

# Community Empowerment Through the Village Savings and Lending Associations (VSLA) Programme in Guruve, Zimbabwe

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## Abstract

Limited access to financial services, low levels of financial literacy, and insufficient business mentoring remain major challenges for rural communities in Guruve, Zimbabwe, weakening household economic resilience. To address these issues, this community service activity aimed to describe the implementation of the *Village Savings and Lending Associations (VSLA)* programme initiated by the Salvation Army and its contribution to community economic empowerment. The activity was conducted using a participatory approach through focus group discussions, key informant interviews, and observation, with a focus on financial literacy training, the formation of savings groups, the selection and training of group committees, entrepreneurship skills training, and the facilitation of low-interest loan access. The results indicate that financial literacy training improved participants' capacity to manage household finances, while savings groups provided a secure and transparent mechanism for collective saving. Entrepreneurship training encouraged the diversification of productive activities, and strengthened group governance enhanced accountability in group management. Overall, the VSLA-based community service activities proved effective in strengthening economic independence and resilience among rural communities and demonstrate strong potential for replication as a sustainable model of community economic empowerment.

**Keywords:** Community Service, Community Economic Empowerment, Financial Literacy, Rural Communities, Savings and Lending Group.

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## INTRODUCTION

Poverty remains a complex and multidimensional structural challenge, particularly in rural areas of developing countries, including Zimbabwe. Rural low-income households continue to face persistent constraints such as high unemployment, economic instability driven by inflation, and limited access to formal financial services (Landmann et al., 2021; Li et al., 2021). These conditions restrict households' ability to meet basic needs, manage financial risks, and invest in productive economic activities. In this context, strengthening community

economic capacity through participatory and locally grounded approaches is essential to improving household welfare and economic resilience (Brandl et al., 2022).

One of the major challenges confronting rural communities is low financial literacy combined with limited access to affordable financial institutions. Many households lack basic financial management skills, regular saving practices, and opportunities to access business capital due to rigid banking requirements, including collateral demands and high interest rates (Nandi & Nedumaran, 2021; Habib et al., 2023). As a result, rural families often remain trapped in a cycle of poverty where limited capital constrains income generation, and low income, in turn, limits opportunities for economic improvement (Czech et al., 2024).

Although various poverty alleviation initiatives have been introduced, many remain top-down in nature and provide limited long-term impact due to insufficient community involvement. Previous studies indicate that while *Village Savings and Lending Associations* (VSLA) have demonstrated effectiveness in improving household income and welfare, their implementation often lacks structured mentoring, institutional strengthening, and continuous capacity development for group members (Falola et al., 2023; Hasan et al., 2023). This gap highlights the need for community service interventions that extend beyond financial access to include sustained training, facilitation, and empowerment processes.

Community-based economic empowerment through VSLA has emerged as a relevant and context-sensitive solution to address these challenges. Operating on principles of solidarity, self-management, and mutual trust, VSLA enables members to save collectively, access low-interest loans, and invest in small-scale income-generating activities aligned with local potential (Gautam et al., 2022). This approach aligns closely with the philosophy of community service, which emphasizes participation, self-reliance, and sustainable development outcomes. In Guruve District, Zimbabwe, the Salvation Army, a well-established non-governmental organization, has initiated and facilitated a VSLA programme aimed at strengthening rural community livelihoods (Abitoye et al., 2023; Xu et al., 2023). The programme integrates financial literacy training, savings group formation, governance and committee capacity building, and entrepreneurship skills development. Particular attention is given to women, who play a central role in household economies yet often face systemic barriers to financial access and decision-making power (Akande et al., 2023).

Based on this context, this community service activity aims to describe and reflect on the implementation of the VSLA programme facilitated by the Salvation Army in Guruve, Zimbabwe, as a practical strategy for community economic empowerment. Through a participatory engagement approach, the activity seeks to enhance household financial capacity, strengthen economic resilience, and foster social cohesion within rural communities. The experience from this community service initiative is expected to contribute practical insights and serve as a best-practice model for sustainable, community-based economic empowerment that can be adapted to similar rural contexts.

## METHODS

This community service activity employed a participatory and community-based approach aimed at strengthening economic capacity among rural households through the *Village Savings and Lending Associations* (VSLA) programme in Guruve District, Zimbabwe. The methodology was designed to align with the objectives of community empowerment by actively involving community members as both participants and co-actors in the implementation process. The activity was conducted in collaboration with the Salvation Army as the local implementing partner and involved members of existing and newly formed VSLA groups. The target participants consisted of rural community members, with particular emphasis on women due to their central role in household economic management. Participant selection was based on community readiness, willingness to engage in collective savings activities, and recommendations from local facilitators.

The implementation of the community service activities was carried out in several stages. The initial stage involved a situational assessment to identify community needs, existing financial practices, and challenges related to savings and access to capital. This was followed by financial literacy training focusing on basic financial management, household budgeting, saving habits, and responsible borrowing. Subsequently, savings groups were formed or strengthened, accompanied by the selection and training of group committees to ensure transparent and accountable governance. The next stage focused on entrepreneurship skills development, where participants were supported in identifying locally relevant income-generating activities, basic business planning, and small-scale enterprise management. In parallel, the programme facilitated access to internal group loans with affordable interest rates to support productive economic activities. Continuous mentoring and group meetings were conducted to monitor progress, address challenges, and reinforce group cohesion.

Evaluation of the community service activities was conducted through participatory monitoring using focus group discussions, key informant interviews, and direct observation. These methods were used to capture changes in participants' financial knowledge, saving behavior, group functioning, and perceived household economic improvements. The findings were analyzed descriptively to reflect the outcomes and learning processes of the community service intervention rather than to test hypotheses, ensuring alignment with the community engagement orientation of the programme.

## RESULTS AND DISCUSSION

The findings indicate that the effectiveness of the Village Savings and Lending Associations (VSLA) programme implemented by the Salvation Army Guruve Corps is strongly dependent on the consistent implementation of several core community-based activities. These activities are interrelated and collectively contribute to poverty reduction and economic empowerment among rural households. The key activities identified include financial literacy training, the formation of savings groups, entrepreneurship skills training, the selection and training of group committees, and the provision of loans and credit facilities. Each of these activities plays a complementary role in strengthening household financial resilience and community cohesion.

### **Financial Literacy Training**

Financial literacy training emerged as a foundational activity within the VSLA programme and was consistently highlighted by participants and key informants as critical to poverty reduction (Lubinga et al., 2025). Participants reported that the training equipped them with essential skills in budgeting, saving, and responsible borrowing. One participant in Focus Group Discussion (FGD) 1 stated, "We are trained on financial management; it helps us to use money wisely." Other participants emphasized that they learned how to budget household income collectively, manage group savings, and understand the purpose and proper use of loans. Importantly, participants described changes in household financial practices following the training. For instance, a participant from FGD 2 explained that she now involves all family members in budgeting decisions, reflecting a shift toward more inclusive and deliberate financial planning. This finding illustrates that financial literacy training does not only improve individual knowledge but also influences household-level financial behavior, which is central to community empowerment goals in development-oriented programmes (Shaaban, 2022).

Key informants corroborated these findings, noting that financial literacy training is deliberately conducted at the beginning of each VSLA cycle using a standardized training manual. This ensures that all participants, many of whom have limited formal education, acquire basic financial management skills necessary for effective participation in savings and lending activities. These findings align with existing studies which emphasize that financial literacy is a core pillar of successful VSLA implementation (Chivasa, 2021; Chiwawa et al., 2021). Within the context of community service, this training functions as a capacity-building intervention that strengthens participants' ability to manage resources sustainably.

### **Formation of Savings Groups**

The formation of savings groups was identified as another key activity underpinning the success of the VSLA programme (Natung et al., 2025; Nkunda & Manirakiza, 2022). Participants explained that savings groups are formed at the beginning of each cycle through a self-selection process based on mutual familiarity and trust within the community. A participant from FGD 3 noted, "*We form savings groups at the beginning of the cycle; the selection of group members is based on how well we know each other in our communities.*" This trust-based approach was viewed as essential for ensuring cooperation, accountability, and security of pooled funds. Participants further highlighted that savings groups provide a transparent and organized mechanism for collective saving. One participant in FGD 1 explained that pooling contributions within a group enhances transparency and safeguards members' money. From a community service perspective, this indicates that the VSLA programme creates accessible and low-cost alternatives to formal banking systems, which are often unavailable to rural populations (Siwach et al., 2022).

Key informants confirmed that group formation is member-driven and repeated at the beginning of each cycle to reinforce trust and accountability. Group sizes ranged from 30 to over 45 members, which slightly exceeds the standard VSLA model of 15–30 participants recommended in the literature (Sharma & Zhao, 2017). While larger group sizes may pose management challenges, the findings suggest that savings group formation remains an effective poverty reduction strategy by enabling cost-free saving and interest-sharing at the end of each cycle.

This aligns with Carstensen et al (2021) and Raghunathan et al (2023) who emphasize the importance of self-selected groups in strengthening commitment and sustainability.

### **Entrepreneurship Skills Training**

Entrepreneurship skills training emerged as a critical activity supporting income generation and household poverty reduction. Participants reported receiving practical training in activities such as poultry farming, gardening, beekeeping, bricklaying, detergent making, and floor polish production. These skills were perceived as directly applicable and relevant to local economic conditions. One participant from FGD 1 noted that entrepreneurship training enabled them to start producing detergents and floor polish, while another participant reported initiating a small floor polish business as a result of the training. Participants emphasized that entrepreneurship training encouraged them to diversify income sources and generate funds for savings contributions. A female participant from FGD 3 explained that entrepreneurship skills helped her earn additional income, which could then be contributed to the group savings pool. This demonstrates that entrepreneurship training serves as a bridge between capacity building and tangible economic outcomes within the VSLA framework.

Key informants confirmed that entrepreneurship training is intentionally integrated into the programme to enhance participants' income-generating capacity. Occasionally, government officials from the Ministry of Women's Affairs are invited to facilitate short training workshops when resources permit. These findings are consistent with prior studies (Tadesse & Huang, 2024). The highlight entrepreneurship training as a vital component of VSLA programmes. From a community service standpoint, such training strengthens self-reliance and reduces dependency by equipping participants with practical livelihood skills.

### **Selection and Training of Committees**

The selection and training of VSLA committees was identified as a key governance mechanism that supports programme effectiveness (Nhleko et al., 2023). Participants explained that committee members are selected immediately after group formation in the presence of all members to ensure transparency and collective agreement. A participant from FGD 3 stated, "After we have formed our savings group, immediately we select a committee when everyone is there to ensure transparency." Key informants explained that committee members receive training in group management, financial oversight, and rule enforcement. Committees work with members to develop group constitutions that define meeting schedules, savings and lending conditions, penalties, and sharing modalities. VSLA committees typically consist of nine members, including positions such as chairperson, treasurer, secretary, money counters, key holders, and security officers.

These governance structures are essential for maintaining order, trust, and accountability within the groups. Consistent with this literature, the findings indicate that effective committee selection and training enhance the vibrancy and sustainability of VSLA groups (Aggarwal & Johal, 2021). Within the context of community service, this governance component ensures that empowerment efforts are supported by transparent and locally owned institutional arrangements.

### **Loans and Credit Facilities**

Access to loans and credit facilities emerged as a major activity enabling poverty reduction among VSLA

participants. Participants reported that loans are accessible at regular meetings and offered at relatively low interest rates, typically around ten percent per month. A participant from FGD 2 noted that this access significantly improved their ability to invest in small businesses compared to previous experiences with formal financial institutions. Another participant from FGD 3 explained that VSLA loans enabled the initiation of multiple income-generating projects, resulting in improved household welfare through diversified income sources. Key informants confirmed that loans and credit provision are central to VSLA activities and are designed to support productive economic ventures rather than consumption. These findings align with prior studies which emphasize that VSLA models enhance financial inclusion by providing flexible, collateral-free loans (Orsetti et al., 2022; Raynor et al., 2023). From a community service perspective, the provision of accessible credit empowers rural households to overcome capital constraints and actively participate in local economic development.

Overall, the integrated findings demonstrate that the effectiveness of the VSLA programme lies not in any single activity, but in the deliberate combination of capacity building, collective action, and locally embedded governance mechanisms. Financial literacy training provides the cognitive foundation that enables participants to engage meaningfully in savings and lending practices, while savings group formation creates a social structure rooted in trust and mutual accountability (Batti, 2022). Entrepreneurship skills training then translates financial access into productive economic activities, allowing participants to diversify income sources and strengthen household resilience. These components operate as an interdependent system rather than isolated interventions, suggesting that community empowerment is most effective when knowledge, skills, social capital, and financial access are developed simultaneously. This reinforces the view that poverty reduction initiatives must move beyond short-term financial assistance toward integrated, process-oriented empowerment models that emphasize learning, participation, and ownership (Ziervogel et al., 2022).

From a community service perspective, the VSLA programme also illustrates the importance of participatory governance and institutional learning at the grassroots level. The selection and training of committees, along with the development of group constitutions, enable community members to practice leadership, transparency, and collective decision-making (Nhleko et al., 2023; Rahman et al., 2023). These processes contribute to strengthening local institutional capacity, which is often overlooked in development and service-oriented programmes. Moreover, access to loans and credit facilities functions not merely as a financial service but as a catalyst that enables participants to apply newly acquired skills and knowledge in real economic contexts. This finding challenges the assumption that access to credit alone is sufficient for poverty reduction. Instead, the results suggest that credit is most impactful when embedded within a broader framework of education, social cohesion, and accountable group management. In this sense, the VSLA model represents a form of community service that empowers beneficiaries as active agents of change rather than passive recipients of aid.

The findings of this study imply that community service programmes aimed at poverty reduction should be designed as integrated empowerment interventions rather than fragmented activities (Adewumi, 2022; Singh et al., 2022). Financial literacy, savings mobilisation, entrepreneurship training, group governance, and access to credit should be implemented as a coherent package that reinforces learning and practice at the community level (Carstensen et al., 2021; Siwach et al., 2022). For practitioners, this means that community service initiatives need

to allocate sufficient time and resources for capacity building at the early stages, particularly in financial education and group management, before scaling up economic interventions. Without this foundation, savings and credit schemes risk becoming unsustainable or reinforcing existing vulnerabilities rather than alleviating them.

Furthermore, the VSLA model demonstrates that participatory structures, such as committee selection and group constitution development, are not merely administrative requirements but critical learning spaces for leadership, accountability, and collective responsibility. Community service practitioners and institutions should therefore position beneficiaries as co-designers and co-managers of programmes, allowing local norms of trust and reciprocity to guide implementation. In practical terms, this suggests that collaboration with local stakeholders, including government agencies and community-based organisations, can enhance programme relevance and sustainability. By embedding financial services within a framework of social learning and institutional strengthening, community service programmes can move beyond short-term outputs and contribute more meaningfully to long-term community resilience and socio-economic transformation.

## **CONCLUSION**

The Village Savings and Lending Associations (VSLA) programme implemented by the Salvation Army in Guruve, Zimbabwe, demonstrates a comprehensive community-based approach to strengthening financial capacity and improving livelihoods as part of broader poverty reduction efforts. The findings indicate that key activities, including financial literacy training, savings group formation, entrepreneurship skills development, committee selection and training, and access to loans and credit facilities, are central to the effective functioning of the VSLA model. These activities operate in an integrated manner, where financial literacy enhances participants' ability to manage savings and loans responsibly, while savings groups and credit access provide an inclusive and accessible platform for economic participation. Transparent committee selection and training further promote trust, accountability, and orderly group management, which are essential for sustaining collective financial activities. In addition, entrepreneurship skills training supports participants in translating financial access into income-generating initiatives, thereby improving household welfare and economic confidence. Overall, the VSLA programme not only addresses immediate financial constraints faced by community members but also contributes to building longer-term economic resilience, social cohesion, and collective empowerment within the community.

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execution of this community service initiative. It is hoped that the outcomes of this activity will offer sustainable benefits in strengthening the economic and social capacities of the local community.

## DECLARATIONS

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KM: Manuscript Writing, Editing, Revisions, and Corresponding Author;
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