



# The Role of Village Savings and Loan Associations in Enhancing Financial Inclusion Among Women in South Africa: A Longitudinal Perspective

Nomsa Ngubane<sup>1</sup>, Siyabonga Mkhize<sup>1</sup>

<sup>1</sup> SA Astronomical Observatory (SAAO)

**Published:** 27 July 2000 | **Received:** 08 May 2000 | **Accepted:** 08 July 2000

**Correspondence:** [nngubane@aol.com](mailto:nngubane@aol.com)

**DOI:** [10.5281/zenodo.18717557](https://doi.org/10.5281/zenodo.18717557)

## Author notes

*Nomsa Ngubane is affiliated with SA Astronomical Observatory (SAAO) and focuses on Arts & Humanities research in Africa.*

*Siyabonga Mkhize is affiliated with SA Astronomical Observatory (SAAO) and focuses on Arts & Humanities research in Africa.*

## Abstract

Village Savings and Loan Associations (VSLAs) have been established as a social financial inclusion mechanism in South Africa to empower women economically. The study employed qualitative research methods including participant observation and semi-structured interviews to gather data from women members of VSLAs across various regions of South Africa. The findings suggest that continued support for VSLAs is crucial to achieving broader economic empowerment goals within South African rural communities. Policy makers should consider funding initiatives that further integrate VSLA structures into existing social welfare programmes and educational curriculums.

**Keywords:** *African geography, financial inclusion, social entrepreneurship, microfinance, qualitative research*

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