount of money on every meeting day and over time. This means that different members will have invested differently within the same VSL group. The regular meetings also ensure that there is appropriate use of the funds by borrowers, hence, tracking the performance of the businesses or the income generating activities financed by the VSL funds. Thus, by saving more frequently in very small amounts, poor households build their savings more easily, hence improving their livelihood security (Kaviyalakshmi & Karthick, 2014). Likewise, Antell & Harris (2001:628) observed that savings are an important link in the economic process because savers, by giving up the opportunity to enjoy goods and services in the present, are making possible increased production in the future. In financial terms, savings are an asset, not a liability, and therefore, provide a high degree of reduced livelihood risks at household levels. It also provides a buffer against economic shocks, which would otherwise lead to seeking piece work elsewhere by parents and their children.

The savings are maintained in a loan fund from which members borrow in small amounts, up to three times their individual savings. This entails that the maximum debt to equity ratio is 3:1, and if the loan is used to run a business enterprise, then it can be called a heavily geared one since the enterprise is greatly financed by debt or loan or interest bearing capital other than equity (Hendricks, 2011). Such loans can be re-paid after three months in flexible installments at a flat interest rate that ranges from 5% to 20% per annum (Center for Youth Empowerment [CYECE], 2014; Hendricks, 2011)). According to Kaviyalakshmi and Karthick (2014) loans accessed through the groups lending approach are also known as village bank loans since they tend to be backed by group liability rather than collateral. It is also said that there is no group ledger or complex accounting system and that the accounting balance of the loan is simply counted, announced, remembered and noted in a notebook at the end of each meeting. Alternatively, VSL groups use a simple passbook which is appropriate for each group depending on its literacy and numeracy levels (The MasterCard Foundation, 2007; Karlan, Thuysbaert & CARE International, 2011).

### 2.3.2.4 Uses of social or insurance or welfare fund

According to Diro and Regasa (2014), Karlan, Thuysbaert and CARE International (2011), and Beyene (2006), each VSL group sets aside a social fund, a fixed amount of money, say MK200.00, which each member contributes on each meeting day to act as a basic form of

insurance for all VSL group members. The social fund, as provided for by Diro and Regasa (2014), and Karlan, Thuysbaert and CARE International (2011), serves as a community safety-net and serves the following purposes:

- emergency assistance.
- holding festivals and celebrations such as marriage ceremonies, birth of a child and others.
-  funeral expenses in an event that a member is bereaved.

Supporting the above issues, Thuysbaert, Karlan and CARE International (2011) asserted that CARE's VSL model also introduces an emergency fund which allows members to borrow money for urgent expenses so that they do not sell productive assets or cut essential expenses such as meals instead. Therefore, members of the VSL groups create a social fund for precautionary motives, which Beardshaw, Brewster, Comarck, and Ross (2001:428) as well as Antell and Harris (2001:227) collectively referred to  as "saving for a rainy day".  It is also argued that the welfare fund has an empowering impact on the members as they manage to confront problems that arise, such as covering funeral, hospital, wedding and tuition expenses. This, in turn, gives them comfort because they know where to turn to in times of hardships (Beyene, 2006).The social fund is also determined in the same way as the group members arrive at share-prices. However, the social fund is not intended to grow, but rather to be set at a level good enough to cover basic insurance needs. It is usually pegged at MK20.00 per member per meeting day in most rural VSL groups. The fund is not distributed back to the members at the end of the annual cycle (Masina, 2013).

**2.3.2.5 How the security of materials and funds is guaranteed.**
The materials, passbooks, loan fund (savings) and social fund (insurance) for the VSL group are maintained in a lock-box. The lock box is securely safeguarded by the group's box keeper between meetings. The cash-box has three padlocks and the keys are held by three members of the group who are not members of the management committee (Adams et al., 2014). This is to provide a robust system that ensures that there should be no manipulation of the group's passbooks or funds outside of group meetings. However, there still exits a great challenge owing to the break-down of security in the country, especially towards the very end of the cycle when huge sums of money are kept in the box awaiting a share-out function (Diro & Regasa, 2014).

**2.3.2.6 Sharing of the proceeds realised from the VSL operations.**

At the end of the cycle, the accumulated savings plus service charge earnings are shared out amongst the members according to the amount each member has saved over the year through the purchase of shares. The annual share-out act has an action audit that provides an immediate verification to all members that their money is safe and the initiative is profitable (Adams et al. ,2014; Dumas, 2012;  Masina, 2013). Through the share-out, outstanding issues are resolved and, in the end, confidence is built in the members. It is this confidence that makes members to give savings a much higher priority by re-investing in the initiative for another cycle than borrowing, in anticipation that such savings will create assets, address risks and provide a buffer for planned life cycle events through social fund (Hendricks, 2011) Moreover, VSL groups usually hold annual elections to hire a five-person management committee, whose roles are clearly defined and highly decentralized. This is done to make sure that all members of the group participate in the running of the group without giving room to one individual to dominate in the operations the group.

When a new cycle begins, after the share-out, members conduct new elections, review their constitution and make changes to the terms and conditions that apply to savings, lending and social fund. For example, the VSL group may decide to adjust social fund contribution and monthly loan service charge upwards or downwards depending on prevailing circumstances. After this process, the group continues to operate independently in its second or subsequent cycles as a tracked group, until such a time when it will finally be weaned and become a graduated group (Save the Children, 2015).It has also to be emphasized that, after the share-out, members who do not want to continue may leave the group and new members are invited to join. Some members of the tracked group may all agree to use some of their savings to make a contribution to a loan fund for the next cycle (Hendricks, 2011), thus initiating lending activities with a considerable amount of money at hand.

**2.4 Integration strategies for ending child labour in Malawi**

In order to successfully fight against child labour in Malawi, there is need to integrate it into and strengthen the broader national and regional policy frame-works through cross-ministerial activities (MoL NAP, 2009). This is to say, for example, Ministry of Education should adopt strategies that promote and encourage enrolments and attendance in schools, while the Ministry of Gender, Women and Social Welfare should adopt policies and strategies that promote learner retention and reintegration in schools. They can do it by offering school fees scholarships to children from the needy households so that the costs of education are reduced

and many children below the tenets of the Minimum Age Convention No.138 remain in school. In so doing, the long term effects of child labour will be reduced (ILO, 2015).

Similarly, the Ministry of Agriculture and Food Security should also introduce school feeding programmes so that children that come from food insecure families have at least one or two meals a day. NGOs should also partake in waging a war against child labour by helping create child-friendly learning environments both at school and at home through the implementation of programmes that protect children against any forms of violence and abuse (ILO, 2015). In the end, child labour issues will have been mainstreamed in all development plans.

## 2.5.0 Loopholes in legislation and ways of addressing them

## 2.5.1 Loopholes in the legislation for protecting children from any form of abuse and exploitation in Malawi

Although sections 21, 22(2) and 23(4) of the Constitution of the Republic of Malawi (PAC, 2002) and Chapters 22(2) and 55(2) of the Employment Act (2000:10 & 25) seek to protect children under the age of 14 from economic exploitation and ill-treatment, there still exist serious gaps in these laws which affect their full implementation. For instance, it is noted that Section 9(c) of the Employment Act (2000:6-7) tries to enforce labour legislation through its provision which says that there must be general labour inspections conducted by a labour officer. But there is lack of balance between right to protection for the child in domestic work and the right to privacy for the employer since the responsible labour officer can only enter the latter's private home or farm after obtaining a consent from the employer or under the authority of a warrant issued by a magistrate.

Regarding the gaps under Section 24 of the Employment Act (2000:10), Mwangonde (n.d.), noted that Section 24 of the Act punishes violations of child labour with meagre and non-prohibitive fine of MK20, 000 and five years' imprisonment in case of default. Mwangonde (n.d.) also observed that there is no record of anyone having been imprisoned for five years for employing children and the court being referred to in the Act is the Industrial Relations Court, hence making labour cases being heard by magistrates who have no expertise in employment cases including child labour. Therefore, the above assertion defeats the merit in the United Nations Human Rights Office of the High Commissioner's (UNHROHC, 2014) guiding principle. The guiding principle emphasizes that all member states have a human rights obligation of taking appropriate steps to ensure that those affected by business-related abuses should have access to either effective judicial remedy or appropriate non-judicial means.

## 2.5.2 How the loopholes are being addressed to ensure child protection in Malawi

Despite the fact that the Employment Act contains many gaps as discussed above, child labourers are still accorded the protection they need through the Child Care, Protection and Justice (CCPJ) Act (Malawi Government, 2010). It contains statements that have a direct bearing on efforts to mitigate child labour. Furthermore, it encompasses both child protection and child justice so as to better offer protection to children than what the situation was like with the Employment Act (2000). CCPJ Act tries to close the gaps that are there in the Employment Act. For example, it empowers members of the community to report to authorities any infringement of child rights (Malawi Government CCPJ Act, 2010: Section 75) and it also prohibits predisposing children to harmful social and customary practices that may impinge upon their general well-being, which in a way, include child labour and its worst forms (CCPJ Act, 2010: Section 80).

Furthermore, the country is said to have no child labour policy at the meantime, although many child rights defenders have been advocating for the same to the Malawi Government through the responsible ministry (Malawi Government, 2012). What the country has in this respect is the Child Labour National Action Plan (CLNAP) for the period 2010-2016 (Malawi Government, 2012). However, child welfare has always been protected by related policies such as Orphans and Other Vulnerable Children (OVC) policy, Youth Policy and Gender Policy on the part of girls. Although this is the case, it will do the nation better than harm if the amendment of Employment Act (2000) was expedited so as to close the existing gaps in many of its sections if indeed child labour was to be eliminated in Malawi as asserted by Mwangonde (n.d.).

It is also important to note that mainstreaming child labour issues in all developmental programmes would help achieve holistic enforcement and harmonization of child labour legal and policy instruments for better administration of both labour and child protection related matters in accordance to the ratified ILO conventions. This requirement is also provided for in the first pillar of the Global Action Plan on child labour (ILO, 2006). These legal and policy instruments include: the United Nations Convention on the Rights of the Child (CRC), The African Charter on the Rights and Welfare of a Child, Minimum Age Convention (C.138), Occupational Safety and Health Convention (C.155), the Worst Forms of Child Labour Convention (C.182) and the Safety and Health in Agriculture Convention (C.184) (FAO, 2010; MoL NAP, 2009; and Vandenberg, Gros-Louis & Nippierd, 2007).

## 2.6.0 Theoretical frame-work and perspective of the research

Swanson & Chermack (2013) have defined a theoretical frame work as something that a researcher formulates or selects from the existing body of knowledge in order to explain, predict, understand or even to challenge and extend the various issues that surround the research problem or phenomenon. In other words, the theoretical perspectives that have been used in the next sections of this study explain why businesses, including those that are financed by VSL loans, must not use children in their everyday activities, no-matter how cost-effective the practice might be. Basically, the choice of the theoretical frame-work for this study depended on a number of parameters which included being the perfect fit for this study; ease of explanation and the explanation power the frame-work exhibits (Swanson, 2013).

## 2.6.1 The conceptual and theoretical explanations of child labour

There are a variety of theories which are applied to give more insights on whether what people value is good or bad. Moreover, there are other theories which support the use of child labourers in agriculture. Literature has also established that there is a bundle of normative theories which heavily borrow from the school of thought called normative ethics (Merriam-Webster, 2008). These theories, according to Warren's (2010) do not really support those who recruit child labourers in any form of employment. What follows then is an encompassing group of normative theories, which are called consequential theories. Specifically, consequential theories of child labour include the Utilitarian theory, Egoism theory and the theory of Altruism (Warren, 2010). These theories are discussed fully in the next sections. In addition to this, another category of normative theories to be discussed is the deontology or duty theory (Soltan, 2002; Warren 2010).

### 2.6.2.0 The philosophical theory of values

To begin with, for one to satisfactorily judge whether something is good or bad, Vis a Vis child labour, it requires the employment of philosophical principles, particularly the use of the Philosophical Theory of Values, which is popularly referred to as Axiology. Axiology is a branch of philosophy which deals with the nature, types, and criteria of values such as aesthetics and religion (Webster, 2010). This entails that values are subjective in nature in the sense that one school of thought claims that child labour, for instance, is a phenomenon which is valid and viewed as part of the economic development endeavour of the society in particular and business firms in general. This is explained better by the Nimble Fingers Theory (ILO, 1996; & Cameron, 1960).On the other hand,, the subjective nature of the Values Theory claims that certain phenomena, like worst forms of child labour prevalent in agriculture, are

invalid or bad. This argument is in agreement with the Consequential and Deontology or Duty Theories (Warren, 2010) which will be discussed later in the coming sections.

### 2.6.2.1 Theory in support of child labour

Literature has revealed that Samuel Slater was a well-known proponent for the engagement of children in industrial work as early as 1873 (Cameron, 1960). As this practice continued with time especially at family level, Slater's argument was coined into a theory, which is called "the Nimble Fingers Theory" (ILO, 1996 and Nippierd, Gros-Louis, & Vandenberg, 2007).

### 2.6.2.1.1 The Nimble Fingers Theory

It is argued that employers, like Slater, an apologist of child labour, considered employing children on their estates or in factories, as normal because of the belief that child labourers are more productive than adult ones because the former's hands can more easily manipulate production machines than the later's (ILO, 1996, &Cameron, 1960).

The theory is also in tandem with the rural subsistence farmers. These people hold the belief that it is their tradition to allow children to work alongside their parents in either crop or pastoral fields , regardless of whether the operations being undertaken are hazardous or not, but  as long as the agricultural endeavours are productive. This practice also serves as a socialisation process through which children will learn social, practical and survival skills which they will need when they grow up as adults (FAO, 2015). Therefore, they view child labour as a valid practice just as is the case with child labour defenders.

### 2.6.3.0 Theories that argue against child labour

### 2.6.3.1 The Consequential Theories

The three Consequential Theories, namely Utilitarian, Egoism and Altruism Theories have been used to explain why nations do not promote child labour in agriculture as opposed to the proponents of the Nimble Fingers Theory (NFT).

### 2.6.3.1.1The Utilitarian Theory

The utilitarian theory says that the outcome of an action should be used to determine whether that action is right because it is beneficial to everyone (Soltan, 2002). With regard to child labour, the practice is not only morally wrong, but also unbeneficial to child labourers themselves and the future of the society at large. Much of the literature reviewed is dominated by the fact that child labour is generally work which deprives a children of their childhood, full human potential and dignity and harms their physical and mental development. Child labour also interferes with their education, which means that an illiterate society languishing in abject

poverty will continue over time (Adam, 2005). Thus, the above outcomes are very detrimental to the child and the larger society in the long-run, and, therefore, it is against the principles of the Utilitarian Theory.

### 2.6.3.1.2 The Egoism Theory

Egoism Theory elucidates that actions that are morally right will yield results which maximise the general welfare of and benefits to the person performing such actions (Warren, 2010). To the contrary, many scholars have indicated that child labourers are subjected to all sorts of inhumane treatment such as beatings at the line of duty; some are miserably paid and sometimes not being paid at all for their work, or are forced to work for longer than four hours a day as required by the law (Government of Malawi, 2012). However, businesses, including those that are generated from VSL schemes, are required to abide by both child labour laws just like other operational legal instruments which have been put in place by the government. Unfortunately, employers tend to conceal these conditions for fear of being found guilty. Therefore, abiding by the laws, including those that help curb child labour, allows an enterprise to establish an open and non-confrontational cooperate relationship with government (Nippierd, Gros-Louis & Vandenberg, 2007) .

### 2.6.3.1.3 The Altruism Theory

This theory is the third theory under Consequential Theories. It provides that a morally right undertaking will produce results which benefit everyone, in addition to the person who does the action, as is thought of the VSL model (Warren, 2010). Therefore, no sane human being can claim that child labour provides benefits to employers, yet it undermines the welfare of the children in as far as the Altruism Theory is concerned. Even if children provide cheap labour, ILO (1996) added that cost minimization through child labour is so insignificant that it does not warrant its promotion. It is observed that child labour is a 'harmful practice' to both the child's general welfare and the employer since the latter can also run the risk of losing tobacco market if leaf buyers become aware that the growers were using child labour.

### 2.6.4.0 The Deontology/Teleology/Duty Theories

After having a discussion on how Consequential Theories explain child labour, the Deontology or Duty Theories are also applied to counter the theories that are in support of child labour. Warren (2010) looks at Teleology Theories as the second branch of theories which include the Natural Rights and Contractarianism Theories.

**2.6.4.1 The Natural Rights Theory**

One example of the Natural Rights Theory recognizes that all human beings, including minors such as children, the insane and women, have natural rights which must be respected, even in times when they are involved in any undertaking (Warren, 2010). This theory is in a way prohibiting the use of child labour in tobacco farming through the obeyance of both national and international laws on child labour. This being the case, Glantz et al.(2006) added that Malawi is a signatory to the UN Convention on the Rights of the Child and the ILO's Convention No. 182, hence the need to show commitment by banning the worst forms of child labour, which include child labour in tobacco farming. If these international instruments are not implemented, then the Natural Rights Theory is in disrepute.

**2.6.4.2 The Contractarianism Theory**

The second example of Duty Theory is the Contractarianism Theory. Warren (2010) argued that "morally right actions are those that we would accept if we were unbiased". This is very true of employers in the tobacco industry who send their children to school and do not engage them in tobacco processing activities either. They do so to keep them away from the hazardous nicotine and pesticides and other chemicals which have long-term health effects, such as inefficient respiration, reproductive and hormonal systems and weakened immune systems (FAO, 2010). Such employers, guided by international tobacco buying companies, do agree that all the tobacco production processes are hazardous and counter-productive to children (Vandenberg, Gros-Louis & Nippierd, 2007). As a result, these unbiased tobacco suppliers allow their tenants' siblings to attend school and to stay away from the leaf just as they do with their own children and relatives.

**Chapter summary**

This chapter has examined the world perspective on child labour. The chapter has also provided insights into the country's legislation and ILO Conventions which Malawi had ratified to protect children from any form of abuse and exploitation. Gaps in some of these instruments have been pointed out and alternative remedies have been provided. There has also been a discussion on theories which are in support and those that go against child labour. It finally demonstrated that child labour is really a global problem, but with varying degrees of existence from one region to another, hence calling for diverse global efforts rather than a one-size-fits-all (blanket) approach to mitigate it.

**CHAPTER3: RESEARCH METHODOLOGY**

**3.1 Introduction**

This chapter presents the research design, approach, philosophy, strategy, study population and sample size and sampling techniques. The VSL model and the adapted Propensity Score Matching (PSM) are briefly explained as tools that guided the whole research process. However, prominence is given to the VSL strategy. It also looks at reasons for choosing particular data collection instruments. Finally, it also discusses where and when the research was conducted; how the data were collected, entered, analysed and how the results were presented.

**3.2 Research design, approach, philosophy and strategy**

**3.2.1 Research design**

The design of this research was mixed methods design. This was because both quantitative and qualitative data were collected using research questions which focused on bringing together ideas of quantity and quality; so that such a combination could provide a better understanding of the research problem rather than using a single approach in isolation(Swartout, 2014). Quantitative research refers to research design in which data collection and analysis procedure generates or uses numerical data (Saunders, Lewis & Thornhill, 2007). On the other hand, qualitative research revealed specific qualities and pictures about child labour and the VSL model which included peoples' knowledge, perceptions, emotions, fears, attitudes, and practices (Amora, 2010; &Kumar, 2009).

**3.2.2 Research approach or paradigm**

The study adopted the inductive research approach, since observations moved from the specific to broader generalizations and theories as Bhattacherjee (2012) suggested. This means that there was no any known theory at the beginning of the research but rather theories emerged in the process as a result of the study itself. This approach necessitated the researcher to begin without any preconceived ideas of what would be found. The aim was to soberly weigh the benefits revealed by the study from the practical use of the Values and Nimble Fingers' Theories (VNFT) in the contexts where child labour and the VSL model were practiced.

**3.2.3 Research philosophy**

The research study was based on phenomenological research philosophy. This was because data were collected using survey methods so as to learn more of individual participants'

knowledge, attitudes, practices, experiences, perceptions and values on the effect of the VSL model and the prevalence of worst forms of child labour in an area that grows tobacco.

Another way of looking at phenomenological research philosophy was by engaging the research sample in creating meaning about the benefits of the VSL model in the contexts where worst forms of child labour was practiced. This is technically referred to as interpretative or constructionism philosophy or paradigm according to William, (2011). In other words, the phenomenological studies teach that there are many truths and meanings a researcher would extract from every single fact as a result of interaction with the research participants. This study, therefore, employed this philosophical paradigm to understand specific business endeavours that are created by the VSL funds by using a small heterogeneous sample which was evaluated in great detail in order to gain understanding of the larger VSL population in the study area (Kasi, 2009).

### 3.2.4 Research strategy

Survey was the research strategy that the study used. This was because the tools for data collection were questionnaires and interviews. These gathered data through written and oral interviews respectively (Sarantakos, 2005). Each one of these tools consisted of both closed and open-ended questions. The survey was also cross-sectional in nature since the data were collected from the field only once (Creswell, 2009).

Since the research philosophy of the study was phenomenological in nature, it then followed that survey research strategy be adopted for the mixed methods research design to be effective. Survey had also been chosen because it was a significant way of generating knowledge of 'what is it' and its findings were thought to be more likely a reflection of the pattern in the data and a basis for knowing more about the essential 'what is' of the VSL model and child labour concepts under investigation (Cohen, Manion & Morrison, 2005). Furthermore, survey was also economical in terms of time and resources since all attributes of a large population were identified from a small sample (Creswell, 2009).

### 3.3 Mixed methods research design

According to Jonson, Onwuegbuzie and Turner (2007:120), "Mixed methods research design is the class of research where the researcher mixes or combines quantitative and qualitative techniques, methods, approaches, concepts or language into a single study or set of related studies".

Mixing methods according to Saunders et al. (2007) and Jonson, Onwuegbuzie & Turner (2007) accords the researcher an opportunity to convert or qualitise narrative data so that they could be analysed quantitatively. They also help the researcher better evaluate the findings and inferences so that they could be reliable and valid. They also help eliminate potential design weaknesses since the combined designs have different weaknesses. Finally, mixed methods also complement each other since one type of dataset may provide a supportive role for the other dataset, hence making triangulation of data from the various sources very easy. This also provides stronger evidence for drawing conclusions through convergence and corroboration (Swartout, 2014).

On the other hand, Creswell and Plano Clark (2007) observed that mixing of quantitative and qualitative approaches in one study was more than simply collecting and analysing both kinds of data as it also involved use of both approaches in tandem so that the overall strength of the study would be greater than either quantitative or qualitative research done independently. Since both quantitative and qualitative data were collected simultaneously, Terrell (2012, p.272) as well as Creswell and Plano Clark (2009:215-216) referred to this procedure of mixed methods inquiry as "transformative concurrent mixed methods procedure". This implies that both the qualitative and quantitative research components had equal weighting in the study so that each one of them contributed equally to the understanding of the problem of child labour in the tobacco farming.

### 3.3.1 Weaknesses of mixed methods design

Like Bryman (2007) and Onwuegbuzie and Turner (2007) observed, this study also became very extensive and time consuming. Besides that, the researcher needed to be very skillful in order to overcome the difficulties that impeded the ability to integrate the findings from the combined approaches particularly at data analysis stage.

To achieve that, the closed questions which required responses in numerical figures, as well as open-ended questions that required exploring the phenomena were mixed. However, Bryman (2007:20) observed that in the eyes of mixed methods' researchers, a significant difficulty arises when merging analyses of quantitative and qualitative data to provide an integrated analysis. In fact, the researcher had a strategy in place for resolving contradictory research findings through triangulation of the data that were collected using different instruments across the five strata of the research sample.

### 3.4 Quantitative and qualitative research designs

In the next sections, the definitions of and reasons for employing the quantitative and qualitative research designs in the study are given since they constituted the mixed methods design that was employed by this study.

### 3.4.1 Definition of quantitative research design

According to Tewksbury (2009) quantitative research design is broadly referred to as one which uses mathematical formulations and statistical analysis to produce objective results. It is based on highly structured positivism philosophy and methods in order to arrive at generalizations and observations which can be quantified as observed by Bhattacherjee, (2012). Quantitative research design is also looked at as an inquiry into social or human problems based on testing a hypothesis or a theory composed of variables which can be mathematically, statistically and empirically measured in order to determine whether the theory holds water or not (Creswell, 2009).

### 3.5 Why a mixture of qualitative and qualitative research design was chosen

Many arguments on quantitative and qualitative research designs help one appreciate the importance of using a mixed methods design in their social science study like this one. This is mainly because of the complementary roles each one of them plays, and in turn, helps minimize the weaknesses of each other in the pursuit of building new and reliable knowledge. This is to say, capturing qualitative data in form of participants' opinions, attitudes, beliefs and experiences would help enrich and give more meaning to the numerical data collected through the quantitative design.

Given these assumptions, the mixed approach was adopted so that it should help this study obtain reliable and valid information on how the VSL model reduces or increases child labour.

### 3.6 Study population and sample

The study population consisted of both indirect and direct beneficiaries of the VSL model as a strategy for combating child labour in the study area. In other words, sample consisted of professions (mainly primary school teachers and extension workers), and community members (mainly parents and children) who were taken from tobacco farms (W/DC) during 2012 and 2014 period. The sample also included participants drawn from the school-based 10- member Community Child Labour Committees (CCLCs) from each of the eight primary schools in Mpalo area, and the 14-member Mother Groups (MGs), amongst whom one was the head-teacher of the school where each team executed its duties.

However, the study excluded all head-teachers from the 14-member MGs, because teachers formed a separate cluster, hence, the membership of 104 from eight schools (8 schools by13 T&EWs). All teachers working in the eight primary schools and one community day secondary school were part of the sample. The last composition of the sample was drawn from a pool of parents and guardians of the withdrawn children (P/GWC) from child labour in the tobacco

estates. Table 2 on page 29summarises how the population was put in five strata from which a research sample was disproportionately drawn.

| TYPE OF BENEFICIARY | STRATUM OR LAYER | POPULATION IN EACH STRATA |
|---|---|---|
| **DIRECT BENEFICIARIES** | 1. WITHDRAWN CHILDREN (_W/DC) | 63 |
| **INDIRECT BENEFICIARIES** | 2. CCLC MEMBERS | 80 |
| | 3. MG MEMBERS | 104 |
| | 4.TEACHERS AND EXTENSION WORKERS (P/GWC) | 113 |
| | 5. PARENTS/GUARDIANS OF W/DRAWN CHILDREN (P/GWD) | 40 |
| | **TOTAL POPULATION (N)** | **400** |

**Table 2: Population divided into five strata**

The size of the sample (n) that the researcher drew from the research population (N) was 100, representing 25% of the population. However, the number was increased to 110 when computing the actual sample in order to avoid arriving at a much lower sample than required.

### 3.6.1 Sampling techniques and procedures

The researcher employed two sampling techniques both of which fall under probability sampling (Babbie, 2007). In view of this, samples were selected in accordance with the Probability Theory (PT) which involved some random selection mechanism (Babbie, 2007). The two were stratified sampling and systematic random sampling. The latter was performed on the sample populations that were derived by the former technique on each of the five strata shown in Table 2.

### *3.6.1.1 Stratified sampling procedure

A stratified sample is determined by classifying the heterogeneous population into two or more mutually exclusive sub-population layers called strata, based on the categories of interest in the research (Saunders et al., 2007). The classification parameters may include age, gender, race, a department of an institution and or socio-economic status. However, the classification of the population for this study was based on some well-known characteristics of the VSL members

such as being withdrawn children from child labour, being a parent/guardian of an ex-child labour victim, and being a member of a Child Labour Committee, and other qualities. Other parameters of interest in the population included socio- economic status and literacy levels of the members of the VSL groups. To this end, teachers and extension workers and Community Child Labour Committees were placed in different strata.

To estimate the population samples for each subgroup of the population using stratified sampling, here is the procedure that was followed:

i. The stratification variables were chosen (with reference to Table 2, for example, W/DC, CCLCs, MG members and others).

ii. The sampling frame was divided into discrete strata, for instance, as indicated in the first column of Table 2.

iii. The cases were numbered in each stratum with a unique number, for example, 1 to 63 for withdrawn children and 1 to 80 for all the CCLC members, and so on.

iv. The population was estimated for each sub-group of the population using the algebraic formula

**n2 = S/ N  x  n**,  where:

**n2**= Population sample for each stratum

**S** = Population for each stratum

**N** = Population which the study targeted = 400

**n**= 110 = the estimated total sample contributed by each stratum

Source: Saunders et al., (2007, p.221).

Therefore, stratified random sampling produced the following results as shown in Table 3.

| STRATUM | ESTIMATE PROCEDURE | APPROXIMATED SAMPLE FOR EACH STRATUM(n2) |
|---|---|---|
| *Stratum 1*: Children withdrawn from child labour-WDC | 63/400 * 110 | 17 |
| *Stratum 2:* CCLC members | 80/400 * 110 | 22 |
| Stratum 3: MG members | 104/400 * 110 | 29 |
| *Stratum 4*: Teachers and Extension Workers - T&EW | 113/400 * 110 | 32 |
| *Stratum 5*: Parents/guardians of w/drawn children - P/GWC | 40/400 * 110 | 10 |
| **Total population sample (n)** | | **110** |

**Table 3:  Estimates of stratified samples**

The above procedure of stratified sampling is referred to as 'disproportionate sampling method' (Bhattacherjee, 2012). This is because the sample sizes in each stratum were not drawn according to the population sizes. What happened was that the higher proportion samples were selected from some groups, like those of T&EWs and MGs and not others, such as P/GWC. The above method, therefore, is different from another method of stratified sampling which is called "proportionate sampling", in which the strata sample size is made proportional to the strata population size (Bhattacherjee, 2012). With reference to Table 3, for example, if the MGs stratum was made up of a population of 26% (104/400 * 100) of the research population, it would follow that the research sample of this stratum would also constitute 26% of the entire research population. However, this was not the case because the sample for MG cases was only 7.25% (29/400 * 100) of the research population.

The stratified sampling technique was preferred in this study because the study population was made up of distinct subgroups, within which it was required that there be a full representation to avoid bias. Thus, it ensured that each subset of the population was adequately represented in the sample. In addition to that, the cost and demands for collecting data differed from one stratum to another, hence compensating each other.  For example, W/DC, P/GWC, CCLCs and MGs required the administration of face to face interviews since most of them were illiterate, so needed more time. On the other hand, teachers and extension workers could easily interact with questionnaires on their own at their most convenient times. Finally, it was more effective with larger sample sizes such as T&EW and MG such that more accurate sample estimates were arrived at (Saunders et al., 2007).

**3.6.1.2 Systematic random sampling procedures.**

The above discussion has indicated that once stratified sampling was complete, the researcher used either simple random sampling or systematic random sampling in order to actually draw a sample from all the strata. However, the study employed systematic sampling to come up with the actual samples from each stratum. According to Bhattacherjee (2012:67), Sarantakos (2005:158), and Cochran (1963:26) researcher could adopt the following steps in order to arrive at 16, 20, 26, 28 and 10 cases as actual samples for each of the five strata respectively.

*Step 1*: The units in the population were numbered from 1 to N, where N denoted the final or total number of units in a stratum, then a cumulative total population. For instance, it was 1 to 63 for withdrawn children; 1to 80 for CCLCs, etc and 400 for the entire stratified population as indicated in the sampling frame at researcher's disposal (names withheld for ethical reasons).

Step 2: The estimated sample size n units was 110.

*Step 3*: An interval size k or k'th term was selected which served as a common difference. The **k'th** element is also referred to as the sample interval or sampling ratio (Bhattacherjee, 2012). This was denoted by the **formula k = N/n (Cochran**, 1963:206), where:

> **k** = the sample interval or interval size

> **N** = research population

> **n** = research sample; thus **K**=400/110 = **4**

*Step 4*: An integer between 1 and k was randomly selected**.** For this study, the integer was between 1 and 4 since 1, and not 0, was the starting point of cases in every stratum of the sampling frame.

*Step 5*: Finally, every k'th unit was selected. For this project, cases under W/DC, CCLCs, MGs, T& EWs and P/GWC, their selected integers fell between 1 and k (1 and 4) and were presented as follows**: 3, 4, 2, 4** and **1** respectively. Refer to Table 4.

Looking at the above procedure, systematic sampling can, therefore, be defined as a sampling procedure in which the chosen units are not only chosen randomly, but the choice is also integrated with the choice of another sampling unit (Sarantakos, 2005). Thus, the selection procedure of samples for each stratum from the sampling frame used in the study could be numerically presented as follows:

*Withdrawn Children:*                3, 7, 11, 15, 19, 23, 27, 31, 35, 39.......63

*CCLCs:*                4, 8, 12, 16, 20, 24, 28, 32, 36, 40........80

*MG Members:*                2, 6, 10, 14, 18, 22, 26, 30, 34, 38.......102

*Teachers and Extension Workers:*                4, 8, 12, 16, 20, 24, 28, 32, 36, 40.....112

*Parents and guardians of w/*drawn children:  1, 5, 9, 13, 17, 21, 25, 29, 33 and 37.

Therefore**, Table 4** shows how elements of a sample from each stratum of the population were determined using Cochran's (1963) formula.

| STRATUM | PROCEDURE: (N/n) = k | RANDOMLY SELECTED INTEGER BETWEEN 1 AND k ON THE SAMPLING FRAME (STARTING POINT) | RANDOMLY SELECTED CASES FROM THE SAMPLING FRAME | CUMULATIVE TOTAL |
|---|---|---|---|---|
| *1.WD/ CHILDREN* | 63 /17 = 4 | 3 | 16 | 16 |
| *2. CCLC MEMBERS* | 80/22 = 4 | 4 | 20 | 36 |
| *3. MG MEMBERS* | 104/29 = 4 | 2 | 26 | 62 |
| *4. T&EWs* | 113/31 = 4 | 4 | 28 | 90 |
| *5.PARENTS OF WD/C* | 40/11 = 4 | 1 | 10 | 100 |
| **Total research sample** | | | **100** | |

**Table 4: Research sample for five strata.**

## 3.7 The propensity score matching, data collection instruments, research model and piloting of the instruments

### 3.7.1 The Propensity Score Matching

The research study used the Propensity Score Matching (PSM) as a tool to guide the selection of the population, research sample and data collection tools. The PSM is a statistical matching technique used in causal inference whereby observable effects of the treated sample are compared with those of the control group (Blanchard, 2013 & Austin, 2011). In other words, the tool compares outcomes of the research sample which received the treatment with those elements of the sample which did not. The tool was first developed by Paul Rosenbaum and Rubin in 1983 (Liu & Ripley, 2014).

In view of the above, Diro and Regasa (2014) adopted the PSM tool to estimate the impact of microcredit on the livelihoods of VSL members and those households who were non-members, hence determining poverty levels between the two groups. This study, however, did not have a control group since it was not a comparative study. Therefore, some relevant elements of the PSM model were adapted to suit the needs of the study. Refer to Table 5 for more details.

| VSL Impact indicator | Monetary value (MK) | Notes |
|---|---|---|
| Income of VSL member / annum | | |
| Expenditure of VSL member per month | | |
| Re-investment in subsequent cycles | | |
| *Investment in other livelihoods* | | |
| Seed | | |
| Fertilizers | | |
| Livestock | | |
| Pesticides / Insecticides | | |
| Herbicides | | |
| Farm machinery | | |
| Income from IGAs of the VSL member | | |
| Total Savings of VSL member/month | | |
| Insurance fund/annum | | |
| Cost of emergencies/ annum | | |
| No. of meals/ day | | |
| Employment generation/annum | | |
| Cost of children's education/annum | | |
| Cost of housing improvements/annum | | |
| Asset accumulation/annum | | |

**Table 5: The Propensity Score Matching (PSM) adapted from Diro & Regasa (2014: 30).**

### 3.7.2 Data collection instruments

Two data collection instruments were used, namely questionnaires and semi-structured interviews. The researcher also used the data collection strategy known as concurrent embedded model. The data collection instruments and strategy were piloted by using VSL members found around Mtambalala Primary School within Mpalo area.

### 3.7.2.1 Questionnaires

Questionnaires were used to collect data from teachers and extension workers. This was because these respondents were of higher literacy level than the rest of the research participants. Questionnaires were chosen because respondents (in this case, teachers and extension workers) were able to fill questionnaires out at their own convenient time and in any order. Thus, they were at liberty to take more than one sitting to complete them.

Besides, open-ended questionnaires enabled the researcher to generate large amounts of data from large numbers of populations in both relatively short period of time and in a cost effective way, hence providing for large coverage. Numerous questions were asked about VSL and child labour, thereby allowing flexibility in data analysis. Open-ended designed questionnaires demanded respondents to give their views, feelings, opinions and suggestions on the effect of VSL on child labour; and questionnaires were deemed an effective tool for collecting data from research participants who wanted to be both honest and anonymous (Cohen, Manion & Morrison, 2005).

Questionnaires were also chosen because they are less expensive than interviews because the former need sending through mail, while the later required physical presence of the inquirer. Not only that, questionnaires provided a stable, consistent and uniform measure of constructs that are at least free of variation, bias and errors caused by the presence and attitude of the interviewer (Bornman, 2009 & Sarantakos, 2005).

### 3.7.2.2 Semi-structured interviews

Semi-structured interviews involved a series of semi-structured questions which were followed by more deeply probing questions through the use of open ended type of questions. This was done to obtain additional information on the issue under investigation. In general, the semi-structured interviews were used in the study because more information about respondents' attitudes, values, views and opinions would be obtained, especially on how people explain and contextualise VSL and child labour.

Secondly, the creation of an informal atmosphere between the interviewer and the interviewee encouraged the later to be both open and honest, thus enabling the interview to be so flexible that the investigator adjusted and adapted questions or changed direction while the interview was taking place to suit the ability of the interviewees. The researcher was assured of having a higher response rate, coupled with collecting data that were likely to be more correct compared to those gathered by either standardised tests or questionnaires due to the researcher's presence

and direct supervision (Bhattacherjee , 2012; Jacobson, Chapin & Rugeley, 2009 & Finn & Jacobson; 2008).

In view of the above statements, it has to be noted that an interview constitutes a social interaction between two people and, therefore, it remains to be a very vital tool for gathering data in social science research like this one. This is a result of the direct and systematic conversation which takes place between the interviewer and the respondents (Boyce & Neale, 2006)). In addition to that, Tewksbury (2009, p.48) makes the following argument in light of building rapport with interviewees: "Initiating a relationship with people being studied requires the researcher to be able to relate with people in the field, and can  interact on a recurring basis in ways that people in the field find pleasant and rewarding".

It is against this background that Bell (2010) quotes old scholars in the names of Wiseman & Aron (1972) and Cohen (1976) as giving an analogy which likens interviewing to a fishing expedition by saying that like fishing, interviewing is an activity which requires careful preparation, much patience, and considerable practice so that the eventual reward is a worthwhile catch. This analogy underscores the importance of thoroughly preparing for the face to face interviews so that the study could get the best out of such informal and relaxed interactions.

### 3.8 Concurrent embedded model or strategy of data collection

As a mixed methods research design, it was both time consuming and rigorous during the data collection and analyses stages. We therefore employed what is known as "a concurrent embedded model or strategy" as (Creswell, 2009:216) postulated. The model was used to collect both qualitative and quantitative data simultaneously during the same field visit, as was always the case in a cross-sectional study (Creswell, 2009). Apart from time and complexity issues associated with the use of mixed methods design, the concurrent embedded model was adopted because the collected data resided side by side as two different pictures which would provide a composite assessment of the problem of child labour in tobacco farming (Creswell, 2009). Likewise, the data were to provide the basis for comparison between one data source and another across the strata. Moreover, the concurrent embedded strategy was employed to study five different groups of the population so that the researcher could gain different viewpoints from different respondents within one study.

## 3.9 Piloting the data collection instruments and data validity and reliability

Basically, questionnaires and interviews could only work best with standardized questions. Thus, the researcher became confident that each tool would be interpreted the same way by all respondents (Saunders et al., 2007). More so, Bhattacherjee (2012) assumed that research participants' misinterpretation of questions could be partially avoided by piloting the questions on a small group of a sample or at least friends and colleagues. This was a pointer to the fact that the validity and reliability of the data collected, and the response rate achieved in this study would largely depend on how the questions were formulated; how the questionnaires and interviews were structured; and how rigorous the pilot process was prior to the actual research study (Saunders et al., 2007).

This was the reason the data collection instruments were thoroughly piloted within the study area to ensure that they yielded valid and reliable data. The pre-test also helped identify clues in the questions that required improvement. Importantly, the pretesting phase also aided the researcher to identify whether the respondents understood the questions in the same way or not as suggested by Kelley, Clark, Brown and Sitzia, (2003). Pretesting the data collection instruments also assisted to reveal whether the closed questions were supplied with sufficient response categories or not, so that corrective remedy could be taken in case of deficiencies, before fully implementing the project (Kelley, Clark, Brown & Sitzia, 2003). Moreover, the researcher also evaluated the recording methods that were adopted to ascertain adequacy of the data to be gathered. The pretesting also helped the researcher estimate the minimum time to be allocated to each question and interview, which were45 minutes and one hour respectively. Creswell (2009) adds that piloting (pretesting) helps the researcher to detect and remedy possible disempowerments and or marginalization levied on the participants.

Although pretesting of the data collection tools is an ethical issue in any study, it required the allowance of significant time between the pretest and the actual implementation of the study. This was so to give more time for improving the tools. Additionally, extra-financial resources were required to meet all the costs that were incurred during the pretesting phase, which included daily subsistence allowances for enumerators; transport and stationary costs.

## 3.10 Timeline
The research took place between October and December, 2015, after which data entry began. A month later, a Statistical Package for Social Sciences (SPSS) report was produced and submitted to the Post Graduate Committee at the Malawi Polytechnic for their action.

## 3.11 Data analysis, interpretation and reasons for analysing data

### 3.11.1 Data analysis and interpretation

After the data collection and entry in computer software sheets, SPSS, each containing data for a particular stratum, codes ranging from 0 to 4 were assigned to responses to the questions, for instance, 0= Excellent, 1= Very good, 2= Good, 3= Fair and 4= Poor. These data sets were analysed both qualitatively and quantitatively. Quantitative analysis employed descriptive statistics which were numerically presented by way of percentages, frequencies, mean, range, as well as the mode, and were graphically presented using pie/bar charts and linear graphs (Singpurwalla, 2013). Additionally, descriptive and inferential statistics were also used. This involved inferring the characteristics of the sample of a particular stratum on a smaller scale, say MGs members, to the population of that stratum on a larger scale. Finally, Spearman's Rank Correlation (R) analyses were used to compare the quantitised relationships that existed between two variables; for example, the strengths and weaknesses of the VSL model on ending child labour as given by CCLCs and MGs. Since the study was both phenomenological and mixed in nature, data from the descriptive enquiry identified as having a similar focus were integrated into common segments. The integration involved putting data into categories based on themes such as: mean income, mean investment, and mean investments in education and IGAs, a process which Kleiman (2004) called "free imaginative variation".

On the basis of how the data were interpreted, the researcher came up with recommendations that would help end child labour in the tobacco industry and agriculture in general.

### 3.11.2 Reasons for analysing data

There are a number of reasons for analysing data. They include: for describing and comparing the data and identifying relationships between variables. It was also done to identify similarities and differences between variables of interest. This then enhanced interpretation. Data analysis was also done in order to integrate the quantitative and qualitative elements into a coherent whole (Swartout, 2014). Data analysis also helped the researcher forecast the outcomes, and ably make one conclusion over the other possible conclusions (Swartout, 2014).

After the analysis stage, meaning was attached to the processed data by means of making inferences; for instance, food and labour supply at household level during lean and peak periods of the year, before and after the introduction of the VSL model in Mpalo area. In the end, lessons were drawn on whether the VSL model was effective in mitigating worst forms of child labour in the tobacco farming industry in this area or not.

## 3.12 Ethical considerations and dissemination of the results

### 3.12.1 Ethical considerations

The researcher exercised research ethics right from the designing of the data collection instruments stage, data collection, analysis stages to presentation of the results. For example, the researcher was not supposed to cause harm or intrude into the privacy of the participants. Participants were also allowed to decline, participate and or withdraw from the study any time they wanted. More so, the researcher obtained permission from P/GWC to involve their children in the study through a dully signed informed consent; and an introduction letter from the Malawi Polytechnic accompanied the questionnaires and other interview schedules while also giving enough information on the reasons for this study. Objectivity was also maintained during the data collection phase to prevent subjective selectivity and deception of respondents (Arhar, Holly &Kesten, 2001; Bell, 2010; Saunders et al., 2007 ;). In view of this, Saunders et al. (2007) observed that without objectively collecting data, the ability to analyse and report one's work would also be impaired. This in turn affects the validity and reliability of the results, both of which are crucial for the generalisability of the findings. Above this, adherence to a great sense of anonymity and confidentiality to protect the respondents' identities and to keep their responses private were strictly followed as (Arhar et al., 2001; Bell, 2010; Saunders et al., 2007) emphasized. In instances where respondents' utterances were included, anonymity and confidentiality of such responses was maintained through use of pseudo names or letters in the report (Arhar et al., 2001).

### 3.12.2 Dissemination of results

The results of the study were systematically displayed in both Excel and MS Word using tables, and different graphs. These were copied from the SPSS analysis sheets onto Excel worksheets then to MS Word. By doing so, the presented easily gave out meaning to the readers of the research findings. Finally, all the information was compiled into a research report which was submitted to the PGRC of the University of Malawi's Polytechnic.

### Chapter summary

Chapter 3 described how the survey was conducted, determination of the sample and general data collection procedures. Finally, it has also explained how the data were analysed in order to make meaningful interpretation and presentation of the findings.

## Chapter 4.0 Research findings and results

### 4.1 Introduction

There were 100sampled people and all of them belonged to either the same or a different VSL group in the study area. However, during field work, 73 locals were interviewed, thus27 MGs were interviewed instead of 26. Also 28 teachers and extension workers (T&EW) responded to self-administered questionnaires. Importantly, a 100% response rate was achieved, with at least an average rate of 44.2% male and 55.8% female. Refer to Tables in Appendix B (1). It was also discovered that the majority of respondents from the W/DC (68.8%) and the CCLC (65%) strata were male, while the rest of the strata were dominated by female respondents (85%, 68% and 60%) respectively. Refer to Table 6.

| STRATA | | | | | | | | | | SUM % | | MEAN% | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| A | | B | | C | | D | | E | | $\sum\%$ | | $\overline{X}\%$ | |
| % | | % | | % | | % | | % | | | | | |
| M | F | M | F | M | F | M | F | M | F | M | F | M | F |
| 68.8 | 31 | 65 | 35 | 15 | 85 | 32 | 68 | 40 | 60 | 221 | 279 | 44.2 | 55.8 |

**Table 6: Percentages of research respondents**

In rare instances, however, data could not be captured from a few respondents who chose to hide information in order to exercise confidentiality on issues to do with personal finances or due to failure to articulate issues. However, averages for the marital status of the people who took part in the study were as follows: 23.4% were single (20% being contributed by all children W/DC); 67.2% were married; 5.8% were divorced; and 3.6% were widowed.

Taking into account the responses from adults only, the study revealed that an average of 41.5% of CCLCs and MGs together joined the VSL model between 2012 and 2013; 34.2% of the T&EWs joined the VSL model between 2012 and 2013 while 35% of P/GWC joined the VSL model between 2013 and 2014. However, the common trend in all the five strata was that of registering fewer numbers of new entrants during the subsequent VSL cycles.

### 4.2. Comparison of the lives of households before and after joining the VSL scheme

Going by what many scholars established as shown in Chapter 1, Section.1.6 of this dissertation, child labour was proved to be a consequence of poverty which drives a great many children to work in tobacco farms and alike instead of going to school. This chapter, therefore, examines people's lives in Mpalo area in terms of food intake between 2011 and

2015. A five year period was considered when measuring this most important variable because past studies have already shown in chapters 1 and 2 that poor households spend much of their income on food. Therefore, they have used their children to provide them with food and money through child labour as (Powell, 2014) reported. Other parameters that the study used to measure changes in people's lives included annual income, savings, investment in different livelihoods, select social aspects, expenses on education and food supplies, and receipts from the VSL scheme initiated between 2012 and 2015 in this area.

During the pilot phase of the study, however, it was discovered that most respondents had no data for years before 2012. In fact, many economic activities in the villages the study took place in were reported to have begun in April, 2012. Therefore, many people were not saving and investing in any economic activity apart from doing piece work on tobacco farms. This was the reason the redesigned data collection instruments only concentrated on capturing data for the period between 2012 and 2015, except for the data on food intake between 2011 and 2015 which the pilot study easily collected.

### 4.2.1 Food intake in terms of number of meals per day

From the perspective of the sampled W/DC, it was discovered that 56% of them were taking two meals per day in 2011. The results of the study also revealed that only25% of the sampled W/DC were taking three meals a day (the first meal being porridge or a cup of tea in the morning)in 2011, 2012 and 2013.But in 2014 and 2015,the trend changed as 37.5% of the W/DC began to have three meals a day.
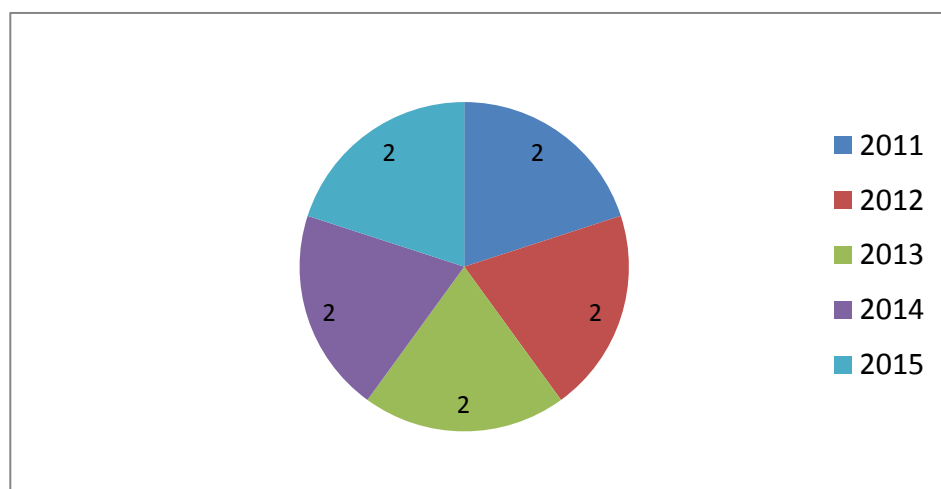
**Figure 2: A pie chart showing mean food intake/day for W/DC**

On the other hand, an average of two meals per day were being taken by the sampled P/GWC,

who also had three meals a day in the years 2013 and 2014, while the majority were having either one or two meals a day in 2011, 2012 and 2015. Refer to Figure 3.
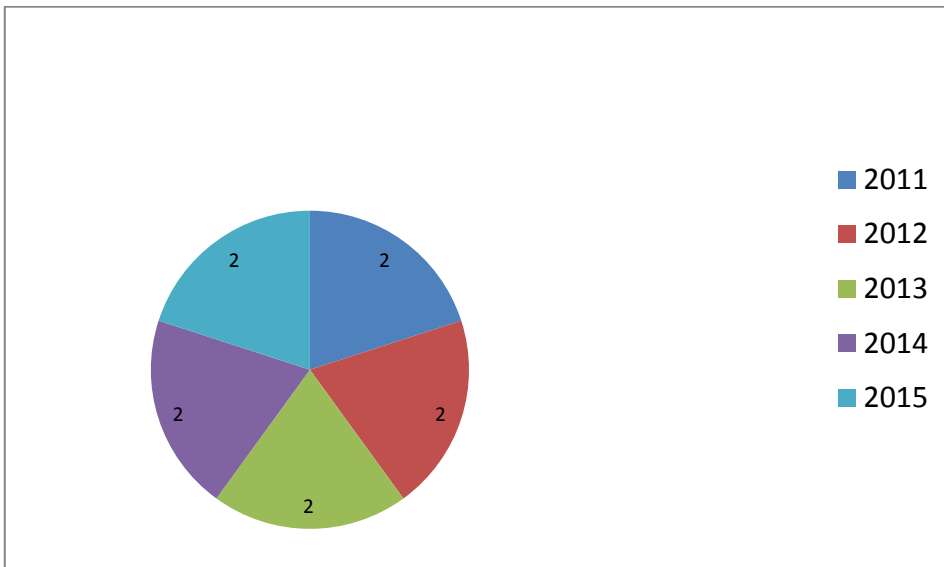


**Figure 3: Pie chart showing mean food intake/day for P/GWD in five years**

It also came to light that, on average, half of CCLCs had two meals a day in 2011 and at least three meals between 2012 and 2015. Those that took three meals a day increased from 50% in2011 to 65% through 2014, only to drop again to 50% in 2015.Furthermore, average statistics for a sample of MGs indicated that no one was taking one meal a day in 2011, but the majority were taking two meals a day in 2011 and 2015 (66.7%, and 33.3% respectively), and at least three meals a day from 2012 through 2014, with an increased percentage of 66.7% in 2013. Nonetheless, there was a bimodal tie in 2015 as those that had two and three meals a day were both represented by33.3%. This means that the percentage of those that were taking three meals a day drastically reduced from 63.3% in 2014, while those MG members who were taking two meals a day increased from18.5% in 2014. As for T&EWs, the findings indicated that the majority of them were on average taking meals three times a day between 2011 and 2015, and had a well-established pattern, with 3.6% of respondents taking one meal a day between 2011 and 2015. Moreover, 64.3% of T&EW respondents who took meals three times a day in 2011 increased to 75.0% in 2012 (+11.3%). It kept increasing up to 78.6% in 2013 (+3.6 %). Those that were eating three meals a day increased to 82.1% from 78.6% in 2014 (+3.5%). Finally, the percentage of sampled field workers who were eating three times a day in 2015 fell back to the 2013 percentage (-3.5%).

**4.2.2 Annual income**

Annual income of the respondents in all the strata was being supplemented by financial resources generated through the VSL activities. To begin with, CCLCs' and T&EWs' average annual income had been increasing from about MK132, 000.00 in 2012 to about MK200, 000.00 by 2015and from MK240, 000.00to about MK500, 000.00respectively.This was an average shift from 26.1% to 38.9% and 18.6% to 36.1% for the CCLCs' and T&EWs' incomes respectively. Furthermore, the average income for MGs did not increase significantly over the years under study since the annual averages ranged from MK120, 000.00 to MK160, 000.00, a mean movement from 25.3% in 2012 to 28.5% in 2015.

Finally, average annual income for P/GWC had been decreasing from 2012 to 2015 from 30.2% to 20.6% respectively. The study also established that both the CCLC and MG respondents indicated that they had the lowest income ever in 2013 since their average income was at 4.0% and 20.3% respectively; while T&EWs experienced a slight drop in their mean annual income in 2014 compared to 2013 which was a bad year for many community members. Refer to Table 7 and Figure 4.

| Participants | Mean income in Malawi Kwacha (MK)/year | | | | | | | | Total annual $\bar{X}$ income |
|---|---|---|---|---|---|---|---|---|---|
| | 2012 MK | % | 2013 MK | % | 2014 MK | % | 2015 MK | % | |
| CCLCs | 131,675 | **26.1** | 20,250 | **4.0** | 156,625 | **31.0** | 196,125 | **38.9** | 504,675 |
| MGs | 143,960 | **25.3** | 115,720 | **20.3** | 147,720 | **25.9** | 162,708 | **28.5** | 570,108 |
| T&EWs | 247,715 | **18.6** | 309,405 | **23.2** | 295,585 | **22.1** | 481,882 | **36.1** | 1,334,587 |
| P/GWC | 92,357 | **30.2** | 79,278 | **25.6** | 70,900 | **23.2** | 63,000 | **20.6** | 305,535 |
| Total $\bar{X}$ | **615,707** | **-** | **524,653** | **-** | **670,830** | **-** | **903,715** | **-** | **2,714,905** |

**Table 7: Mean annual income of participants**
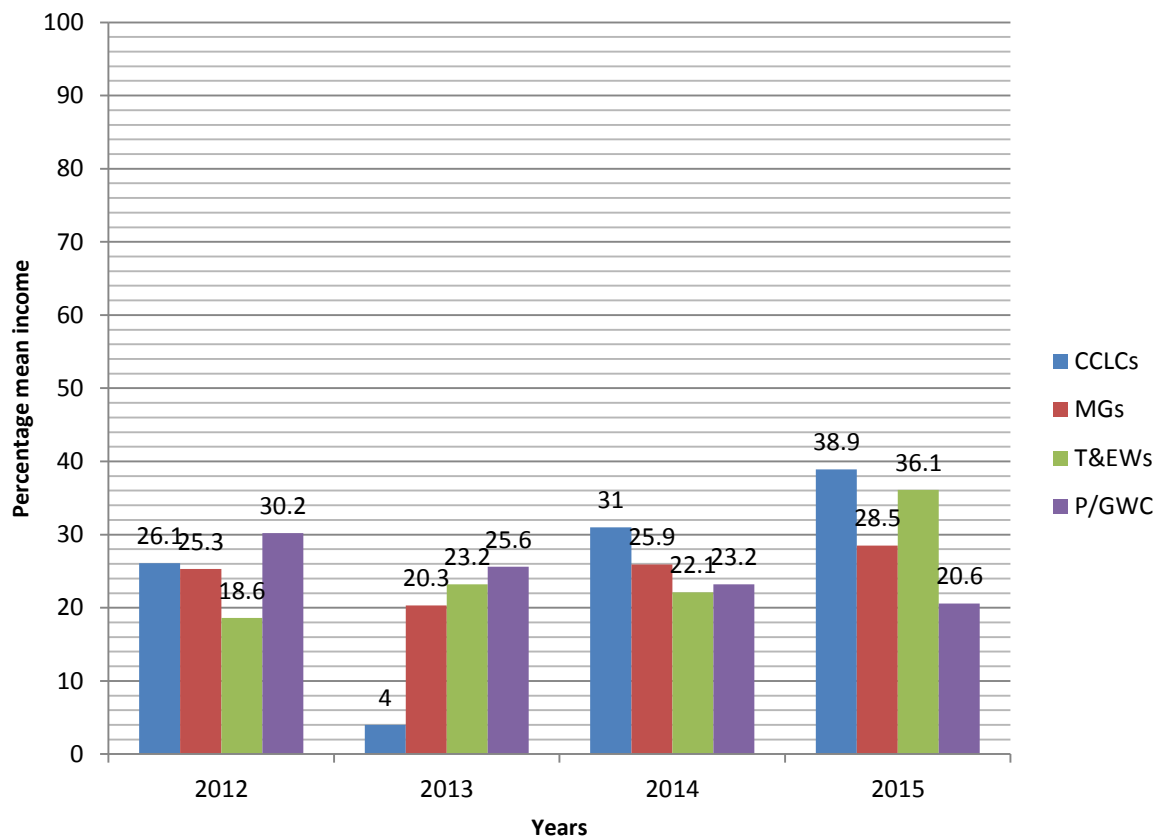
**Figure 4: Multiple chart showing mean % income for participants for a four year period**

### 4.2.3 Savings

The study indicated that, for the sampled CCLCs, their mean annual savings increased from 18.6% in the first year of joining the VSL scheme to 30.6% in the final year. However, both T&EWs' and MGs' annual mean savings were increasing by a range of at least 1%between 2012 and 2014, but they suddenly experienced a mean savings increase by a whopping 89.9% and 79.3% average savings rise for T&EWs and MGs in 2015, from the3.4%and 7.8% respectively realized in 2014.For the years in review, the highest book balances for mean savings were registered in 2015 across all strata except for P/GWC, whose average savings dropped by 8.5% in 2015 compared to the preceding year's 33.0%.Refer to Table 8, Appendix B (1)and Figure 5.

| Participants | Mean annual savings in MK / year | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **2012** | | **2013** | | **2014** | | **2015** | | | |
| | **MK** | **%** | **MK** | **%** | **MK** | **%** | **MK** | **%** | **Total $\bar{X}$** |
| **CCLCs** | 20,250 | **18.6** | 26,863 | **24.7** | 28,444 | **26.1** | 33,294 | **30.6** | 108,851 |
| **MGs** | 23,000 | **7.5** | 23,021 | **7.6** | 23,646 | **7.8** | 235,110 | **77.1** | 304,777 |
| **T&EWs** | 34,655 | **1.2** | 57,310 | **2.1** | 94,528 | **3.4** | 2,592,345 | **93.3** | 2,778,838 |
| **P/GWC** | 9,500 | **16.0** | 15,714 | **26.5** | 19,571 | **33.0** | 14,511 | **24.5** | 59,296 |
| **Total $\bar{X}$** | 87,405 | - | 124,921 | - | 166,189 | - | 2,875,260 | - | 3,251,762 |

**Table 8: Mean annual savings of participants.**
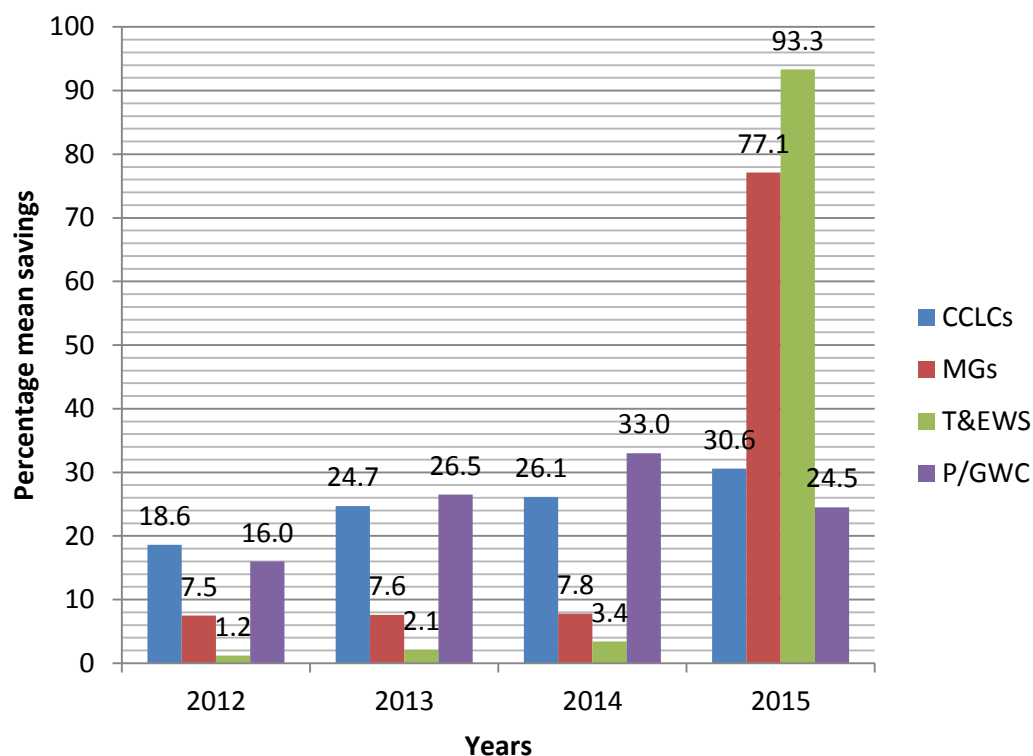


**Figure 5 : Multiple chart showing % mean savings for respondents over a four year period**

**4.2.4 Annual investments from the VSLs**

On average, 25% of all the respondents, 38% of whom consisted W/DC, indicated that all members of VSLs, including P/GWC, accessed small loans which helped them invest in diversified agricultural production to ensure food security. They added that loans provided them with the capital for running SMEs (IGAs) of some sort to ensure a steady flow of income at family level throughout the year. Some respondents indicated that they invested their

money specifically in livestock production like piggery, goat keeping and chicken rearing which cushioned them from economic shocks. When asked to indicate how much the participants invested in labour saving technologies such as farm machinery and herbicides for killing weeds, none of them had done that.

On a positive note though, CCLC's and P/GWC's mean investment in diversified agriculture and IGAs such as selling of dough-nuts, second hand clothes, green maize and chickens had steadily increased from 16.1% in 2012 to 36.4% in 2015 for CCLCs; and from 15.1% in 2012 to 31.2% in 2015 for P/GWC. On the other hand, average investment for MGs stagnated between 25.7% and 27% over the period. Finally, average investment for T&EWs rose between 24.8% in 2012 and 34.4% in 2014. There was nonetheless a sharp decrease of the same from34.4% in 2014 to 8.5% in 2015.

The statistics also revealed that the highest mean investment value for P/GWC, during the studied period, was 31.2% in 2015which was the same as that of T&EWs, though this was poor showing for the later (8.5%). Although mean investment for MGs fell to 23.9% in 2013 from 25.7% in 2012 and again 23.4% in 2014, it increased in 27.0% in 2015 (at least by 1.3%) unlike in 2012.Generally, the results showed that all the respondents from the five strata maintained their saving culture as embraced in 2012 for the whole period of four years which was studied, with the exception of T&EWs whose mean investment fell by a big margin in of 25.9% in 2015  compared to the 34.4% registered in 2014.Seeagain Table 8 and Figure 6**.**

| Participants | Mean investment in MK/year | | | | | | | | Total annual $\bar{X}$ investment |
| | 2012 MK | % | 2013 MK | % | 2014 MK | % | 2015 MK | % | |
|---|---|---|---|---|---|---|---|---|---|
| CCLCs | 15,063 | **16.1** | 17,512 | **18.7** | 26,872 | **28.7** | 34,094 | **36.4** | **93,541** |
| MGs | 32,056 | **25.7** | 29,858 | **23.9** | 29,163 | **23.4** | 33,645 | 27 | **124,722** |
| T&EWs | 76,929 | **24.8** | 100,618 | **32.4** | 106,763 | **34.4** | 26,375 | **8.5** | **310,685** |
| P/GWC | 12,750 | **15.1** | 22,708 | **26.9** | 22,629 | **26.8** | 26,375 | **31.2** | **84,462** |
| Total $\bar{X}$ | **136,798** | - | **170,696** | - | **185,427** | | **120,489** | - | **613,410** |

**Table 9: Mean investiment of participants.**
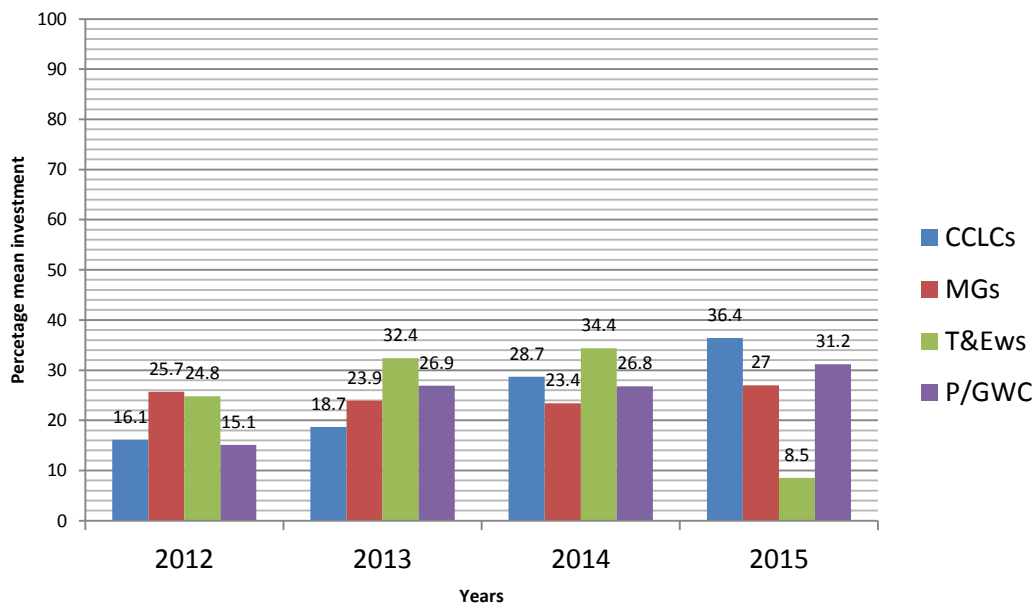
**Figure 6:  Multiple chart showing % mean investment for participants for four years**

### 4.2.5Annual receipts

At the end of the VSL cycle, and on the share out day which usually fell at the end of the month of December or early January each year, it was discovered that CCLCs' average annual receipts had been fluctuating. But, 2013 was their peak year since their annual average receipts were at 34.8%. These, however, dropped to 21.3% in 2014 and slightly increased again by 6.5%in 2015. MGs' average annual receipts were steadily increasing each year from MK29, 000.00 (20.3%) in 2012 to MK42, 000.00 (29.4%) in 2015, while those of the T&EW increased  from 12.3% in 2012 to 36.3%  in 2014, reaching the crest in  2014 by  36.3% and dropped again to 30.0% in 2015. As already established in the preceding section, T&EW's investment potential also dwindled by 25.9% in 2015.

The results also showed that the CCLC's and P/GWC's average annual receipts for 2015 were 27.8% the same for both strata, only that the latter had the highest take home in 2014 which reached the annual average rate of 33.0%. Refer to Table 10and Figure 7.

| | Mean receipts per year in Malawi Kwacha (MK) | | | | | | | | Total $\overline{X}$ receipts |
|---|---|---|---|---|---|---|---|---|---|
| | **2012** | | **2013** | | **2014** | | **2015** | | |
| **Participants** | **MK** | **%** | **MK** | **%** | **MK** | **%** | **MK** | **%** | |
| **CCLCs** | 31,636 | **16.3** | 67,618 | **34.8** | 41,345 | **21.3** | 53,906 | **27.8** | **194,505** |
| **MGs** | 29,083 | **20.3** | 34,389 | **24.1** | 37,500 | **26.2** | 42,000 | **29.4** | **142,972** |
| **T&EW** | 45,063 | **12.3** | 78,556 | **21.5** | 132,576 | **36.3** | 109,143 | **30.0** | **365,338** |
| **P/GWC** | 13,500 | **18.2** | 15,600 | **21.0** | 24,443 | **33.0** | 20,611 | **27.8** | **74,154** |
| **Total $\overline{X}$** | **119,182** | **-** | **196,163** | **-** | **235,864** | **-** | **225,660** | **-** | **776,969** |

Table 10: **Mean annual receipts for participants for four years**
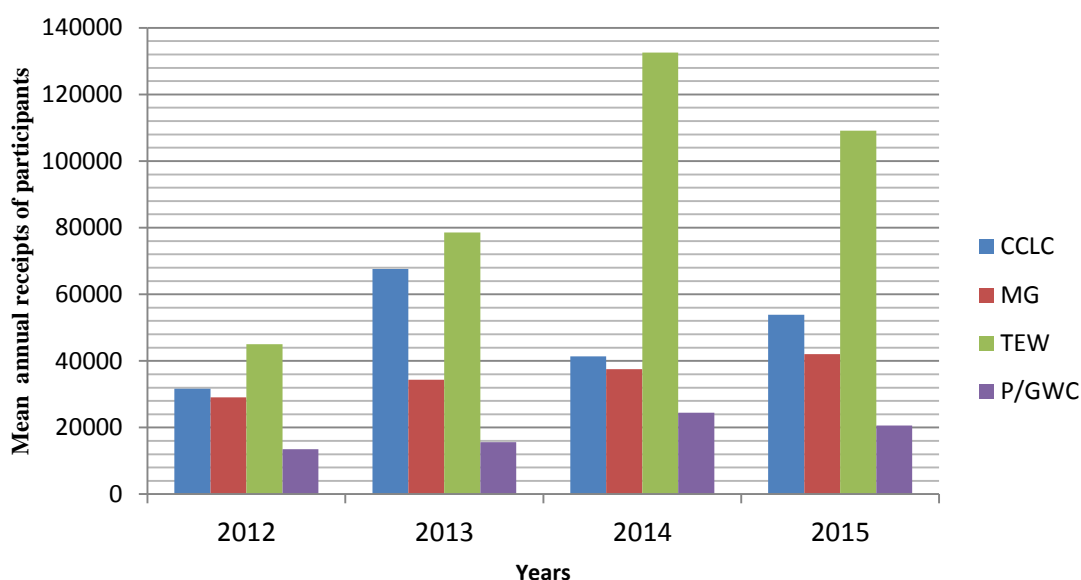


**Figure 7: Multiple chart showing mean receipts for participants in Malawi Kwacha/year**

**4.2.6 Expenditure on food and children's education**

Respondents also indicated how much money they were spending on children's education, food, emergencies and procurement of household assets during the studied period. This data could help ascertain the quality of life the people were living after joining the VSL groups. Thus, the study found out that the majority of the respondents' expenses were on food supplies and school needs for their children. Very few participants used the VSL money to purchase tangible assets such as furniture and other utensils for the home. For example, it was

established that both the CCLC's and MG's average annual expenditure on food and education had been increasing from 2012 to 2015; from 18.7% to 39.8% and from 21.2% to 29.4% for these strata respectively. In addition to that, T&EWs and the P/GWC had reduced their expenditure on food and education needs of their children in 2013 and 2015respectively. Their reduced rates were 4.9% and 6.5% respectively. It was also established that the CCLCs and T&EWs had almost the same mean expenditure percentages (39.8% and 39.6%, respectively) on food and education requirements of their children in 2015.However, all the community members only spent an average of below MK100, 000.00 on food and children's education for the entire study period, whereas the expenses were between MK300, 000.00 and MK500, 000.00 in the same period for T&EW. See Table 11and Figure 8**.**

| partici pants | Mean expenses in MK/year | | | | | | | | Total annual $\bar{X}$ expenses |
|---|---|---|---|---|---|---|---|---|---|
| | 2012 MK | % | 2013 MK | % | 2014 MK | % | 2015 MK | *%* | |
| CCLC | 42,133 | **18.7** | 43,509 | **19.2** | 51,116 | **22.6** | 89,089 | **39.8** | **225,847** |
| MG | 61,990 | **21.2** | 63,257 | **21.6** | 81,082 | **27.7** | 85,930 | **29.4** | **292,259** |
| TEW | 328,429 | **25.6** | 62,381 | **4.9** | 385,056 | **30.0** | 508,114 | **39.6** | **1,283,980** |
| P/GW C | 59,320 | **20.5** | 61,607 | **32.2** | 58,161 | **30.4** | 12,444 | **6.5** | **191,532** |
| Total $\bar{X}$ | **491,872** | - | **230,754** | **-** | **575,415** | - | **695,577** | - | **1,993,618** |

Table 11**: Mean expenditures of participants on food and children's education in four years.**
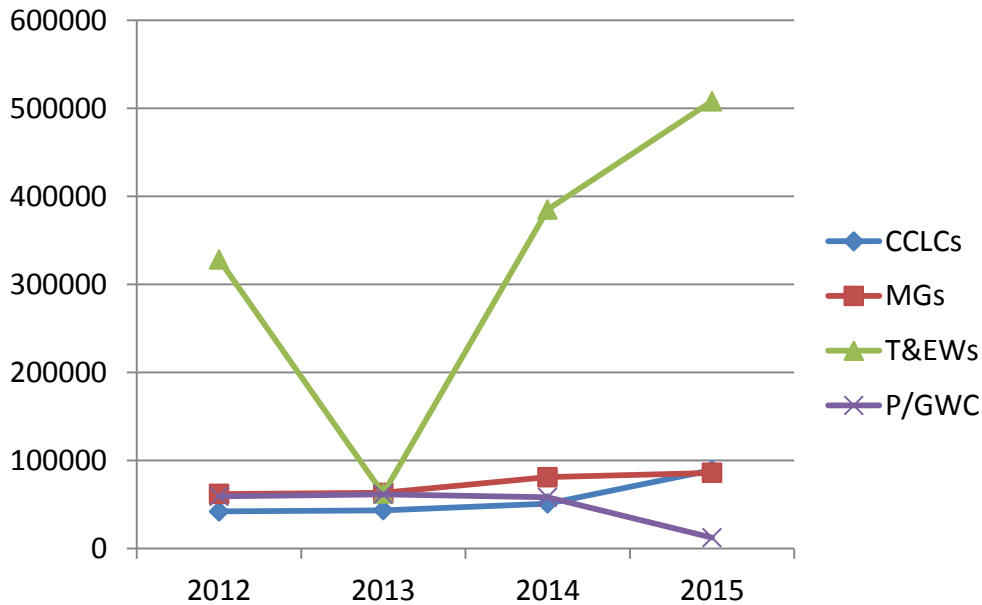
**Figure 8: Linear graph for participants' expenses on food and children's education in MK/year**

### 4.2.7 Other things that had changed in people's lives through socialization.

An average of 32.4% of all the respondents in the sample indicated that the VSL model is an excellent strategy for mitigating child labour on tobacco farms in the area. They also added that some other social aspects of their lives which had tremendously changed with the VSL interventions. Such aspects included the following:

- building synergies towards assisting needy children in schools
- saving culture
- investing in children's education , especially girls

- early marriages
- business management
- financial management
- gender balance and equality
- family planning and population education
  [Refer to Appendices B (2) and (3)].

**4.3 The relationship between the VSL model and child labour in tobacco farming**

The study discovered the relationship that existed between the VSL model and child labour by employing Spearman's rank correlation coefficient, R. It was computed using the frequencies of the responses from one of the open ended question in the questionnaire and interview guide that inquired about the strengths and weaknesses of the VSL scheme as a strategy to end child labour. The frequencies of each stratum of respondents were ranked based on the total number of frequencies each strength and weakness of the VSL model as a strategy for eliminating child labour had. Then, any two strata were paired, differences between each construct within the paired strata squared, and the sum of the squared differences finally determined for use in the formula, R=1- $\{6\sum d2/n^2(n-1)\}$.

This formula is known as Spearman's Rank Correlation efficient (Naoum, 2007).After computations, the following results were found:

a) The values of R were 0.98 and 0.76for the strengths and weaknesses of the VSL in fighting child labour respectively given by the CCLCs and those given by the MGs.

b) R was 0.76 and 0.62 as values for strengths and weaknesses of VSL in fighting child labour respectively as given by the CCLCs and T&EWs.

c) Finally, both the strengths and weaknesses of the VSL scheme in fighting child labour, given by the W/DC and P/GWC, were R=0.64 and R=0.59 respectively.

Afterwards, the averages of the squared values of R($R2$) for both strengths and weaknesses of VSL as a strategy for mitigating child labour in tobacco farming were calculated, which were 71% and 44% respectively.  For more on how these values were calculated, refer to **Appendix B (2) ( i), (ii)** and **(iii).**

**4.4 People's opinions, attitudes and suggestions about the VSL strategy for fighting child labour**

The study also gathered a variety of opinions, attitudes and suggestions about the VSL as a means for mitigating child labour in their area. This was achieved through use of open-ended and semi-structured questions in both the interviews and questionnaires.  Respondents' views on the effectiveness of the VSL in ending child labour were summarized as shown in Table 12.

| STRATUM | A | | B | | C | | D | | E | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| STRATUM NAME<br><br>VARIABLE QUALITY | W/DC | % | CCLC | % | MG | % | T&EW | % | P/GWC | % | Σ% | $\bar{X}$% |
| **Excellent** | 4 | 25.0 | 9 | 45.0 | 10 | 37 | 7 | 25 | 3 | 30 | 165 | 32.40 |
| **Very Good** | 3 | 18.75 | 3 | 15 | 4 | 16 | 6 | 21.4 | 2 | 20 | 91.15 | 18.23 |
| **Good** | 6 | 37.5 | 3 | 15 | 6 | 22.2 | 11 | 39.3 | 1 | 10 | 124 | 24.80 |
| **Fair** | 3 | 18,75 | 5 | 25 | 3 | 11 | 4 | 14.3 | 3 | 30 | 99.05 | 19.80 |
| **Poor** | 0 | 0 | 0 | 0 | 2 | 8 | 0 | 0 | 0 | 0 | 8 | 1.60 |
| **Σ** | **16** | - | **20** | - | **27** | - | **28** | - | **10** | - | - | **96.83** |
| Mean% for those respondents who were indifferent, so did not choose any option (thus ,missing data) | | | | | | | | | | | | **3.17** |

**Table 12: Effectiveness of VSL as a strategy for reducing child labour**

These views had been put in categories of themes of which frequencies were determined to see how many times each one of the constructs was mentioned by respondents. That is, they were presented as strengths, weaknesses in Appendices B (2)(i), 2(ii) and (3) and solutions to the identified weaknesses of the VSL as a strategy for mitigating child labour (refer to section 6.2).

Asked to describe how the strengths of the VSL scheme had contributed to child labour mitigation efforts in Mpalo area, the respondents gave the following responses:

- It economically empowered households and encouraged their children to attend school. They did not force them to go for piece work to find food for the family;

- Members of the VSL groups easily got social fund money and accessed loans  they used to start up a small scale business unit such as selling fish, doughnuts, kaunjika, scones, green maize and local chicken  to Ntchisi Boma residents. The yield from such income generating endeavours were usually used to pay school fees; buy food, uniform and other school materials for the children, who would otherwise dropout of school and go for piece work on tobacco farms to get the same. Alternatively, such children completely dropped out of school, and continued to work in hazardous tobacco growing environments.

- Properly looked after children usually remained in school. This led to:
  - increased school attendance
  - increased learner motivation to learn which yielded to positive attitude towards learning
  - reduced learner repetition and drop-out rates
  - increased enrolments in schools
  - high learner retention rates in schools

An average of 30% of the  respondents indicated that they used borrowed money from the VSL to hire adults, not children who were expected to be in school, to provide labour for production processes such as weeding, curing (flue cured type), knitting (air cured type), hands making (*kumanga ndindi* in Chichewa) and bailing. Refer to Table 13 and Appendix B (4).

| W/DC | CCLC | MG | T&EWs | P/GWC | ∑% | $\bar{X}$ % |
|------|------|------|-------|-------|------|------|
| 50% | 25% | 20% | 25% | 30% | 150% | **30** |

**Table 13: Percentages of hired labour in tobacco farming in Mpalo**

- Effectively run VSL groups had remarkably contributed to the improvement of food security, nutritional status and living standards of most poverty stricken families in Mpalo area;

- The VSL groups also served as a socialization weapon, since during the weekly gatherings, members also shared information to do with gender issues, the HIV/AIDS scorch, family planning, and sexuality and sexual education. As a result, couples learnt the importance of bearing children that they would  manage to support economically, nutritionally and educationally, hence reducing the likelihood of  having them not cared for, consequently turning to harmful jobs for their survival.

Furthermore, the bulk of suggested solutions to the identified weaknesses of the village banks that the participants had given have found their way into the recommendations section of this report.

When it was put to the participants to choose which of the given factors, such as legislation (including bylaws and implementation of OSH minimum standards, employment policies and legal instruments by labour inspectors from MoL), compulsory schooling, civic education and/or the combination all these factors, was also affecting the elimination of child labour on tobacco farms and estates in Mpalo area apart from the VSL scheme, it was discovered that the majority of T&EW (60.7%) and P/GWC (30%) were of the view that civic education played a good part in reducing child labour, unlike legislation which was rated at 3.6% by the T&EW and 20% for the P/GWC.

On the other hand, 56.2% of W/DC from child labour in tobacco farms indicated that legislation contributed highly to curbing child labour in the area, followed by 43.8% of the W/DC who said that it was civic education which was contributing more to child labour reduction in Mpalo area. None of the W/DC nevertheless chose compulsory schooling but did reveal that a combination of factors including the VSL model helped reduce child labour in Mpalo area. Additionally, only 3.7% and 20% of the CCLCs and MG respectively chose legislation as playing a complementary role to the VSL model in child labour elimination. For 40% of the CCLCs and 51.9% of the MG, it was civic education they thought complemented the VSL scheme in the fight against child labour. These findings, therefore, confirmed the assumption that the labour inspectors were not doing enough to fight against child labour.

**Chapter summary**

Chapter 5 presented the findings of the study under each of the three objectives set out. Summaries of the results have been presented as frequencies, percentages and means. Tables and charts were also included to compare these findings across strata within the studied period spanning at least between 2012 and 2015.

# Chapter 5.0 Discussion of results

## 5.1 Introduction

This chapter discusses the findings of the study based on the three specific objectives. This aims at attaching meaning to the statistics, tables, graphs and charts presented therein.

## 5.2 Comparison of the lives of households before and after joining the VSL scheme

### 5.2.1 Food intake in terms of number of meals per day

The majority56% of the W/DC and MGs were taking two meals day in the year 2011. This was because there was no supplementation of food supplies bought using money borrowed or received from the VSL scheme since the initiative had not yet been introduced in Mpalo area. This is why they mostly went to work. The results of the study also revealed that only 25% of the sampled children were taking three meals a day by 2011, 2012 and 2013, although the VSL initiative had just been introduce in April 2012.The reasons behind this phenomenon were twofold. Firstly, savings per household were still very low especially for P/GWC which also affected amounts of money available for loans. Secondly, some members were risk-averse, and were still learning how the VSL groups operate. Therefore, they feared to borrow money to supplement food supplies from their farms or for starting up businesses

In 2014 and 2015 though, the trend changed since 37.5% of the W/DC began to have three meals a day although the area was hit by a bad spell of drought in the same year. This happened because some members invested in IGAs using their VSL money which they received at the 2014 share-out. They therefore used the return on capital for buying food for the family, especially during the lean period, hence using it as a hunger coping mechanism. Besides, other members began to practice diversified agriculture which resulted in food secure households.

More so, average statistics on food intake for a sample of MGs indicated that none of them were taking one meal a day in 2011, and at least three meals a day from 2012 to 2014, with a greater percentage of 66.7% in 2013, and a bimodal tie in 2015. While 2015 was the most difficult due to the bad drought, ironically at least 33.3% of the people managed to take two to three meals a day because of the VSL initiatives. This implied that food intake amongst the MGs had improved between 2012 and 2014 all because communities were investing more of the VSL money into food crop production. Therefore, their families could no longer go for piece work on the tobacco farms in order to get food.

Since the percentage of sampled T&EWs who were taking meals three times a day between 2011 and 2015 increased from 64.3% to 78.6% during the same period, it clearly testifies to the fact that the VSL model significantly contributed to that change. In addition, the falling of the number of T&EWs taking meals three times a day from 82.1% in 2014 to 78.6% in 2015 also reveals that the drought also negatively affected the VSL activities, let alone the eating pattern amongst households in the study area.

Generally, food intake by the CCLCs increased from twice a day in 2011 to three times a day from 2012 to 2015; while that of the MGs and T&EWs was twice a day only in 2011 and 2015, while during the rest of the years, they took meals three times a day. That does reveal that food supply had been satisfactory even during the lean months, since households had a steady supply of money from the VSL scheme which they used to replenish food stocks and avert hunger, especially after the share-out months. This means also that households did not send their children to tobacco estate for food; but instead, they used the VSL money to buy it for their homes. More equally so, the VSL members were also able to buy fertilizers and improved maize seed varieties in order to have a bumper harvest the following season. Accordingly, the presence of food at family level meant less child labour in the tobacco farms. Respondents also did reveal that the clear-cut difference on food intake was that, if their children were taking two meals a day before the VSL intervention, it was because they got it through piece work on tobacco farms; but after the VSL intervention, that stopped since the VSL money was being used to buy food so much so that nobody could go out and work in somebody's tobacco farm for food or money.

### 5.2.2 Annual income

Annual income for the respondents in all the strata were being supplemented by financial resources generated through the VSL activities, hence the yearly increases, although not all that much for the MGs and a downward trend for P/GWC. Despite running non-agriculture related businesses, such as selling dough-nuts, and second hand clothes, many VSL members lived on selling agricultural produce. They indicated that their low incomes were mainly because of low commodity prices offered to them by the vendors. They also complained that low prices made it hard for them to raise enough money for the VSL scheme. This was especially worse in 2013 for all community members, especially the CCLCs whose annual mean income declined from 26.1% in 2012 to 4.0% in 2013. As a result, they were unable to borrow enough from the VSL scheme for big investments in agriculture. On the other hand, T&EWs experienced a slight drop in their annual mean income in 2014 compared to 2013, a bad year for many of the community members. Therefore, the year 2014 clearly explains that

the VSL portfolio was largely dependent on the worthiness of the VSL transactions themselves, which mainly depended on the prevailing market prices of agricultural produce. These prices were however very low in 2013 due to high supply and low demand, but not due to lack of salaries from T&EWs as others wanted to make us believe. This also nullifies the claim that, since the T&EW's income was heavily dependent on their salaries, then the VSL members annual income had to nose dive too in 2014 since salaries were not reduced in anyway. The plausible explanation though would be non-repayment of loans by some members of the VSL which led to less money being available for loans to generate enough interests. As a matter of fact, junior civil servants' salaries were adjusted upwards by an average of 54% in the same year according to the [Department of Human Resource Management and Development (DHMD) 2014] so the salary argument was out of order. It can also be concluded that the VSL activities also had a direct influence on the levels of income for local communities and salaried T&EWs throughout the studied period. In turn, the levels of income each household had, influenced the way they made their 'how to produce decisions.' In this case, whether to hire adult labourers to help with tobacco growing activities or to use cheap labour through the use of children and compromise quality of the leaf produced in the process was just a matter of choice.

### 5.2.3 Savings

It was also indicated that T&EW's and MG's annual mean savings registered their highest record during the studied period in the year 2015. This could be attributed to the maize and soya beans harvested and sold in that year. Due to the dry spell of 2014/2015 growing season, many households did not realise enough from tobacco sale and instead, they stocked a lot of maize and soya beans for resale to vendors. This helped them boost their loan portfolio. Besides, incidences of theft and default were on the decrease among the VSL members by 2015. It was also established that the CCLCs and P/GWC increase their savings with the VSL scheme from 2012 to 2015. Although the savings by the P/GWC declined in 2015 (24.5%), compared to 33% in 2014, in general, the mean savings hit the highest record ever in 2015. This was because members were aware that come January 2016, the food situation was going to be so bad and that their savings would assist them buy food in the time of need. Importantly, the increase in members' income and savings would help reduce child labour, because several literatures had shown that parents who were financially stable were able to send their children to school, and hire adults for work. Such hiring decisions, in turn, allowed children to get educated, become part of an educated workforce that earned more in future, and contributed to

building a better and more productive economy as (Nippierd, Gros-Louis & Vandenberg, 2007) observed.

### 5.2.4 Annual investments from VSL scheme

On average, 25% of the respondents, 38% of which were the W/DC, asserted that all members of the VSL including P/GWC, accessed small loans which helped them buy fertilizers and improve their crop yield hence getting ensured of food security and money throughout the year.

While participants revealed that they did not invest in labour saving technologies such as farm machinery and herbicides, mainly because their income, savings, and receipts on the share-out day were low, they said they could also not afford a loan from the VSL scheme to buy oxen, a plough, and or an ox-cart for use in their crop fields. They also said even if such a loan could be granted, it could be very difficult for them to repay it within one VSL cycle. They then suggested that unless these technologies were offered as long-term loans repayable in installments for a period of up to five years, then it was impossible.

As already discussed, the results generally showed that all the respondents from the five strata maintained a saving culture during the four year period, inculcated in them from the year 2012. But, the T&EW's mean investments fell by the biggest margin in 2015 (25.9%). This was attributed to the following factors:

- Some respondents from for this stratum expressed a concern that their loans attracted high interest rates of as high as 40% per month and 480% per annum. Therefore, some members reduced their investment in the businesses that were being financed by VSL scheme. This was because their customers switched their spending priorities from clothing to food because of the 2015 drought that started in between 2013 and 2014 marketing season.
- Some members feared to borrow money for investment since the business environment was poor as they sold their merchandise on credit.
- Members also feared being highly indebted for failure to repay the loans within the expected period. This, in turn, would lead to more poverty and other related social problems in the event that spouses ran away for fears of court battles, or indeed having their assets seized.

## 5.2.5 Annual receipts

As already pointed out, the receipts of the VSL membership at the end of each cycle were being affected by a number of factors. Some of them were: the extent of prices fetched by agricultural products on the liberalized market; performance and viability of businesses which the members run; the value of loans that fell into arrears by the end of the VSL cycle; the level of security the funds have had in the year, the leadership qualities management committees displayed; and so on. These factors explain why, for instance, CCLCs' average annual receipts had been fluctuating, hitting the highest in 2013, dropping in 2014 and slightly increasing again in 2015; whereas MGs' average annual receipts were steadily increasing from MK29,000.00 (20.3%)to MK42,000.00 (29.4%) in 2012 and 2015 respectively. Furthermore, T&EW registered an upward trend in cash received between 2012 (12.3%) and 2014 (36.3%) which was their peak year as their annual receipts averaged about MK133, 000.000, then dropped to about MK109, 000.00 (30.0%) in 2015.

Additionally, T&EWs' savings were the highest in 2015 (93.3%), but their mean investment drastically dropped by 25.9% in the same year (meaning that saving was a priority), while their average receipts also dwindled by 6.3% in the same year. In such a situation, keeping all factors equal (ceteris paribus), one would expect the T&EWs to have higher receipts since their savings were the highest in that year, but that was not the case. Therefore, factors which have been mentioned in the previous section can be used to explain the cause of such an overwhelming inconsistency.

In summary, the factors cited above also foretell why the average receipts of MK776, 969.00 for the four year period were less than the mean savings of MK3, 251,762.00 for the same period. In a normal situation, the former value was expected to be more than the latter's value because receipts were a consolidated value which encompassed the amount and interests on their savings (principals) earned over the four year period covered by this study.

## 5.2.6 Annual expenditure

Respondents also indicated the money they spent on education, food, emergencies and procurement of household assets. The study found out that the majority of the VSL membership's expenses were on food supplies and school materials for their children. However, T&EWs and P/GWC registered the lowest average expenditure levels on food supplies and education of 4.9% in 2013 and 6.5% in 2015. This could be because they harvested enough through diversified agriculture, so they were food secure. In addition, families did not sell much of their food crops due to poor prices on offer, and in turn, this

helped them save food for that year. Besides, the reduced education expenses could be attributed to having some children who graduated from school in these two years which eased pressure on resources needed for education.

Very few participants, however, used the VSL money to procure tangible assets such as decent houses, comfortable chairs and other households. Nevertheless, their average annual expenditure on food and children's education for all the sampled interviewees was below MK100,000.00 for the entire study period because of low incomes, savings and receipts, and lack of viable and long term livelihood investment. Average expenses were, for example, between MK300, 000.00 and MK500, 000.00 for all questionnaire respondents (T&EWs) in the same period.

### 5.2.7 Other things that had changed in people's lives through socialization

An average of 32.4% of all the respondents in the sample indicated that the VSL initiative was an excellent strategy for mitigating child labour on the tobacco farms. They indicated that other social aspects of their lives had also tremendously changed with the introduction of the VSL groups. Such aspects included:

- Social inclusion regardless of VSL members' status in the society
- Building synergies towards assisting needy children in schools. For instance, MGs and CCLCs usually joined hands to procure school materials, such as exercise books and school uniforms, using emergency fund to give poor children and those that were at positions 1 to 3 during term examinations from Standard 1 to form 4 at Mawiri CDSS.
- Saving culture
- Investing in children's education , especially girls
- Reducing early marriages
- Business management
- Financial management
- Gender balancing and equality
- Family planning and population education
  Refer to Appendices B 2 (1) and (2) and B (3).

### 5.3 The relationship between the VSL model and child labour

a) There was a perfect positive correlation between the strengths of the VSL initiative in the fight against child labour given by the CCLCs and those given by MGs since R=0.98, which

was very close to +1.00. However R2=0.96, which meant 96% increase in the advantages of the VSL initiatives in ending child labour were due to direct factors such as ease of pooling together financial resources for issuing loans which members used to run IGAs or buy school materials for their children; where as 4% increase was due to other factors which needed to be investigated further.

b) There was also a weak positive correlation between the weaknesses of the VSL scheme in fighting against child labour given by the CCLCs and those given by MGs which was R=0.76. This meant that 58% (R2=0.58) increase in the weaknesses of the VSL scheme in the fight against child labour was due to direct factors such as low savings, high default rates and theft of VSL funds perpetrated by dishonest members; while 42% increase in the weaknesses was due to those factors that needed further research.

c) There was a positive correlation between the strengths of the VSL scheme in fighting child labour given by the CCLCs and those given by the T&EWs since R was equal to 0.76. This further explains that 58% increase, where R2=0.58, in the strengths of the VSL concept in reducing child labour in Mpalo area as given by the CCLCs and T&EWs, was due to direct factors such as the ability to save the money and use it at the same time, a thing which commercial banks do not allow. However, 42% increase in the same field was due to unknown factors and that calls for further investigations.

d)There was a weak positive correlation between the weaknesses of the VSL scheme in fighting child labour given by the CCLCs and those given by the T&EW since the value of R was 0.62, thus R2=0.38. Hence, 38% increase of the weaknesses of the VSL scheme to mitigate child labour was as a result of factors like multi-disciplinary membership which caused financial bankruptcy due to some dishonest members, while 62% increase in the same aspect was due to factors that can be established by conducting further studies.

e) Finally, there was weak positive correlation between both the strengths and weaknesses of the VSL aspect in fighting child labour given by the W/DC and those given by the P/GWC, where R=0.64 (R2=0.41) and R=0.59 (0.35) respectively. This means that only 41% increase on variables that constituted strengths of VSL to end child labour were due to direct phenomena, unlike 59% which was due to indirect factors. Not only that, 35% increase in weaknesses of the VSL concept in fighting child labour were due to direct factors such as refusal by members to open a group bank account to enhance security of their money, while 65% was due to indirect ones.

In summary, the averages of the squared values of R ($R2$) for both strengths and weaknesses were 71% and 44% respectively. Hence, there was a 71% increase in factors that made VSL initiative a strong strategy for fighting child labour due to direct factors, whereas an average of 29% increase in the same was due to other factors. Moreover, there was an average of 44% increase in the factors that constituted the weaknesses of the VSL scheme as an effective strategy for eliminating child labour, while an average of 66% increase in these factors was due to other reasons that need further studies.

Generally, the above averages indicate that the relationships that exist between the VSL scheme and child labour were both strong and positive. They are also showing that the strengths of the VSL model are outweighing the weaknesses, thus making the VSL model a worthwhile strategy for ending child labour in the tobacco production area, mainly because of its influence on promoting welfare, creating livelihoods and children's education by way of increasing school attendance.

## 5.4 People's opinions, attitudes and suggestions about the VSL model as a strategy for fighting child labour

Asked whether the VSL model was effective or not in ending child labour, respondents had different responses. The enumerators had to probe even more in order for them to give detailed information. For instance, an average of 32.4% of the sample (32 people across all strata) indicated that the VSL model was an excellent intervention for ending child labour in the area. On the other hand, only 1.6% of the sample (16 people) was of the view that the initiative was not effective. Reasons for either of the responses are given as strengths and weaknesses of VSL in Appendices B (2), and (3). Therefore, Table 14 summarises the quantified qualitative data from each stratum's respondents as given in Appendices mentioned above.

| STRATA | QUANTIFIED QUALITATIVE DATA/RESPONSES (%) | | | | |
|---|---|---|---|---|---|
| | EXCELLENT | VERY GOOD | GOOD | FAIR | POOR |
| W/DC | 25 | 18.75 | **37.5** | **18.75** | **0** |
| CCLC | 45 | 15 | **15** | **25** | **0** |
| MG | 37 | 16 | **22.2** | **11** | **8** |
| T&EW | 25 | 21.4 | **39.3** | **14.3** | **0** |
| P/GWD | 30 | 20 | **10** | **30** | **0** |
| $\bar{X}$ or Mean % | **32.4** | **18.23** | **24.8** | **19.8** | **1.6** |
| $\bar{X}\ of\ _{the}\bar{X}$ % | **19.37** | | | | |

**Table 14: Quantified responses on the effectiveness of the VSL model in ending child labour.**

**Chapter summary**

This chapter has analysed and discussed findings of this study based on the three research questions. This analysis was done alongside the findings from literature so far reviewed and the empirical findings.

**Chapter 6: Conclusion, recommendations and areas of further study**

This chapter discusses the conclusions and recommendations from the study and suggested areas for further research.

**6.1 Conclusions**

In the first place, social inclusion through the VSL activities achieved a shared prosperity amongst VSL group members, and it became central to eradicating extreme poverty at household level which was the main reason children worked in tobacco farms instead of schooling. Thus, the VSL concept created a pool of money for issuing loans, buying food, livestock and fertilizers for crop production; paying for children's school fees, school uniforms and for running various businesses. In other words, existence of the VSL groups in Mpalo area suggested a high level of sustaining efforts to end child labour at community level as these groups would leverage their own resources. The groups also harboured community structures that worked to address child labour. At last, the VSL scheme became a platform where community members proposed solutions to their own problems such as child labour and personal health, which were deep rooted issues in the area before the VSL groups emerged.

Because the participants' annual mean income and savings were MK2, 714,905.00(Table 7) and MK3, 251,762.00 (Table 8), it could therefore, be concluded that the additional MK536, 857.00 on mean savings was realised from businesses members invested their money in during the four year period. Since most of them revealed that they had no any savings and businesses before the VSL scheme, which was an indication of some degree of success among the members of the VSL groups in fighting child labour, and the main reason this initiative was introduced here.

To this end, the VSL scheme had a direct effect on reducing child labour in this area. This was because their newly gained knowledge on financial and business management as well as a saving culture resulted in creation of economic livelihoods in vulnerable populations which then became able to pay school fees, buy school materials and meet other costs directly affecting their livelihoods including child education. Consequently, child labour was reduced and the cycle of poverty was broken through improved child education which, in turn, will make the children become productive adults and self-reliant in future as observed by Nippierd, Gros-Louis &Vandenberg, (2007). Moreover, the VSL membership's success in bringing children to school was seen through newly generated challenges facing schools in the area, such as increased enrolments which created congestion problems in the classes, insufficient teaching and learning materials and high pupil-teacher ratios.

The VSL groups also increased food security for households, ensuring that children went to school as opposed to child labour in the tobacco farms. In this case, there is an enormous link between education and child labour elimination. More so, education is key to preventing child labour and it does contribute to building a protective environment for all the children. Inversely, child labour is the denial of a child's right to education.

To recap, the VSL scheme improved the general welfare of the members through social fund. It also improved access to education; created livelihoods for poor communities and raised awareness on the dangers of child labour. Moreover, the VSL scheme also helped address both the social and economic challenges which were driving tobacco farmers towards employing children in hazardous work and worst forms of child labour. Importantly, the evidence gathered here suggests that reducing child labour will require expanding access to credit facilities for the rural poor. It will also require households to be forward looking by investing heavily in their children's education.

## 6.2 Recommendations

Many opinions, suggestions and propositions from respondents came out as solutions to the weaknesses of the VSL model. In the final analysis, they turned out to be recommendations and these included the following:

- ✓ The government of Malawi, and other players in the agriculture sector, should provide fixed medium-term loans in form of farm machinery to the groups. Mainly ploughs and ridgers, which VSL members should be repaying on each share-out day for a period of at least up to five years. This will help reduce farm labour requirements and child labour. Besides, the VSL members will start to run big investments in form of cooperatives which would then give them a better yield which they would use to meet their children's educational needs. In addition, this would serve as a worthwhile exit strategy from the VSL associations.
- ✓ Communities should be encouraged to open bank accounts to enhance security of the VSL funds. Alternatively, all VSL groups should procure metal boxes for safe keeping of their money, rather than wait for outside assistance. That not there, they will continue compromising security of their money.
- ✓ There should be high level of transparency and accountability in the management of the VSL activities in order to deter dishonest book-keepers and other members from misappropriating the money.

- ✓ The VSL groups should undertake group fundraising activities to boost their banks' capital, so that huge loans will be accessed by those that want to start big investments.
- ✓ All members of VSL groups should be thoroughly scrutinized to curb the problem of multi-membership which is a direct cause for loan defaults and toxic debts.
- ✓ Members must make sure that those that hold positions in the VSL management committees are trustworthy, reliable and have sound literacy and numerical skills.
- ✓ Preventive training programmes should be put in place targeting W/DCs who are over-aged. These can be sent for primary schooling, or must go for Complementary Basic Education (CBE). Since the study revealed that 93.8% of the W/DCs from child labour were being taken back to schools, while the remaining 6.2% stayed at home (Table 15). The 6.2% should not be ignored but rather make all efforts to benefit from the CBE.

| Referred To | | Frequency | Percent | Valid Percent |
|---|---|---|---|---|
| Valid | School | 15 | 93.8 | 93.8 |
| | Family | 1 | 6.2 | 6.2 |
| | Total | 16 | 100.0 | 100.0 |

**Table 15: W/DC who started school and those who did not in Mpalo between**

**April, 2012 and December, 2015.**

- ✓ The government should also find better markets for agricultural products, since these are the main source of income for almost all the respondents of the study. This will in turn increase their income and savings.
- ✓ VSL members are also required to diversify their sources of income, since most of them largely depend on selling agricultural products, which largely depend on rainfall and any climate change will finish them off.
- ✓ VSL members should also be psychologically and morally prepared for the risks associated with borrowing money from VSL scheme just for consumption instead of investing businesses which would liberate them financially in future.
- ✓ VSL management committees should make sure that loans are not given to outsiders; loans are repaid at least within two months before the end of the cycle and that nobody borrows money on behalf of others for security reasons.

**6.3 Areas for further research**

It has to be mentioned that the scope of the study was limited since it only took place in one tobacco growing area. This might make generalisability of the findings very difficult. Therefore, the following areas should be further investigated:

- ✓ Investigating the extent to which the VSL scheme is reducing worst forms of child labour in tobacco farming with respect to other interventions introduced for the same course.
- ✓ Replication of this study in either Makanda tobacco growing area in Traditional Authority Kalumo in Ntchisi where similar VSL initiatives are taking place or in any other district where tobacco is also grown.
- ✓ An inquiry into the most effective VSL activities that are bringing long-term effects on the fight against worst forms of child labour in tobacco farming.
- ✓ A comparative study on the effect of the VSL scheme in curbing child labour involving a tobacco growing area and a non-tobacco growing area.

**Chapter summary**

This chapter has looked at three aspects, namely: the conclusion drawn from the findings of the study; recommendations made so that the performance of the VSL model can be improved to effectively treat child labour; and areas that need further studies.

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**Appendices**

**Appendix A:  Research introduction letter and data collection tools**

**Appendix A (1): Research introduction letter**



UNIVERSITY OF MALAWI

PRINCIPAL
Professor Grant Kululanga, PhD. Eng., MSc. Eng., BSc. Eng., MASCE

Our Ref.:  34/F/2

Your Ref:

Date:    07th January, 2016

Please address all correspondence to the Principal
The Malawi Polytechnic
Private Bag 303
Chichiri
Blantyre 3
MALAWI
Tel (265) 01 870 411
Fax (265) 01 870 578
E-Mail: principal@poly.ac.mw

TO WHOM IT MAY CONCERN
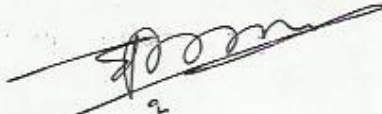
ASSISTANCE TO CARRY OUT AN ACADEMIC RESEARCH FOR MBA DISSERTATION: *MR. ENEYA YOBE FRANKLIN NKHOMA*

I write to certify that *Mr. Eneya Yobe Franklin Nkhoma* is a University of Malawi Postgraduate student who is pursuing a Master of Business Administration Degree course at the Polytechnic.

One of the important requirements of this degree programme is that students carry out research project known as dissertation in the final semester. This introduces the student to the methodology of research, the systematic analysis of ideas, the problems of data collection and the presentation of ideas in a clear and coherent way. *Mr. Eneya Nkhoma* is currently working on his MBA dissertation titled **"Assessing the Effect of Village Savings and Loans on Child Labour in Tobacco Farming in Mpalo Area, Ntchisi District".**

I am therefore writing to ask for your kind assistance in allowing *Mr. Eneya Nkhoma* access to carry out his research in your organization and help him with any information/literature that your organization may have on the topic of his dissertation.

Your assistance in this matter will be of greatest importance and highly appreciated and any information that may be provided will be treated with utmost confidentiality.

E.J. SANKHULANI, PhD
MBA COORDINATOR, MANAGEMENT STUDIES DEPARTMENT

**Appendix A (2); An interview guide/questionnaire for adult respondents**

**CHILD LABOUR COMMITTEES, MOTHER GROUPS, TEACHERS AND EXTENSION WORKERS & PARENTS / GUARDIANS OF WITHDRAWN CHILDREN**

(i)      This Interview guide/questionnaire has two sections, A and B.

(ii) Please answer each question by crossing (**X**) in the relevant block or writing down your answer in the spaces provided.

(iii) The interview/questionnaire will take about 45/60 minutes only to be completed.

**PART A**

1. Sex

| Female | |
|---|---|
| Male | |

2. Age in years

| |
|---|
| |

3. Marital status

| Single | | Married | | Divorced | | Widowed | |
|---|---|---|---|---|---|---|---|

4. When did you join a VSL group?

| 2012 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|

5. What has been your income per year in Malawi Kwacha?

| 2012 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|

6. How much has been your income per month in the past four years?

| 2012 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|

7. How much did you save in each of the following years?

| 201 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|

| 2 | | | | | | | |
|---|---|---|---|---|---|---|---|

8. How much did you receive in each of the following years?

| 2012 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|

9. How much interest is/was charged on VSL loans?

| 2012 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|

10. How often have you been taking meals in the following years?

| 2011 | | 2012 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|---|---|
| Once a day | | Once a day | | Once a day | | Once a day | | Once a day | |
| Twice a day | | Twice a day | | Twice a day | | Twice a day | | Twice a day | |
| Thrice a day | | Thrice a day | | Thrice a day | | Thrice a day | | Thrice a day | |

11. How much was social fund per month in the following years?

| 2012 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|

12. How much has been your expenditure on the following?

| 2012 | K | 2013 | K | 2014 | K | 2015 | K |
|---|---|---|---|---|---|---|---|
| Children's education/term | | Children's education/term | | Children's education/term | | Children's education/term | |
| Emergencies per year | | Emergencies per year | | Emergencies per year | | Emergencies per year | |
| Assets per year | | Assets per year | | Assets per year | | Assets per year | |
| Food per year | | Food per year | | Food per year | | Food per year | |

13. Amount of money from VSL activities invested in other livelihoods.

| Type of investment | 2012 (MK) | 2013 (MK) | 2014 (MK) | 2015 (MK) | Notes |
|---|---|---|---|---|---|
| Crop production | | | | | |
| Livestock production | | | | | |
| Farm machinery | | | | | |
| Herbicides | | | | | |
| Insecticides/ pesticides | | | | | |
| Business/IGAs | | | | | |

**PART B**

14. Which of the following lists are the major cash crops that are grown in Mpalo area?

A. Irish potatoes, maize and paprika

B. Tobacco, soya beans and ground nuts

C. Sweet potatoes, cassava and beans

15. From the chosen list in Question 14 above, which cash crop is widely grown in Mpalo area?

| |
|---|
| |

16. How is labour supplied for the production of the crop chosen in question 15 above?

| Family labour | |
|---|---|
| Hired labour | |

17. Do you have any knowledge of child labour particularly in tobacco farming?

| Yes | |
|---|---|
| No | |

18. If yes, what is your level of knowledge about child labour in general?

| Extremely high | |
|---|---|
| Very high | |

| Somewhat high | |
|---|---|
| Not very high | |

19. Do you have any knowledge about VSL as a strategy for mitigating child labour in the tobacco sub-sector?

| Yes | |
|---|---|
| No | |

20. If yes, what is the level of your knowledge?

| Extremely high | |
|---|---|
| Very high | |
| Somewhat high | |
| Not very high | |

21. Explain how VSL contributes/fails to contribute towards child labour mitigation in your area.

......................................................................................................................................

......................................................................................................................................

22. How do you rate the effectiveness of the VSL model in mitigating child labour on farms and estates in Mpalo area?

| Excellent strategy | |
|---|---|
| Very good strategy | |
| Good strategy | |
| Fair strategy | |
| Poor strategy | |

23. Give reason(s) for your response given in Question (22) above.

......................................................................................................................................

......................................................................................................................................

24. Which of the following factors is also affecting the elimination of child labour on tobacco farms and estates in Mpalo area?

**A**. legislation   **B.** Compulsory schooling   **C.** Civic education   **D.** All of the above.

25. Suggest the strengths and weaknesses of the VSL as a strategy for mitigating child labour on farms and estates in Mpalo area.

| STRENGTH(S) | WEAKNESS(ES) |
|---|---|
|  |  |
|  |  |
|  |  |

26. How do the strengths of VSL model promote child labour elimination in your area?

.......................................................................................................................................

.......................................................................................................................................

27. How do the weaknesses of the VSL model affect child labour elimination in Mpalo?

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.......................................................................................................................................

28. What should be done to minimise the weaknesses of VSL model so that it

can contribute more towards child labour mitigation child labour in

tobacco farming?

.......................................................................................................................................

.......................................................................................................................................

29. What are your general comments on the VSL as a strategy for child

labour mitigation on the estates in Mpalo area?

.......................................................................................................................................

.......................................................................................................................................

**Appendix A (3); An interview guide for children withdrawn from child labour**

**Interview guide for withdrawn children**

### INSTRUCTIONS

(i)This interview guide has two sections, A and B.

(ii) Please answer each question as much as you can.

(iii) The interview will take about 60 minutes only to complete.

## PART A

1. Sex

| Female | |
|--------|---|
| Male | |

2. Age in years

| |
|---|

3. Marital status

| Single | | Married | | Divorced | | Widowed | |
|--------|---|---------|---|----------|---|---------|---|

4. Where were you working?

| Tobacco farm/estate | | Animal herding | | G/nut field | | Maize field | | Other | |
|---------------------|---|----------------|---|-------------|---|-------------|---|-------|---|

5. If other, please, specify._____

6. Since when were you working there?

| Before 2012 | | Since 2012 | | Since 2013 | | Since 2014 | | In 2015 | |
|-------------|---|------------|---|------------|---|------------|---|---------|---|

7. When were you withdrawn from child labour?

| 2012 | | 2013 | | 2014 | | 2015 | |
|------|---|------|---|------|---|------|---|

8. Who withdrew you from child labour?

| MOTHER GROUP | | CCLC | | EXTENSION WORKERS | | TEACHERS | | Other | |
|--------------|---|------|---|-------------------|---|----------|---|-------|---|

If other, please, specify._____

9. Where were you referred to after your withdrawal?

| School | | Integrated into my family | | Repatriated to my home district | | Social worker | | Other | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | |

If other, please, specify._____

Do you have any knowledge about the existence of VSL groups in your area?

| Yes | |
|---|---|
| No | |

10. Are your parents/guardians members of any VSL groups in the area?

| Yes | | No | |
|---|---|---|---|

11. If yes, when did they join the VSL group(s)?

| 2012 | | 2013 | | 2014 | | 2015 | I don't know | |
|---|---|---|---|---|---|---|---|---|

10. How often have you been taking meals in the following years?

| 2011 | | 2012 | | 2013 | | 2014 | | 2015 | |
|---|---|---|---|---|---|---|---|---|---|
| Once a day | | Once a day | | Once a day | | Once a day | | Once a day | |
| Twice a day | | Twice a day | | Twice a day | | Twice a day | | Twice a day | |
| Thrice a day | | Thrice a day | | Thrice a day | | Thrice a day | | Thrice a day | |

11. When did your parents/guardians get money from the VSL group for any emergencies at your home?

| 2012 | | 2013 | | 2014 | | 2015 | None | |
|---|---|---|---|---|---|---|---|---|

12. Specify the emergencies_____

13. Did your parents/ guardians invest in any of the following livelihoods?

| Type of investment | |
|---|---|
| Crop production | |
| Livestock production | |

| Farm machinery | |
|---|---|
| Herbicides | |
| Insecticides/ pesticides | |
| Business/ IGAs | |

**PART B**

14. Which of the following lists are the major cash crops that are grown in Mpalo area?

A. Irish potatoes, maize and paprika

B. Tobacco, soya beans and ground nuts

C. Sweet potatoes, cassava and beans

15. From the chosen list in Question 14 above, which cash crop is widely grown in Mpalo area?

| |
|---|
| |

16. How is labour supplied for the production of the crop chosen in question 15 above?

| Family labour | |
|---|---|
| Hired labour | |

17. Do you have any knowledge of child labour particularly in tobacco fields?

| Yes | |
|---|---|
| No | |

18. If yes, what is your level of knowledge about child labour in tobacco farming?

| Extremely high | |
|---|---|
| Very high | |
| Somewhat high | |
| Not very high | |

21. Explain how VSL has contributed/failed to contribute towards child labour mitigation in Mpalo area.

.................................................................................................................................

.................................................................................................................................

22. How do you rate the effectiveness of the VSL as a strategy for mitigating child labour in tobacco farming in your area?

| | |
|---|---|
| Excellent strategy | |
| Very good strategy | |
| Good strategy | |
| Fair strategy | |
| Poor strategy | |

23. Give reasons for your response given in Question (22) above.

..........................................................................................................................

..........................................................................................................................

24. Which of the following factors also affect the elimination of child labour on tobacco farms and estates in Mpalo area?

**A.** legislation    **B**. Compulsory schooling    **C.** Civic education   **D.** All of the above

25. Suggest the strengths and weaknesses of  the VSL scheme as a strategy for mitigating child labour on farms and estates in Mpalo area.

| STRENGTH(S) | WEAKNESS(ES) |
|---|---|
| | |
| | |
| | |

26. How do the strengths of  the VSL scheme  promote child labour elimination efforts in Mpalo area?

..........................................................................................................................

..........................................................................................................................

27.  How do the weaknesses of the VSL model affect child labour elimination efforts in Mpalo area?

..........................................................................................................................

..........................................................................................................................

28. What should be done to minimize the weaknesses of the VSL model  so that it can contribute more towards child labour mitigation in tobacco farming?

..........................................................................................................................

.......................................................................................................................

29. What are your general comments on the VSL scheme as a strategy for child labour mitigation on farms and estates in Mpalo area?

.......................................................................................................................

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**Appendix B: List of Tables**

**Appendix B (1): Annual savings for participants**

**B. community child labour committees- CCLCs**

Savings for 2012

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 6000 | 2 | 10.0 | 20.0 | 20.0 |
|  | 12000 | 1 | 5.0 | 10.0 | 30.0 |
|  | 12500 | 1 | 5.0 | 10.0 | 40.0 |
|  | 15000 | 1 | 5.0 | 10.0 | 50.0 |
|  | 20000 | 1 | 5.0 | 10.0 | 60.0 |
|  | 27000 | 1 | 5.0 | 10.0 | 70.0 |
|  | 28000 | 1 | 5.0 | 10.0 | 80.0 |
|  | 31000 | 1 | 5.0 | 10.0 | 90.0 |
|  | 45000 | 1 | 5.0 | 10.0 | 100.0 |
|  | Total | 10 | 50.0 | 100.0 |  |
| Missing | System | 10 | 50.0 |  |  |
| Total |  | 20 | 100.0 |  |  |

**Savings 2013**

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 9000 | 1 | 5.0 | 6.2 | 6.2 |
|  | 12000 | 2 | 10.0 | 12.5 | 18.8 |
|  | 15000 | 1 | 5.0 | 6.2 | 25.0 |
|  | 17800 | 1 | 5.0 | 6.2 | 31.2 |
|  | 21000 | 1 | 5.0 | 6.2 | 37.5 |
|  | 22000 | 1 | 5.0 | 6.2 | 43.8 |
|  | 23000 | 1 | 5.0 | 6.2 | 50.0 |
|  | 24000 | 1 | 5.0 | 6.2 | 56.2 |

| | | | | | |
|---|---|---|---|---|---|
| | 27000 | 1 | 5.0 | 6.2 | 62.5 |
| | 28000 | 1 | 5.0 | 6.2 | 68.8 |
| | 30000 | 1 | 5.0 | 6.2 | 75.0 |
| | 36000 | 1 | 5.0 | 6.2 | 81.2 |
| | 39000 | 1 | 5.0 | 6.2 | 87.5 |
| | 52000 | 1 | 5.0 | 6.2 | 93.8 |
| | 62000 | 1 | 5.0 | 6.2 | 100.0 |
| | Total | 16 | 80.0 | 100.0 | |
| Missing | System | 4 | 20.0 | | |
| Total | | 20 | 100.0 | | |

**Savings 2014**

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 6000 | 1 | 5.0 | 5.6 | 5.6 |
|  | 11500 | 1 | 5.0 | 5.6 | 11.1 |
|  | 12000 | 1 | 5.0 | 5.6 | 16.7 |
|  | 13000 | 1 | 5.0 | 5.6 | 22.2 |
|  | 15000 | 2 | 10.0 | 11.1 | 33.3 |
|  | 15500 | 1 | 5.0 | 5.6 | 38.9 |
|  | 20000 | 2 | 10.0 | 11.1 | 50.0 |
|  | 24000 | 1 | 5.0 | 5.6 | 55.6 |
|  | 30000 | 1 | 5.0 | 5.6 | 61.1 |
|  | 40000 | 1 | 5.0 | 5.6 | 66.7 |
|  | 42000 | 2 | 10.0 | 11.1 | 77.8 |
|  | 43000 | 1 | 5.0 | 5.6 | 83.3 |
|  | 50000 | 2 | 10.0 | 11.1 | 94.4 |
|  | 63000 | 1 | 5.0 | 5.6 | 100.0 |
|  | Total | 18 | 90.0 | 100.0 |  |
| Missing | System | 2 | 10.0 |  |  |
| Total |  | 20 | 100.0 |  |  |

**Savings 2015**

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 3500 | 1 | 5.0 | 5.9 | 5.9 |
|  | 8500 | 1 | 5.0 | 5.9 | 11.8 |
|  | 12000 | 1 | 5.0 | 5.9 | 17.6 |
|  | 14000 | 1 | 5.0 | 5.9 | 23.5 |
|  | 18000 | 1 | 5.0 | 5.9 | 29.4 |
|  | 18500 | 2 | 10.0 | 11.8 | 41.2 |
|  | 25000 | 1 | 5.0 | 5.9 | 47.1 |
|  | 28000 | 1 | 5.0 | 5.9 | 52.9 |
|  | 31000 | 1 | 5.0 | 5.9 | 58.8 |
|  | 41000 | 1 | 5.0 | 5.9 | 64.7 |
|  | 45000 | 2 | 10.0 | 11.8 | 76.5 |
|  | 50000 | 1 | 5.0 | 5.9 | 82.4 |
|  | 51000 | 1 | 5.0 | 5.9 | 88.2 |
|  | 60000 | 1 | 5.0 | 5.9 | 94.1 |
|  | 97000 | 1 | 5.0 | 5.9 | 100.0 |
|  | Total | 17 | 85.0 | 100.0 |  |
| Missing | System | 3 | 15.0 |  |  |
| Total |  | 20 | 100.0 |  |  |

## C. MOTHER GROUPS

### Savings for 2012

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 3000 | 1 | 3.7 | 8.3 | 8.3 |
| | 5000 | 1 | 3.7 | 8.3 | 16.7 |
| | 8000 | 1 | 3.7 | 8.3 | 25.0 |
| | 10000 | 2 | 7.4 | 16.7 | 41.7 |
| | 12000 | 1 | 3.7 | 8.3 | 50.0 |
| | 15000 | 1 | 3.7 | 8.3 | 58.3 |
| | 23000 | 1 | 3.7 | 8.3 | 66.7 |
| | 29000 | 1 | 3.7 | 8.3 | 75.0 |
| | 32000 | 1 | 3.7 | 8.3 | 83.3 |
| | 34000 | 1 | 3.7 | 8.3 | 91.7 |
| | 95000 | 1 | 3.7 | 8.3 | 100.0 |
| | Total | 12 | 44.4 | 100.0 | |
| Missing | System | 15 | 55.6 | | |
| Total | | 27 | 100.0 | | |

**Savings for 2013**

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 2000 | 1 | 3.7 | 5.3 | 5.3 |
|  | 6000 | 1 | 3.7 | 5.3 | 10.5 |
|  | 10000 | 2 | 7.4 | 10.5 | 21.1 |
|  | 12000 | 1 | 3.7 | 5.3 | 26.3 |
|  | 15000 | 2 | 7.4 | 10.5 | 36.8 |
|  | 17200 | 1 | 3.7 | 5.3 | 42.1 |
|  | 18000 | 1 | 3.7 | 5.3 | 47.4 |
|  | 22000 | 2 | 7.4 | 10.5 | 57.9 |
|  | 25000 | 1 | 3.7 | 5.3 | 63.2 |
|  | 28200 | 1 | 3.7 | 5.3 | 68.4 |
|  | 29000 | 2 | 7.4 | 10.5 | 78.9 |
|  | 30000 | 1 | 3.7 | 5.3 | 84.2 |
|  | 37000 | 1 | 3.7 | 5.3 | 89.5 |
|  | 40000 | 1 | 3.7 | 5.3 | 94.7 |
|  | 70000 | 1 | 3.7 | 5.3 | 100.0 |
|  | Total | 19 | 70.4 | 100.0 |  |
| Missing System |  | 8 | 29.6 |  |  |
| Total |  | 27 | 100.0 |  |  |

**Savings for 2014**

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 2000 | 1 | 3.7 | 4.2 | 4.2 |
|  | 2600 | 1 | 3.7 | 4.2 | 8.3 |

| | | | | |
|---|---|---|---|---|
| 3000 | 1 | 3.7 | 4.2 | 12.5 |
| 3700 | 1 | 3.7 | 4.2 | 16.7 |
| 6000 | 1 | 3.7 | 4.2 | 20.8 |
| 8000 | 1 | 3.7 | 4.2 | 25.0 |
| 10000 | 1 | 3.7 | 4.2 | 29.2 |
| 12000 | 1 | 3.7 | 4.2 | 33.3 |
| 15000 | 3 | 11.1 | 12.5 | 45.8 |
| 17000 | 1 | 3.7 | 4.2 | 50.0 |
| 21000 | 1 | 3.7 | 4.2 | 54.2 |
| 23000 | 2 | 7.4 | 8.3 | 62.5 |
| 25000 | 1 | 3.7 | 4.2 | 66.7 |
| 30000 | 1 | 3.7 | 4.2 | 70.8 |
| 31200 | 1 | 3.7 | 4.2 | 75.0 |
| 35000 | 1 | 3.7 | 4.2 | 79.2 |
| 41000 | 1 | 3.7 | 4.2 | 83.3 |
| 45000 | 1 | 3.7 | 4.2 | 87.5 |
| 50000 | 1 | 3.7 | 4.2 | 91.7 |
| 54000 | 1 | 3.7 | 4.2 | 95.8 |
| 80000 | 1 | 3.7 | 4.2 | 100.0 |
| Total | 24 | 88.9 | 100.0 | |
| Missing System | 3 | 11.1 | | |
| Total | 27 | 100.0 | | |

**Appendix B (2): Strengths and weaknesses of the VSL Model**

**B (2)(i): CCLCs Vs. MGs**

| STRENGTHS OF VSL IN HELPING COMBAT CHILD LABOUR ON TOBACCO FARMS | CCLC's F | RANK | MOTHERS' F | RANK | (C - E) | (C E) 2 |
|---|---|---|---|---|---|---|
| No collateral and no service charges on loans | 5 | 5+6/2 = 5.5 | 7 | 5 | 0.5 | 0.25 |
| No transport to access loans or to save money | 5 | 6+5/2 = 5.5 | 6 | 6 | - 0.5 | 0.25 |
| No too much paper work to get a loan | 2 | 9+10+11/3 = 10 | 3 | 8+9+10/3= 9 | 1 | 1 |
| Higher return on savings empowers communities economically, in lean periods | 2 | 10+9+11/3 = 10 | 3 | 9+8+10/3= 9 | 1 | 1 |
| Promotion of saving culture and self reliance | 6 | 4 | 9 | 4 | 0 | 0 |
| Socialisation and sharing information eg. child labour, business management, gender issues | 12 | 2 | 11 | 2 | 0 | 0 |
| Opportunity to save the money and use it at the same time: fees, food, clothes | 16 | 1 | 13 | 1 | 0 | 0 |
| Promotion of members' and children's welfare, especially during emergencies | 4 | 7 | 4 | 7 | 0 | 0 |
| Creation of competition on the market with commercial banks | 3 | 8 | 3 | 10+8+9/3= 9 | -1 | 1 |
| Easy to accumulate larger sums of money for investments in agric, IGAs and assets | 8 | 3 | 10 | 3 | 0 | 0 |
| VSL Group attracts outside service providers: soya, maize, g/nut seed, chicken | 2 | 11+9+10/3 = 10 | 1 | 11 | -1 | 1 |
| **Total** | | | | | | **4.5** |

| **WEAKNESSES OF VSL IN HELPING COMBAT CHILD LABOUR ON TOBACCO FARMS** | | | | | | |
|---|---|---|---|---|---|
| Insecurity of money | 13 | **1** | 12 | **1** | 0 | 0 |
| Higher default rate on loans | 12 | **2** | 10 | **2** | 0 | 0 |
| Exorbitant interest rates - up to as high as 360% to 480% per annum | 0 | **15+16/2 = 15.5** | 0 | **14+15 +16/3= 15** | 0.5 | 0.2 5 |
| Leads to making huge financial losses due to recurring theft of funds | 4 | **7** | 5 | **5+6+7/ 3= 6** | 1 | 1 |
| Indebtness culminates into social problems- property grabbing, committing suicide | 6 | **4** | 5 | **6+5+7/ 3= 6** | -2 | 4 |
| Easy to get loans with bad intentions compounded by illiteracy of some members | 5 | **6** | 3 | **8** | -2 | 4 |
| Refusal by members to open bank accounts with commercial banks | 1 | **9+10+11+1 2+13+14= 9.3** | 5 | **7+5+6/ 3= 6** | 3.3 | 10. 89 |
| Weak VSL constitutions: borrowing>savings; lending outsiders; irregular meetings | 7 | **3** | 7 | **3** | 0 | 0 |
| Amounts of money saved are usually small | 6 | **5** | 6 | **4** | 1 | 1 |
| Associated with short term loans that hinder prospects of long term investments | 1 | **10+9+11+1 2+13+14= 9.3** | 1 | **10+11 +12+1 3= 11.5** | - 2.2 | 4.8 4 |
| Parents benefit more from VSL money than their wards; rarely provide assistance to their children | 0 | **16+15/2 = 15.5** | 1 | **11+10 +12+1 3= 11.5** | 0 | 0 |
| Some individuals use borrowed money for consumption, not to run a business | 1 | **11+9+10+1 2+13+14= 9.3** | 1 | **12+11 +10+1 3=** | - 2.2 | 4.8 4 |

99

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | 11.5 | | |
| More women in VSL than men, and some of these men are not supportive | 2 | **8** | 0 | **15+14 +16/3= 15** | -7 | 49 |
| Emergency fund is very low in many VSL groups | 1 | **12+9+10+1 1+13+14= 9.3** | 0 | **16+14 +15/3= 15** | - 5.7 | 32. 49 |
| Very few Community Agents to adequately supervise numerous VSL groups | 1 | **13+9+10+1 1+12+14= 9.3** | 1 | **13+12 +11+1 0/4= 11.5** | - 2.2 | 4.4 8 |
| Members are forced to borrow even if they do not want to do so to grow  savings | 1 | **14+13+9+1 0+11+12= 9.3** | 2 | **9** | -7 | 49 |
| **Total** | | | | | | **16 5.7 9** |

**\*F= Frequencies**

**I. Spearman's rank correlation coefficient, R,  for VSL strengths**

R= 1- {6∑d2  / n(n2-1)} where:

 1 and 6 = constants

 d              = squared difference between rankings in each set,

 n        = number of pairs of data

R= 1- [6(4.5)  / 11{(11x11-1}]

R= 1- {27/ 11(121-1)}

R=1- {27/(11x120)}

R=1- 27/1320

R=1- 0.02045

R=1- 0.02045

R=0.9795

**R=0.98**

| |
|---|
| **R2=0.9604=0.96** |
| |
| **2. Spearman's rank correlation coefficient, R, for VSL weaknesses** |
| R= 1- [6(165.79) / 16{(16x16-1}] |
| R= 1- {994.74/ 16(256-1)} |
| R=1- {994.74/(16x255} |
| R=1- (994.74/4080) |
| R=1-0.2438 |
| R=-0.7562 |
| **R=0.76** |
| **R2=0.5776=0.58** |
| strengths   across the strata (%) |
| 96 |
| 41 |
| 76 |
| **213** |
| **Average    for strengths across strata = 71%** |
| **Weaknesses (%)** |
| 35 |
| 38 |
| 58 |
| **131** |
| **Average for weaknesses across the strata = 44%** |

**B (2)(ii): CCLCs Vs. T&EW**

| STRENGTHS OF VSL IN HELPING COMBAT CHILD LABOUR ON TOBACCO FARMS | CCLC's F | RANK | TEACHERS' F | RANK | (C-E) | (C-E)2 |
|---|---|---|---|---|---|---|

| | CCLC's F | RANK | TEACHERS' F | RANK | (C-E) | (C-E)2 |
|---|---|---|---|---|---|---|
| No collateral and no service charges on loans | 5 | 5+6/2 = 5.5 | 5 | 4 | 1.5 | 2.25 |
| No transport to access loans or to save money | 5 | 6+5/2 = 5.5 | 3 | 7+8+9/3 = 8 | -2.5 | 6.25 |
| No too much paper work to get a loan | 2 | 9+10+11/3 = 10 | 3 | 8+7+9/3 = 8 | 2 | 4 |
| Higher return on savings empowers communities economically, in lean periods | 2 | 10+9+11/3 = 10 | 4 | 5+6/2= 5.5 | 4.5 | 20.25 |
| Promotion of saving culture and self reliance | 6 | 4 | 3 | 9+7+8/3 = 8 | -4 | 16 |
| Socialisation and sharing information eg. child labour, business mgt, gender issues | 12 | 2 | 9 | 2 | 0 | 0 |
| Opportunity to save the money and use it at the same time: fees, food, clothes | 16 | 1 | 10 | 1 | 0 | 0 |
| Promotion of members' and children's welfare, especially during emergencies | 4 | 7 | 4 | 6+5/2= 5.5 | 1.5 | 2.25 |
| Creation of competition on the market with commercial banks | 3 | 8 | 2 | 10 | -2 | 4 |
| Easy to accumulate larger sums of money for investments in agric, IGAs and assets | 8 | 3 | 6 | 3 | 0 | 0 |
| VSL Group attracts outside service providers: soya, maize, g/nut seed, chicken | 2 | 11+9+10/3 = 10 | 0 | 11 | -1 | 1 |
| **Total** | | | | | | **56** |
| **WEAKNESSES OF VSL IN HELPING COMBAT CHILD LABOUR ON TOBACCO FARMS** | CCLC's F | RANK | TEACHERS' F | RANK | (C-E) | (C-E)2 |
| Insecurity of money | 13 | 1 | 6 | 3+4/2= | 1 | 6. |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | **3.5** | 2.5 | 25 |
| Higher default rate on loans | 12 | **2** | 11 | **1** | 1 | 1 |
| Exorbitant interest rates - up to as high as 360% to 480% per annum | 0 | **15+16/2 = 15.5** | 3 | **8** | 7.5 | 56.25 |
| Leads to making huge financial losses due to recurring theft of funds | 4 | **7** | 4 | **5+6+7/3 = 6** | 1 | 1 |
| Indebtness culminates into social problems-property grabbing, committing suicide | 6 | **4** | 4 | **6+5+7/3 = 6** | -2 | 4 |
| Easy to get loans with bad intentions compounded by illiteracy of some members | 5 | **6** | 7 | **2** | 4 | 16 |
| Refusal by members to open bank accounts with commercial banks | 1 | **9+10+11+12+13+14= 9.3** | 2 | **9+10/2= 9.5** | -2 | 4 |
| Weak VSL constitutions: borrowing>savings; lending outsiders; irregular meetings | 7 | **3** | 6 | **4+3/2= 3.5** | -0.5 | 0.25 |
| Amounts of money saved are usually small | 6 | **5** | 4 | **7+6+5/3 = 6** | -1 | 1 |
| Associated with short term loans that hinder prospects of long term investments | 1 | **10+9+11+12+13+14= 9.3** | 2 | **10+9/2= 9.5** | -2 | 4 |
| Parents benefit more from VSL money, rarely provide assistance to their children | 0 | **16+15/2 = 15.5** | 1 | **11+12/2 = 11.5** | 4 | 16 |
| Some individuals use borrowed money for consumption, not to run a business | 1 | **11+9+10+12+13+14= 9.3** | 0 | **13+14+15+16/4= 14.5** | -5.2 | 27.04 |

| More women in VSL than men, and some of these men are not supportive | 2 | **8** | 0 | **14+13+15+16/4= 14.5** | -6.5 | 42.25 |
|---|---|---|---|---|---|---|
| Emergency fund is very low in many VSL groups | 1 | **12+9+10+11+13+14= 9.3** | 0 | **15+13+15+16/4= 14.5** | -5.2 | 27.04 |
| Very few Community Agents to adequately supervise numerous VSL groups | 1 | **13+9+10+11+12+14= 9.3** | 0 | **16+13+15+14/4= 14.5** | -5.2 | 27.04 |
| Members are forced to borrow even if they do not want to do so to grow savings | 1 | **14+13+9+10+11+12= 9.3** | 1 | **12+11/2= 11.5** | -5.2 | 27.04 |
| | | | | **TOTAL** | | **260.16** |

**\*F=** Frequencies

**I. Spearman's rank correlation coefficient, R, for VSL strengths**

R= 1- {6∑d2 / n(n2-1)} where:

 1 and 6 = constants

 d         = squared difference between rankings in each set,

 n         = number of pairs of data

R= 1- [6(56) / 11{(11x11-1}]

R= 1- {336/ 11(121-1)}

R=1- {336/(11x120)}

R=1- 336/1320

R=1- 0.25454

R=0.75546

R=0.76

**R2=0.5776=0.58**

**2. Spearman's rank correlation**

| coefficient, R, for VSL weaknesses |
| --- |
| R= 1- [6(260.16) / 16{(16x16)-1}] |
| R= 1- {/ 16{(256-1)} |
| R=1- {1560.96/16x255} |
| R=1- (1560.96/4080) |
| R=1-0.382588 |
| R=-0.617412 |
| **R=-0.62** |
| **R2= 0.3844=0.38** |

**Appendix B (3)**

| STRENGTHS OF VSL IN HELPING COMBAT CHILD LABOUR ON TOBACCO FARMS | CHILDREN's F | RANK | PARENT's F | RANK | (C-E) | (C-E)2 |
| --- | --- | --- | --- | --- | --- | --- |
| No collateral and no service charges on loans | 1 | **7+8+9/3= 8** | 4 | **3** | 5 | 25 |
| No transport to access loans or to save money | 2 | **5+6/2 = 5.5** | 2 | **4+5+6+7 +8/5= 6** | -0.5 | 0.25 |
| No too much paper work to get a loan | 1 | **8+7+9/3= 8** | 1 | **9** | -1 | 1 |
| Higher return on savings empowers communities economically, in lean periods | 5 | **2** | 2 | **5+4+6+7 +8/5= 6** | -4 | 16 |
| Promotion of saving culture and self reliance | 4 | **3+4/2= 3.5** | 2 | **6+4+5+7 +8/5= 6** | -2.5 | 6.25 |
| Socialisation and sharing information eg. child labour, business mgt, gender issues | 4 | **4+3/2= 3.5** | 2 | **7+6+4+5 +8/5= 6** | -2.5 | 6.25 |
| Opportunity to save the money and use it at the same time: fees, food, clothes | 9 | **1** | 5 | **2** | -1 | 1 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Promotion of members' and children's welfare, especially during emergencies | 1 | **9+7+8/3= 8** | 2 | **8+7+6+4 +5/5= 6** | 2 | 4 |
| Creation of competition on the market with commercial banks | 0 | **10+11/2= 10.5** | 0 | **10+11/2= 10.5** | 0 | 0 |
| Easy to accumulate larger sums of money for investments in agric, IGAs and assets | 2 | **6+5/2= 5.5** | 6 | **1** | 4.5 | 20.25 |
| VSL Group attracts outside service providers: soya, maize, g/nut seed, chicken | 0 | **11+10/2= 10.5** | 0 | **11+10/2= 10.5** | 0 | 0 |
| **Total** | | | | | **T O TA L** | **80** |
| **WEAKNESSES OF VSL IN HELPING COMBAT CHILD LABOUR ON TOBACCO FARMS** | | | | | | |
| Insecurity of money | 3 | **6+7/2= 3.5** | 3 | **3+4+5/3= 4** | - 0.5 | 0.2 5 |
| Higher default rate on loans | 10 | **1** | 5 | **1** | 0 | 0 |
| Exorbitant interest rates - up to as high as 360% to 480% per annum | 1 | **8+9+10+ 11+12/5= 10** | 2 | **6+7+8+9/ 4= 7.5** | 2.5 | 6.2 5 |
| Leads to making huge financial losses due to recurring theft of funds | 5 | **2+3/2= 2.5** | 3 | **4+3+5/3= 4** | - 1.5 | 2.2 5 |
| Indebtness culminates into social problems-property grabbing, committing suicide | 5 | **3+2/2= 2.5** | 2 | **7+6+8+9/ 4= 7.5** | -5 | 25 |
| Easy to get loans with bad intentions compounded by illiteracy of some members | 4 | **4+5/2= 4.5** | 4 | **2** | - 2.5 | 6.2 5 |
| Refusal by members to open bank accounts with commercial banks | 0 | **13+14+1 5+16/4=** | 0 | **12+13+14 +15+16/5** | 0.5 | 0.2 5 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | 14.5 | | =14 | | |
| Weak VSL constitutions: borrowing>savings; lending outsiders; irregular meetings | 3 | 7+6/2= 3.5 | 2 | 8+6+7+9/4= 7.5 | -4 | 16 |
| Amounts of money saved are usually small | 4 | 5+4/2= 4.5 | 3 | 5+4+3/3= 4 | 0.5 | 0.25 |
| Associated with short term loans that hinder prospects of long term investments | 1 | 9+8+10+11+12/5= 10 | 2 | 9+8+6+7/4= 7.5 | 2.5 | 6.25 |
| Parents benefit more from VSL money, rarely provide assistance to their children | 1 | 10+8+9+11+12/5= 10 | 0 | 13+12+15+14+16/5 =14 | -4 | 16 |
| Some individuals use borrowed money for consumption, not to run a business | 0 | 14+13+15+16/4= 14.5 | 1 | 10+11/2= 5.5 | 9 | 81 |
| More women in VSL than men, and some of these men are not supportive | 1 | 11+10+8+9+12/5= 10 | 0 | 14+13+12+15+16/5 =14 | -4 | 16 |
| Emergency fund is very low in many VSL groups | 0 | 15+13+14+16/4= 14.5 | 0 | 15+13+12+14+16/5 =14 | 0.5 | 0.25 |
| Very few Community Agents to adequately supervise numerous VSL groups | 1 | 12+11+10+8+9/5= 10 | 0 | 16+13+12+15+14/5 =14 | -4 | 19 |
| Members are forced to borrow even if they do not want to do so to grow savings | 0 | 16+13+14+15/4= 14.5 | 1 | 11+12/2= 5.5 | 9 | 81 |
| **Total** | | | | | | 276 |

**\*F**= Frequencies

**I. Spearman's rank correlation coefficient, R, for VSL strengths**

R= 1- {6∑d2 / n(n2-1)} where:

1 and 6 = constants

| |
|---|
| d          = squared difference between rankings in each set, |
| n          = number of pairs of data |
| R= 1- [6(80)  / 11{(11x11-1}] |
| R= 1- {480/ 11(121-1)} |
| R=1- {480/(11x120)} |
| R=1- (480/1320) |
| R=1- 0.3636 |
| R=0.6364 |
| **R=0.64** |
| **R2= 0.4096 = 0.41** |
| |
| **2.  Spearman's rank correlation coefficient, R,    for VSL weaknesses** |
| R= 1- {6∑d2  / n(n2-1)} where: |
|  1 and 6 = constants |
| d          = squared difference between rankings in each set, |
| n          = number of pairs of data |
| R= 1- [6(276)  / 16{(16x16)-1}] |
| R= 1- {1656/ 16(256-1)} |
| R=1- {1656/(16x255)} |
| R=1-(1656/4080) |
| R=1- 0.40588 |
| R=0.5941 |
| R=0.5941 |
| **R=0.59** |
| **R2= 0.3481= 0.35** |

**Appendix B (4): Labour supply on tobacco**

A. **WITHDRAWN CHILDREN**

**Labour supply on tobacco farms**

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|

| Valid | Family | 7 | 43.8 | 43.8 | 43.8 |
|---|---|---|---|---|---|
| | Hired | 8 | 50.0 | 50.0 | 93.8 |
| | Combination of both | 1 | 6.2 | 6.2 | 100.0 |
| | Total | 16 | 100.0 | 100.0 | |

## B. CCLCs

**Labour supply on tobacco farms**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Family | 10 | 50.0 | 50.0 | 50.0 |
| | Hired | 5 | 25.0 | 25.0 | 75.0 |
| | Combination of both | 5 | 25.0 | 25.0 | 100.0 |
| | Total | 20 | 100.0 | 100.0 | |

## C. MOTHER GROUP

**Labour supply on tobacco farms**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Family | 15 | 55.6 | 60.0 | 60.0 |
| | Hired | 5 | 18.5 | 20.0 | 80.0 |
| | combination of above | 5 | 18.5 | 20.0 | 100.0 |
| | Total | 25 | 92.6 | 100.0 | |
| Missing | System | 2 | 7.4 | | |
| Total | | n= 26 | 100.0 | | |

## D. TEACHERS& Extension Workers

**Labour supply on tobacco farms**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|

| Valid | | 14 | 50.0 | 50.0 | 50.0 |
|-------|---------------------|----|-------|-------|-------|
| | Family | 14 | 50.0 | 50.0 | 50.0 |
| | Casual/hired | 7 | 25.0 | 25.0 | 75.0 |
| | Combination of above | 7 | 25.0 | 25.0 | 100.0 |
| | Total | 28 | 100.0 | 100.0 | |

**E. PARENTS& Guardians of withdrawn children**

**Labour supply on tobacco farms**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------------------|-----------|---------|---------------|--------------------|
| Valid | FAMILY | 5 | 50.0 | 50.0 | 50.0 |
| | Hired/Casual | 3 | 30.0 | 30.0 | 80.0 |
| | Combination of both | 2 | 20.0 | 20.0 | 100.0 |
| | Total | 10 | 100.0 | 100.0 | |