



Assessing the economic impact of Village Savings and Loans Associations (VSLAs) on rural livelihoods, a case study of Area 50 community

MR. OVERTOUN SAJIWA¹, MS. PACHARO MTONGA²

² GUIDE:

DMI ST JOHN THE BAPTIST UNIVERSITY

ABSTRACT :

This study examines the economic impact of Village Savings and Loans Associations (VSLAs) on rural livelihoods, using Area 50 community as a case study. The research focused on understanding the operations of VSLAs, the benefits to individual members, families, and the broader community, as well as strategies for ensuring sustainability and effectiveness. Using semi-structured interviews and content analysis, the study found that the majority of participants—predominantly women aged 20–29 with basic education—benefit economically from the VSL model. Benefits at the individual level included financial literacy, access to credit, and empowerment, while at the family level, improvements were observed in household provisions, food security, and overall quality of life. However, the VSLAs have not yet contributed significantly to community-driven projects, despite positively impacting members' economic status. Strategies promoting sustainability included capacity building, participatory approaches, facilitator support, and training. The study concludes that VSLAs have substantially strengthened rural livelihoods, providing a reliable mechanism for economic empowerment. Recommendations include enhanced training, secure financial management practices, innovative operational approaches, and increased use of digital financial services. The study suggests further research on the impact of VSLAs on men's livelihoods and youth economic empowerment in Malawi.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

Village Savings and Loans Associations (VSLAs) are community-based financial groups where members contribute a fixed amount of money at regular meetings, which is pooled and loaned out to members (Karlan, 2017). The model, an improvement of the traditional Rotating Savings and Credit Association (ROSCA), introduces flexibility by allowing members to save varying amounts and access loans without waiting for their turn.

According to Allen and Hugh (2012), VSLAs are self-managed groups that provide safe savings, access to small loans, and emergency insurance without external capital. The model promotes savings, asset building, and self-reliance, while enhancing social capital and financial inclusion among low-income households.

UNDP (2017), as cited by Lanidume (2021), notes that poverty remains a major challenge in developing countries, including Malawi. Microfinance and informal financial services like VSLAs have proven effective in poverty reduction (Banerjee, 2017), offering sustainable financial solutions to those excluded from formal banking systems.

1.2 Background of the Study

Access to loans from formal financial institutions is difficult for rural populations due to strict requirements such as collateral and formal documentation. To address this gap, CARE International introduced the VSLA model in Niger in 1991 (Hugh & Mark, cited by Beyene, 2012). The approach was designed to help poor communities, especially women, to save and borrow flexibly.

In Africa, microfinance operations are costly due to poor infrastructure and low population density (Beyene, 2012). Unlike many microfinance institutions that focus mainly on credit, VSLAs emphasize savings, allowing even illiterate and extremely poor people to participate. CARE Malawi introduced VSLAs in 2002, training village agents to scale up the program nationwide (CARE Malawi, 2019).

In Malawi, Limbe Leaf Tobacco Company (LLTC) adopted the VSLA model in 2013 to support farmers facing financial difficulties during off-seasons.

Through VSLAs, mostly women members gained financial literacy, learned budgeting and investment skills, and became economically empowered. Masina (2019) notes that over 5,000 women from 81 villages have benefited, gaining access to credit without collateral and improving their livelihoods.

1.3 Problem Statement

Before the introduction of VSLAs, most rural communities lacked access to affordable credit facilities, hindering their economic growth (Begasha, 2012). Although microfinance institutions aimed to support the poor, their services often excluded many due to conditions such as collateral and limited outreach (Devinck, 2013, cited by Asare, 2018).

CARE International introduced the VSLA model to provide cost-effective financial services, including savings, credit, and insurance, to populations beyond the reach of formal institutions (Beyene, 2015; Edengent, 2016). The model has significantly improved access to financial resources among the rural poor. This study therefore seeks to assess the socioeconomic impact of VSLAs on women's livelihoods, focusing on how the initiative has improved living standards at the household level.

1.4 Research Objectives

MainObjective:

To assess the socioeconomic impact of Village Savings and Loans Associations on women's livelihoods in Area 50 community.

Specific Objectives:

- To examine the policies guiding VSLA operations.
- To identify the benefits of VSLAs at the individual, household, and community levels.
- To explore strategies for strengthening the VSLA initiative for sustainability.

1.5 Research Questions

- What policies guide the operation of VSLAs?
- What are the benefits of VSLAs at the individual, household, and community levels?
- What strategies can enhance the sustainability of VSLAs?

1.6 Significance of the Study

The study will assist policymakers, NGOs, and researchers in understanding the role of VSLAs in improving rural livelihoods and promoting financial inclusion. Its findings will contribute to the body of knowledge on community-based financial systems and serve as a reference for future studies and policy formulation.

1.7 Structure of the Report

- **Chapter One:** Introduction, background, problem statement, objectives, research questions, and significance.
- **Chapter Two:** Literature review and theoretical framework.
- **Chapter Three:** Research methodology.
- **Chapter Four:** Data presentation and analysis.
- **Chapter Five:** Conclusions and recommendations.

1.8 Chapter Summary

This chapter introduced the study, providing background information on the VSLA model, its role in poverty alleviation, and its relevance to women's economic empowerment. It outlined the research problem, objectives, questions, and significance, setting the foundation for subsequent chapters.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of literature related to the socioeconomic impact of Village Savings and Loans Associations (VSLAs) on women's livelihoods. The review aligns with the specific objectives of the study outlined in Chapter One. It explores the policies governing VSLA operations, their benefits at the individual, household, and community levels, and strategies for strengthening the initiative. The chapter also includes the theoretical framework that guides the study.

2.2 Definition of Key Terms

Village Savings and Loans Associations (VSLAs): These are self-managed groups that provide members with opportunities to save money, access small loans, and receive emergency insurance benefits, particularly among people who are excluded from formal financial institutions (Allen & Hugh, 2012).

Livelihood: Refers to the means of securing the necessities of life, including income, food, shelter, and other basic needs (Chambers & Conway, 1992).

Socioeconomic Impact: Describes the changes in people's social and economic well-being resulting from an intervention or program, such as improvements in income, health, education, and empowerment (Karlan, 2017).

2.3 Theoretical Framework

This study is guided by the **Sustainable Livelihoods Framework (SLF)** developed by the Department for International Development (DFID, 1999). The framework emphasizes that people's livelihoods are influenced by their access to five forms of capital—human, social, natural, physical, and financial. VSLAs enhance **financial and social capital**, enabling members to build resilience, diversify income sources, and improve household welfare. The SLF also highlights the role of institutions, policies, and processes that shape how individuals use available resources to improve their livelihoods. Therefore, the framework is suitable for understanding how VSLAs contribute to socioeconomic development among rural women.

2.4 Policies Guiding the Operation of VSLAs

VSLAs operate based on simple, community-agreed policies and guidelines designed to ensure transparency, accountability, and sustainability. According to CARE (2019), each VSLA develops a **constitution or set of by-laws** that define the group's objectives, meeting schedules, savings contributions, loan procedures, and penalties for default. These policies promote member discipline and trust. In Malawi, VSLA operations are often aligned with national financial inclusion policies that promote savings, entrepreneurship, and women's empowerment (Reserve Bank of Malawi, 2020). The policies are usually flexible to accommodate members' income variations. For example, members can contribute more than the minimum agreed share at each meeting (Karlan, 2017). This flexibility ensures inclusivity and encourages a savings culture among low-income earners. Furthermore, leadership roles and decision-making are typically democratic, allowing all members, especially women, to participate actively. Such participatory approaches enhance ownership and accountability within groups (Allen & Hugh, 2012).

2.5 Benefits of VSLAs at the Individual Level

At the individual level, VSLAs have significantly improved financial literacy, entrepreneurship skills, and access to credit among women. Through regular training and group discussions, members learn how to manage finances, plan expenditures, and invest profits in small-scale businesses (Masina, 2019). Studies in several African countries indicate that VSLAs increase individuals' capacity to save and manage risks effectively (Banerjee, 2017). Women, who are often excluded from formal financial systems, benefit the most. Membership in VSLAs enhances their self-confidence, decision-making power, and participation in income-generating activities (Lanidume, 2021). These changes contribute to their economic independence and self-reliance. Moreover, the absence of collateral requirements removes barriers to credit access, empowering women to pursue entrepreneurial opportunities.

2.6 Benefits of VSLAs at the Household Level

At the household level, participation in VSLAs leads to improved living standards, food security, and education outcomes. According to LLTC (2013), members use profits from their savings and loans to pay school fees, purchase household assets, and invest in farming or small-scale businesses. Households become more financially resilient and better able to cope with shocks such as illness or poor harvests (Beyene, 2012). Increased income and savings also contribute to better nutrition and healthcare for family members. The sharing of financial knowledge within households

promotes joint decision-making, reducing dependence on male breadwinners and enhancing gender equality (Masina, 2019). Over time, these improvements translate into sustainable household development and poverty reduction.

2.7 Benefits of VSLAs at the Community Level

VSLAs foster community cohesion, solidarity, and collective action. As members meet regularly to save and discuss common issues, they build **social capital** and strengthen local networks (Devinck, 2013). This collective spirit enhances community trust and cooperation in other development initiatives. The circulation of funds within communities also stimulates local economic activity by supporting small traders and service providers (CARE, 2019). Moreover, communities with active VSLAs experience reduced reliance on external aid and improved resilience to economic shocks (Beyene, 2015). Women's participation in community leadership roles often increases as they gain confidence and respect through their involvement in VSLAs. These outcomes contribute to broader community empowerment and local development.

2.8 Strategies to Strengthen the VSLA Initiative

Sustainability of VSLAs depends on continued training, monitoring, and support from development organizations and local authorities. Capacity building in financial management, entrepreneurship, and record-keeping enhances group efficiency and accountability (Allen & Hugh, 2012). Encouraging digitalization—such as mobile money savings and record systems—can improve transparency and security (UNDP, 2017).

Furthermore, linking VSLAs to formal financial institutions can expand access to larger loans and diversified financial products while maintaining group autonomy (Reserve Bank of Malawi, 2020). Regular evaluation and policy alignment are essential to ensure that VSLAs remain responsive to members' needs and changing economic conditions. Integrating gender-sensitive approaches will further ensure that women continue to benefit equitably and sustainably from the program.

2.9 Chapter Summary

This chapter has reviewed literature related to the socioeconomic impact of VSLAs on women's livelihoods. It highlighted that VSLAs are built on community-led policies that encourage savings, borrowing, and mutual accountability. The initiative contributes to individual empowerment, improved household welfare, and stronger community networks. Guided by the Sustainable Livelihoods Framework, the chapter showed that VSLAs enhance financial and social capital among rural women, leading to poverty reduction and economic independence. The next chapter will discuss the research design and methodology used to assess the impact of VSLAs in Area 50.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is the systematic way of solving a research problem scientifically (Patel, 2019). This chapter outlines the methods and procedures used to conduct the study on the socioeconomic impact of Village Savings and Loans Associations (VSLAs) on women's livelihoods in Area 50, Lilongwe. It presents the research design, setting, population, sampling methods, sample size, instruments, data collection procedures, pilot study, data analysis, and ethical considerations (Barclay, 2018).

3.2 Research Method and Design

Research Design: Research design refers to the overall plan that integrates various components of a study to ensure effective addressing of the research problem (Thakur, 2021). This study employed a **qualitative research design**, which provides rich, detailed understanding based on firsthand information.

Qualitative Design: The qualitative approach focuses on understanding participants' experiences and meanings within their natural settings (Sims, 2022). It seeks to answer "why" and "how" questions rather than "what" and "how many," making it suitable for exploring women's perceptions and lived experiences in VSLAs.

Research Method: A qualitative method was used to collect and analyze non-numerical data that interpret social meanings and relationships (Punch, 2013). This method helps to assess people's knowledge, experiences, and opinions about the role of VSLAs in improving livelihoods. The primary qualitative method applied in this study was **interviews**.

3.3 Research Setting

The research was conducted in **Area 50**, a semi-rural community located in Lilongwe City near the National Oil Company offices and fuel reserves. The area was selected because of its active VSLA groups and the presence of many women engaged in informal savings and loan activities (Majid et al., 2018; Snowden, 2014).

3.4 Study Population

The study population consisted of women and young girls who are members of VSLAs, as well as households benefiting from these associations. The population was chosen because these groups directly experience the socioeconomic effects of VSLA participation (Hassan, 2016).

3.5 Sampling Method and Sample Size

Sampling Method: The study used **purposive sampling**, a non-probability technique that allows the researcher to select participants who can provide rich, relevant, and diverse information (Shaheen et al., 2016). The technique relies on the researcher's judgment to identify individuals with direct experience and knowledge of the research topic (Nikolopoulou, 2022). This approach was appropriate because VSLA members possess firsthand insights into the association's benefits and challenges.

Sample Size: A total of **30 respondents** were targeted for interviews. The final number depended on the **data saturation point**, where no new information emerged during data collection (Sandra et al., 2017). This ensured sufficient depth and credibility of the findings (Kibuacha, 2021).

3.6 Research Instruments and Data Collection

Research Instruments: Research instruments are tools used to collect data (Sathiyaseelan, 2015). The main instrument for this study was a **semi-structured interview guide**, which allowed flexibility and probing for detailed responses (Coryn, 2018). This approach encouraged open discussion and allowed participants to express their experiences in their own words (Dr. Annum, 2017).

Data Collection Procedure: Data collection involves systematic gathering of information to answer research questions (Kabir, 2016). The researcher conducted semi-structured interviews in person, recording responses with consent. The method enabled the researcher to capture verbal and non-verbal cues and explore participants' experiences in depth.

3.7 Pilot Study

A **pilot study** was conducted before the main data collection to test the reliability and clarity of the interview questions (Junyong, 2017). The pilot helped refine the tools, identify potential challenges, and ensure that the questions were relevant and understandable. It also assessed the feasibility of the data collection process and timing.

3.8 Data Analysis

Data analysis is the process of organizing and interpreting collected data to derive meaningful insights (Ibrahim, 2015). Since this was a qualitative study, the researcher used **content analysis**, which involves coding and categorizing responses to identify key themes and patterns (Bengtsson, 2016). Content analysis allowed interpretation of participants' meanings and relationships within the data (Luo, 2022). The analysis process included transcription of interviews, familiarization with data, coding, and grouping similar ideas into thematic categories that reflected the research objectives.

3.9 Ethical Considerations

Ethical considerations are principles guiding responsible research conduct (Bhandari, 2021). The researcher ensured participants' rights, dignity, and privacy were protected throughout the study.

- **Voluntary Participation:** Participants were free to participate or withdraw at any time without penalty or coercion (Bhandari, 2021).
- **Informed Consent:** Respondents were informed about the purpose, procedures, and potential risks of the study before giving verbal or written consent (Nijhawan et al., 2013; Motu, 2021).
- **Confidentiality:** Participants' identities and personal information were kept confidential, and no identifying details were included in the report (Bos, 2021). All data were stored securely and used solely for academic purposes.

3.10 Chapter Summary

This chapter presented the research methodology used to assess the socioeconomic impact of VSLAs on women's livelihoods in Area 50. It described the qualitative design, research setting, population, sampling methods, instruments, and data analysis procedures. Ethical standards were upheld to protect participants' rights and maintain research integrity. The next chapter focuses on data presentation, analysis, and interpretation of results.

CHAPTER FOUR

DATA COLLECTION AND ANALYSIS

4.1 Introduction

This chapter presents an analysis of the data collected for the study. The researcher employed content analysis to organize and interpret data, allowing for meaningful conclusions (Bengtsson, 2016). Semi-structured interviews were used to gather data from respondents, ensuring in-depth insights into the research objectives. The chapter also presents demographic characteristics of the respondents, including age, education level, marital status, and source of income.

4.2 Response Rate

The study had a sample of 15 respondents, all of whom participated in the interviews, resulting in a 100% response rate (Niepewna, 2022). This high response rate enhanced the reliability of the findings.

4.3 Demographics

The respondents were diverse in age, education, marital status, and occupation. The majority of participants (40%) were aged 20–29 years, followed by those aged 40–49 years (26.7%), 30–39 years and 60 or older (13.3% each), and 50–59 years (6.7%). Most participants had either primary or secondary education (40% each), while 20% had tertiary education, indicating basic literacy and the ability to engage in VSLA activities. Regarding marital status, 40% were single, 33.4% married or engaged, and 13.3% were widowed or divorced. The respondents' occupations included self-employment (40%), small-scale business (33.3%), and formal employment (26.7%), demonstrating participation across varied economic backgrounds.

4.4 Presentation of Research Findings

4.4.1 Policies Governing VSLAs

The study explored the purpose, eligibility, and governance of VSLAs. The primary purpose was to facilitate savings and easy access to loans, enabling women to support businesses and households. Eligibility required members to have productive activities and satisfactory behavior, ensuring responsible participation and minimizing loan defaults (Whipkey, 2021). Alcoholism, theft, violence, and financial irresponsibility were grounds for exclusion. Office bearers were generally elected annually through voting, with positions such as chairperson, secretary, and treasurer. Character and trustworthiness were prioritized in elections. Weekly contributions were set according to members' earning capacities, and rules regarding attendance and punctuality were enforced to ensure active participation (Ksoll, 2016; Jackson, 2016).

4.4.2 Individual-Level Benefits

Membership duration varied, with most respondents joining between 2015 and 2017. Members typically participated in multiple associations. Key motivations for joining included easy access to funds, observing benefits gained by peers, and positive peer influence. Respondents reported significant improvements in living conditions, including enhanced financial literacy, better provision in homes, access to food, education, and decent housing.

4.4.3 Family-Level Benefits

At the family level, most respondents reported positive impacts. Access to loans helped families during financial difficulties, improved household provision, and enhanced food security (Fahy, 2021). While most respondents' family members were not directly involved in VSLAs, the financial and social benefits extended to their households. Approximately 86.7% of respondents observed improved living conditions for their families, including access to clean water, secure food, and better housing, aligning with findings by Nyataya (2017).

4.4.4 Community-Level Benefits

At the community level, VSLAs began operations in Malawi in 2003, with the studied community adopting them in 2010. While some local leaders reported limited impact on broader community development, the initiative significantly improved the economic status of women, allowing households to meet basic needs (Morgan, 2017; Kumwenda, 2016). The associations enabled savings accumulation, enhanced livelihoods, and contributed to local economic empowerment.

4.4.5 Strategies for Effectiveness and Sustainability

The study examined strategies used to sustain and strengthen VSLAs. Key factors included community ownership, participatory approaches, and capacity building. CARE International and other NGOs facilitated training in financial literacy, entrepreneurship, and leadership, while providing

ongoing mentorship and monitoring (Chidimbah Munthali et al., 2022). Sustainability planning and facilitator support were crucial in maintaining operational effectiveness. These measures ensured that VSLAs remained a long-term, sustainable initiative for economic empowerment.

4.6 Chapter Summary

This chapter presented and analyzed data collected from 15 respondents using semi-structured interviews. Findings revealed that VSLAs are highly effective in empowering women individually, improving family livelihoods, and enhancing economic status within the community. The study highlighted policies, eligibility criteria, benefits, and sustainability strategies that contribute to the success of VSLAs. The data also emphasized the role of NGOs in supporting effective and sustainable operations. Overall, the VSL model has proven to be a viable approach to financial inclusion, poverty alleviation, and community development.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter summarizes the research findings, conclusions, and recommendations based on the study assessing the economic impact of Village Savings and Loans Associations (VSLAs) on rural livelihoods in Area 50 community.

5.1 Summary of Research Findings

The study found that most VSLA participants are women aged 20–29 years, indicating active engagement from the productive age group. Participants generally had basic education, with 40% having primary or secondary education and 20% tertiary education. Married and self-employed women were the most active members.

The study revealed that VSLAs operate under rules and policies that guide membership criteria, elections, meetings, savings, loans, and dispute resolution. These rules promote cohesion, trust, and proper functioning.

At the individual level, 80% of respondents reported benefits, including improved financial literacy, access to financial services, empowerment, and better livelihoods. At the family level, 80% of respondents' households benefited through improved provision, food security, and financial stability. At the community level, while VSLAs enhanced the economic status of members, they had limited impact on broader community-driven projects.

Strategies ensuring sustainability and effectiveness included capacity building, community ownership, participatory approaches, facilitator support, and training provided by organizations such as CARE Malawi.

5.2 Conclusion

VSLAs have positively impacted rural livelihoods in Area 50, economically empowering women and improving household welfare. Members are able to afford food, education, decent housing, and boost small-scale business capital. The model is a reliable means for supporting income-generating activities and strengthening rural livelihoods.

5.3 Recommendations

To enhance the effectiveness of VSLAs:

- Leading organizations like CARE Malawi should provide additional training on association management.
- Members should be educated on secure methods of keeping contributed funds.
- Associations should adopt innovative and updated approaches to operations.
- Social workers should act as facilitators, offering training and guidance.
- Digital financial solutions (e.g., TNM Mudzi Wathu, Kasupe accounts) should be promoted for secure savings management.

5.4 Areas for Further Study

Future research should explore the impact of VSLAs on men's livelihoods and assess their role in youth economic empowerment, as women are the primary participants but men and youth also engage in some associations.

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