

Savings Groups and Poverty Alleviation Among Rural Communities in Zimbabwe During COVID-19

Linnet Zimusi & Givemore Moyo

Abstract

The aim of the study was to evaluate the role of savings groups in poverty alleviation in rural communities of Zimbabwe during COVID-19, using the Umzingwane district as a case study. An exploratory research design was adopted with the goal of using a qualitative research approach. Data was gathered using interviews and the interviews were administered to the savings group members and savings group committee members drawn for wards 3, 5, and 15 of the Umzingwane district. A purposive sampling technique was adopted. The study revealed that owing to the participation of people in savings groups, savings group members were able to acquire assets such as livestock and household assets. The study found that savings groups have enabled their members to establish income-generating projects even during COVID-19 which are crucial in promoting the ability of members to repay loans, make regular savings, and have access to adequate food for their families. The study revealed that savings group members have established nutritional gardens as a result of their participation, which have improved their food security and access to extra income. The study recommended that non-governmental organizations (NGOs) and the government should strengthen savings groups through the provision of regular training and financial resources and encourage men in the communities to participate in savings group activities. The savings group members should diversify their income sources so as to eliminate poverty.