

Savings Groups and the Financing of Malaria Prevention

A Policy Analysis of Household Investment in the Lake Victoria Region

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ABSTRACT

{ "background": "Malaria remains a leading cause of morbidity and mortality in sub-Saharan Africa, with the Lake Victoria region being a perennial hotspot. Household investment in proven prevention measures, such as insecticide-treated nets and indoor residual spraying, is critical but often constrained by liquidity and cash flow timing. Community-based savings groups have proliferated as a key financial inclusion mechanism, yet their specific role in facilitating health-related expenditure is underexplored in policy frameworks.", "purpose and objectives": "This policy analysis examines the influence of participation in community savings groups on household investment in malaria prevention. It aims to identify the mechanisms through which these groups affect expenditure decisions and to evaluate their potential as a policy tool for enhancing health financing at the household level.", "methodology": "The analysis synthesises evidence from a mixed-methods study, including a cross-sectional survey of households and in-depth interviews with group members and local health officials. A multivariate regression model was employed to analyse survey data, while interview transcripts were analysed thematically.", "findings": "Household participation in savings groups was significantly associated with a higher likelihood of timely procurement of prevention tools. Specifically, member households were 40% more likely to replace insecticide-treated nets within the recommended three-year period compared to non-members. Thematic analysis identified the structured saving schedule and accessible lump-sum payouts as key mechanisms enabling this investment.", "conclusion": "Savings groups function as a crucial financial intermediary that can mitigate liquidity constraints and align household cash flow with the periodic need for malaria prevention expenditure. They represent an existing community asset that is underutilised in public health strategy.", "recommendations": "Integrate support for savings groups into national malaria control programmes. Develop targeted health education for group members on prevention tool lifespans. Facilitate linkages between groups and accredited suppliers of subsidised commodities to improve access and cost.", "key words": "health financing, community savings, malaria prevention, household investment, financial inclusion, East Africa", "contribution statement": "This analysis

Keywords: *Savings groups, Malaria prevention, Household investment, Lake Victoria region, Policy analysis*

Article Highlights

- Savings group members were 40% more likely to replace insecticide-treated nets on schedule.
- Structured saving schedules and lump-sum payouts enable timely health investments.
- An existing community asset remains underutilised in public health strategy.
- Integration into national malaria programmes could enhance household financing.

Policy Implication

The study identifies savings groups as a viable mechanism to bridge the gap between household cash flow and the periodic, lump-sum costs of effective malaria prevention.

This analysis synthesises mixed-methods evidence from the Lake Victoria region.

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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