Scholars Journal of Arts, Humanities and Social Sciences
Abbreviated Key Title: Sch J Arts Humanit Soc Sci
ISSN 2347-9493 (Print) | ISSN 2347-5374 (Online)
Journal homepage: https://saspublishers.com

OPEN ACCESS

Assessing the Contribution of Village Savings and Loan Programs to the Socio-Economic Empowerment of Rural Women in Burundi: Evidence from African Revival Ministries Supported Groups in Gitega Commune

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DOI: https://doi.org/10.36347/sjahss.2026.v14i07.005 | **Received:** 03.06.2026 | **Accepted:** 21.07.2026 | **Published:** 29.07.2026

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Abstract **Original Research Article**

The socio-economic empowerment of women is essential for poverty reduction and sustainable rural development. In Burundi, Village Savings and Loan Associations (VSLAs) have emerged as an important strategy for community financial inclusion, improving women's access to savings, credit, and income-generating opportunities. However, empirical data on their contribution to women's socio-economic empowerment remain limited. This study assessed the contribution of VSLA programs to the socio-economic empowerment of rural women in Burundi, using data from groups supported by African Revival Ministries (ARM) in the commune of Gitega. A descriptive cross-sectional study, using mixed-methods approaches, was conducted. The study targeted 860 women members of VSLAs supported by ARM in the Rutegama and Kiriba areas, from which a representative sample of 86 respondents was selected according to Alain Bouchard's formula. The data were collected using structured questionnaires, semi-structured interviews and direct observations, then analyzed with SPSS version 26 software, using descriptive statistics, Pearson correlation and multiple linear regression. The results revealed that 98.82% of respondents considered savings and loan cooperatives (SLCs) an effective tool for empowering rural women. Furthermore, 82.36% indicated that SLC loans were their primary source of financing for starting income-generating activities, while 70.60% invested these loans in agriculture and livestock farming, 21.17% in small businesses, 4.70% in small shops, and 3.53% in restaurants. Respondents also expressed a very positive perception of the support provided by African Revival Ministries: 71.76% rated its role in establishing SLCs as very positive, and 97.64% assessed its overall contribution positively. The study concludes that village savings and credit programs significantly improve women's financial inclusion, entrepreneurship, access to productive capital, and household livelihoods, thus contributing substantially to the socio-economic empowerment of rural women in the Gitega commune. Strengthening and expanding village savings and credit programs, coupled with sustained institutional support, can further promote poverty reduction and sustainable rural development in Burundi.

Keywords: Village Savings and Loan Associations (VSLAs); socio-economic empowerment of women; financial inclusion; income-generating activities; rural development.

INTRODUCTION

The socio-economic empowerment of rural women is now recognized as an essential driver of multidimensional poverty reduction and sustainable rural development. According to the seminal work of Kabeer (1999), economic empowerment is not limited to mere material access, but encompasses a three-dimensional process linking access to resources, the exercise of agency, and the fulfillment of meaningful life choices. In developing countries, this dynamic is largely hampered by structural and cultural barriers that limit rural women's access to formal financial services, land ownership, and decision-making opportunities within their households, as demonstrated by Duflo (2012) and Sen (1999) through his capabilities approach. Systemic financial exclusion thus forces women to remain in a state of economic insecurity, severely restricting their ability to invest in their families' human capital and actively participate in the market economy.

To address the shortcomings of traditional microfinance institutions and commercial banks in rural areas, Village Savings and Loan (VSL) programs or Village Savings and Loan Associations (VSLAs) have emerged as a particularly resilient community-based alternative. Allen and Panetta (2010) emphasize that these self-managed mechanisms, based on mutual trust and the regularity of local savings, allow crucial liquidity to be injected directly into marginalized groups without requiring unattainable physical collateral. This local financial inclusion, theorized notably by Morduch (1999) and popularized in various forms by Yunus (2007), proves crucial for smoothing household consumption, mitigating external economic shocks, and encouraging entrepreneurial initiative. In sub-Saharan Africa, the gradual accumulation of social and financial capital through savings groups allows women to break free from economic dependence and lay the foundations for viable income-generating activities.

In Burundi, the national economy remains deeply characterized by a strong dependence on low-productivity subsistence agriculture, where women constitute the main agricultural workforce while facing marked financial exclusion. National economic structures struggle to offer financing mechanisms adapted to small family farms, which exacerbates the vulnerability of rural populations (Ngaruko, 2012). Furthermore, the lack of access to formal credit channels in rural Burundi hinders technological investment and agricultural modernization (Ndikumana, 2015). It is within this context of severe constraints on access to capital that informal and semi-formal financial initiatives, such as community savings and credit groups, have found a receptive audience among rural Burundian communities as a way to compensate for the shortcomings of conventional financial services.

This issue of access to financial resources is part of the broader, crucial need to restructure the national agricultural model through economic diversification. Alongside these purely financial approaches, diversifying income sources through agricultural innovations represents another crucial avenue for the resilience of rural Burundian households. In his work entitled " Analysis of the Impact of Patchouli Cultivation on Rural Households," he explores this question. In " Income in Burundi," Niyintunze (2025) demonstrates that the introduction and development of high-value cash crops, such as patchouli, have a significant and positive impact on the sustainable increase of rural household income. His analysis highlights that agricultural diversification, when supported by well-structured value chains, allows farmers to escape the precariousness of traditional subsistence farming and generate substantial financial surpluses. Therefore, the link between access to microcredit and the adoption of innovative cash crops appears to be an even more effective strategy for maximizing the financial autonomy of rural actors. He also demonstrates that the effective integration of small-scale producers, particularly women, into these modernized agro-industrial value chains absolutely requires secure access to local sources of financing to acquire the necessary inputs and equipment. By linking community microfinance to this dynamic of agricultural diversification, it becomes clear that savings mechanisms local initiatives provide the essential launching pad for rural Burundian women to engage in such resilient sectors.

To translate these development opportunities into concrete actions, civil society organizations have invested in providing methodological support to women's groups in Burundi. This is notably the case with the organization African Revival Ministries (ARM), which, as Nsabiyaremye (2026) explains, has structured and actively supported several networks of village savings and credit groups within the commune of Gitega, specifically in the Rutegama and Kiriba areas. The support approach for these organizations, also documented by Ndayishimiye (2023) in her analysis of Burundian associative dynamics, aims not only to build collective financial savings but also to strengthen managerial skills, entrepreneurship, and women's leadership. These targeted interventions allow for the gradual transformation of social capital based on trust into operational financial capital capable of supporting small-scale local commercial and agro-pastoral activities.

However, while the proliferation of these village savings and credit programs is visible across the Burundian rural landscape, rigorous scientific analyses and empirical data precisely quantifying their impact on women's actual autonomy remain particularly lacking. Most project evaluations are limited to institutional activity reports without capturing the profound socio-economic transformations at the micro-analytical level (Gahungu, 2026). This lack of evidence prevents us from understanding how credit dynamics truly influence intra-family power relations, long-term asset accumulation, and the viability of women-owned microenterprises in the face of market fluctuations. It is therefore imperative to conduct contextualized and rigorous scientific investigations to validate the effectiveness of these community-based approaches and guide policymakers.

It is within this empirical research framework that our study is situated, its central objective being to rigorously evaluate the actual contribution of village savings and credit programs to the socio-economic empowerment of rural women in the commune of Gitega. Based on field data collected from groups supported by African Revival Ministries, this research analyzes how participation in these programs modifies savings behaviors, facilitates access to investment capital, stimulates the development of income-generating activities, and strengthens women's decision-making power within their households. Through this empirical approach, the study aims to provide essential methodological and practical insights for optimizing public policies on financial inclusion, women's empowerment, and economic diversification in Burundi.

LITERATURE REVIEW

Theoretically, the socio-economic empowerment of rural women is central to contemporary debates on reducing multidimensional poverty and achieving sustainable development. Theoretically, Kabeer's seminal work (1999) defines empowerment as a three-dimensional process encompassing access to resources, agency, *and* the ability to make meaningful life choices. This conceptualization aligns with Amartya Sen's (1999) capabilities approach, which argues that development should be measured by the expansion of individuals' real freedoms to lead the lives they value. However, achieving this autonomy is largely hampered by deeply entrenched gender inequalities. Duflo (2012) demonstrates in this regard that while economic development can reduce gender inequalities, the direct empowerment of women remains essential to fostering equitable growth. Extending this theoretical framework, Malhotra *et al.,* (2002) stress that empowerment must be measured across interdependent dimensions, including economic, socio-cultural and political ones, while Johnson (2022) reminds us that financial inclusion does not automatically lead to emancipation if relational and normative constraints within households are not explicitly addressed.

To overcome the systemic financial exclusion affecting rural areas, community microfinance has emerged as an essential alternative to traditional banks. Historically theorized by Morduch (1999) and popularized in its modern form of microcredit by Yunus (2007), community finance aims to provide services tailored to excluded populations. Faced with the limitations of institutional microcredit, which requires physical collateral, the Village Savings and Loan Association (VSLA) model, initiated in Niger by CARE International in 1991, is based on self-management, mutual trust, and the mobilization of local savings. Allen and Panetta (2010) demonstrate that these informal structures allow for the injection of crucial liquidity directly into marginalized groups while simultaneously strengthening social capital. As Sharma (2000) explains, community savings groups exhibit remarkable viability and resilience in geographical areas where traditional microfinance institutions cannot operate sustainably due to high transaction costs, thus facilitating upward and stable financial inclusion for women entrepreneurs (Asitik *et al.,* 2026).

International empirical analysis extensively documents the effects of these groups on household living conditions. The work of Lwanga-Ntale *et al.,*(2021) in Uganda reveals that participation in savings associations significantly increases women's capital accumulation, improves their access to microloans, and strengthens their decision-making role regarding household expenditures. Furthermore, collective savings schemes act as buffers against exogenous shocks. According to Devereux and Sabates-Wheeler (2004), community microfinance fulfills a transformative social protection function by progressively altering traditional power relations and structural barriers. However, Cheston and Kuhn (2002) qualify these observations by showing that access to credit is not a sufficient condition for overall empowerment, as economic gains can sometimes generate intra-family tensions if the support model does not incorporate community and male awareness-raising. IFAD (2021) nevertheless confirms that inclusion in these solidarity networks significantly improves food security, the diversification of income sources and the schooling of children in rural communities.

In Burundi, the rural economy is characterized by a strong predominance of low-productivity subsistence farming and severe financial exclusion, which particularly penalizes women farmers. Nkurunziza, Ndikumana, and Ngaruko (2012) describe a national financial landscape marked by significant credit constraints, where formal banks struggle to finance small family farms. Ndikumana (2015) specifies that this critical lack of local financing channels in rural Burundi considerably hinders technological modernization and sustainable agricultural investment. Faced with these structural obstacles, local savings programs have proliferated to compensate for the shortcomings of the traditional financial sector. The integration of these groups, supported by national legal frameworks issued by the Bank of the Republic of Burundi (BRB) and the Ministry of Social Affairs and Gender, has laid the foundations for the socio-economic empowerment of rural women, particularly through support dynamics led by local and international non-governmental organizations (Gahungu, 2021).

The success of these financial inclusion mechanisms depends closely on their integration with economic diversification strategies and long-term organizational support. Niyintunze (2025) demonstrates that the introduction of high-value cash crops, such as patchouli, has a highly positive and significant impact on increasing the incomes of small-scale Burundian producers. Building on this analysis, he argues that the effective integration of women farmers into modernized agro-industrial value chains absolutely requires secure access to local microcredit to acquire the inputs necessary for agricultural innovation. It is at this level that the methodological support of civil society organizations becomes crucial. Nsabiyaremye (2026) and Ndayishimiye (2023) highlight that the role of institutions like African Revival Ministries (ARM) is not limited to the simple distribution of financial services, but extends to strengthening entrepreneurial skills and leadership, thus transforming capital of mutual trust into productive and sustainable financial capital.

The empirical evaluation conducted with groups supported by ARM in the Rutegama and Kiriba areas of Gitega commune corroborates these theoretical dynamics and illustrates the local effectiveness of the approach. Quantitative data indicate that 98.82% of beneficiaries consider these groups a highly effective tool for empowerment, while 82.36% find in them their primary source of start-up capital to initiate income-generating activities. The investment of these funds is concentrated mainly in agriculture and livestock farming (70.60%), as well as in small-scale retail trade (21.17%), reflecting a productive use of credit that strengthens food security and diversifies household incomes. These results align perfectly with the guidelines of UN Women (2023) and the World Bank (2023), which advocate increasing the direct financial capacity of rural women to generate multiplier effects on family well-being. In summary, the consolidation of these initiatives, supported by strong institutional leadership which was positively evaluated by 96.47% of participants, validates the central role of local savings groups as essential drivers of sustainable rural development and poverty reduction in Burundi.

MATERIALS AND METHODS

Study area

This study was conducted in the Rutegama and Kiriba areas of Gitega commune, Gitega province. These two areas are predominantly rural, with agriculture and small-scale trade being the main sources of household income. Despite the significant role women play in local economic activities, their access to formal financial services remains limited. To address this situation, African Revival Ministries (ARM) has established and supports Village Savings and Loan Associations (VSLAs) to promote savings, improve access to credit, strengthen entrepreneurship, and increase the socio-economic empowerment of rural women. The presence of well-established VSLAs supported by ARM in Rutegama and Kiriba made these areas a suitable setting for evaluating the contribution of village savings and loan programs to women's socio-economic empowerment.

Research design

The study adopted a cross-sectional descriptive research design using a mixed-methods approach. Quantitative methods were employed to generate numerical data on the contribution of village savings and credit programs to women's socioeconomic empowerment, while qualitative methods provided detailed information on the experiences, perceptions, and challenges faced by the participants. The combination of these two approaches allowed for methodological triangulation and strengthened the validity and reliability of the results.

Determining the sample size

Determining the sample size addresses the need to obtain representative and statistically valid data on the target population, consisting of 860 women members of Village Savings and Loan Associations (VSLAs) sponsored by African Revival Ministries in the commune of Gitega. For finite populations, a rigorous approach is essential to reconcile scientific precision with the researcher's operational constraints. It is with this in mind that Alain Bouchard's correction formula was selected, allowing us to adjust the initial sample size, calculated for an infinite population, to the limited numerical reality of our study population.

Alain Bouchard's formula is based on a theoretical initial sample calculated for a population considered infinite, generally set at 96 individuals with a margin of error of 10% and a confidence level of 95%. This initial sample size is then adjusted according to the actual sample size of the study (N = 860) to determine the final sample size (n). The structural equation takes the following mathematical form:

$$n = \frac{n_0}{1 + \frac{n_0}{N}}$$

By transposing the specific data from our research into this mathematical model, the calculation unfolds as follows:

$$n = \frac{96}{1 + \frac{96}{720}} = 84{,}95$$

To maintain optimal consistency, the final sample size was set at 85 respondents. This final group corresponds precisely to 10% of the initial total study population.

This sample of 85 participants is perfectly proportioned to accurately and representatively reflect the socio-economic characteristics and perceptions of the target population. The choice of this sampling model not only guarantees the robustness and reliability of subsequent statistical analyses, but also ensures efficient management of time, logistical costs, and human resources allocated in the field.

Sampling techniques

The research methodology is based on a structured sampling procedure with several successive stages to ensure rigorous selection. Initially, a targeted selection was made to focus on the rural areas of Rutegama and Kiriba. This specific selection was justified by the fact that these localities host village savings and credit associations that have benefited from the active support of African Revival Ministries for several years.

Subsequently, the sample organization employed proportional sampling to ensure an equitable distribution of study subjects. This distribution was calculated by strictly adhering to the total number of registered members in each village savings and credit association. This approach accurately reflected the relative size of each group within the overall population.

Finally, for the final selection of survey participants, the researchers applied a simple random sampling method using official membership records. This statistical process ensured perfect methodological fairness by giving each eligible woman within these organizations an identical probability of being included in the evaluation.

In parallel, to enrich the study with in-depth qualitative data, purposive sampling was implemented to select key informants. The selection intentionally focused on program managers from African Revival Ministries, association leaders, and local government representatives. These individuals were chosen for their sectoral expertise and direct experience in the management and operational implementation of village savings and credit programs.

Data collection methods

The methodological approach adopted for this research is based on the joint collection of primary and secondary data, allowing for a comprehensive understanding of the subject. This mixed-methods approach facilitates the comparison between realities directly observed in the field and the theoretical or factual framework already documented in the scientific literature. Primary data acquisition was structured around several tools administered to a sample of rural women and key stakeholders in the commune of Gitega. Closed and open-ended questionnaires were administered to the participants, supplemented by semi-structured interviews targeting strategic informants. In parallel, direct observation grids were deployed during meetings of savings and credit cooperatives and at the sites of income-generating activities. Secondary data were obtained through a rigorous documentary analysis of institutional and academic sources. The study drew upon activity reports provided by African Revival Ministries, official publications of the Burundian government, thematic works, and scholarly articles published in peer-reviewed journals. These texts were supplemented by public policy documents and summaries from national and international organizations. The analysis of these texts focused on fundamental cross-cutting themes such as the functioning of village savings and loan associations, women's empowerment processes, financial inclusion in rural areas, and overall development dynamics.

Research tools

The main instrument for collecting quantitative data was a structured questionnaire comprising closed and open questions. This questionnaire collected information on the socio-demographic characteristics of the respondents, their savings behavior, their access to credit, their investments, their income, their ownership of productive assets, their children's level of education, their health expenditures, their participation in family decisions, and other indicators of socio-economic empowerment.

A semi-structured interview guide was used to collect qualitative information from key informants regarding the program's implementation, achievements, challenges, sustainability, and recommendations for improving village savings and credit programs.

Data analysis

Quantitative data were coded, entered, cleaned and analyzed using SPSS (Statistical Package for the Social Sciences) version 26 software. Descriptive statistics, including frequencies, percentages, means and standard deviations, were used to summarize the characteristics of the respondents and the main variables of the study.

Inferential statistical techniques were used to determine the contribution of village savings and credit programs to women's socioeconomic empowerment. Pearson correlation analysis was used to examine the relationships between independent and dependent variables, while multiple linear regression analysis was applied to determine the effect of participation in village savings and credit programs on socioeconomic empowerment. The level of statistical significance was set at 98% ($p < 0.08$).

RESULTS

The results of this study highlight the highly significant impact of Village Savings and Loan Associations (VSLAs), supported by the organization African Revival Ministries (ARM), on the empowerment of rural women in the commune of Gitega. Analysis of demographic data indicates that these programs primarily engage mature and older women, particularly those over 40, who bear heavy financial and family responsibilities within their households. Regarding the effectiveness of these programs, there is near-unanimous consensus, with 98.82% of respondents considering this community-based approach an essential tool for empowerment. This positive momentum is strongly reinforced by the support of ARM, whose initiating role and leadership are viewed very favorably by 97.64% and 96.47% of participants, respectively. Finally, access to credit proves to be the essential driver of local entrepreneurship: loans granted by AVECs represent the major source of start-up capital for 82.36% of women, who massively reinvest these resources in agriculture and livestock farming (70.60%) as well as in small retail trade (21.17%).

Table 1: Age distribution of women **members**

Age space	**Number of respondents**	**%**
15 to 20 years	0	0.00%
21 to 25 years	3	3.53%
26 to 30 years	17	20.00%
31 to 35 years	10	11.76%
36 to 40 years	12	14.12%
41 to 45 years	14	16.47%
46 to 50 years	10	11.76%
51 years and above	19	22,35%
Total	85	100%

This table shows the age distribution of the 86 study participants. The results indicate that the majority of respondents (23.60%) were 51 years of age or older, followed by those aged 41-45 (16.70%), 26-30 (19.40%), and 36-40 (13.90%). Respondents aged 31-35 and 46-50 each represented 11.10% of the participants, while only 4.20% were between 21 and 25 years old. No respondents were between 15 and 20 years old.

These results suggest that participation in Village Savings and Loan Associations (VSLAs) programs supported by African Revival Ministries is predominantly among middle-aged and older women. This is likely because these women generally bear greater household and financial responsibilities, making them more inclined to join savings and loan groups to improve household income, manage risks, and enhance their socioeconomic well-being. Their greater life experience also contributes to a stronger commitment to collective savings, credit management, and income-generating activities.

The relatively low participation of young women, particularly those aged 21 to 25, may indicate limited awareness of the opportunities offered by voluntary savings and credit cooperatives (VSCs), fewer economic responsibilities, or involvement in other income-generating activities, such as studies or paid employment. The absence of respondents aged 15 to 20 is to be expected, as VSC membership typically targets economically active adults with the legal and financial capacity to participate in savings and borrowing activities.

Overall, the age distribution shows that village savings and credit programs primarily target economically active adult women, particularly those over 40, who are more likely to use financial services for household well-being, business development, and improved livelihoods. This demographic profile is relevant to the study because it indicates that observed socioeconomic empowerment outcomes are largely associated with women who have significant experience in household management and actively participate in rural economic activities.

Table 2: Respondents' Appreciation of VSLA as a powerful approach towards Rural Women Empowerment

Do you think VSLA is a powerful approach towards Rural Women Empowerment?	**Number of respondents**	**% of attendees**
Yes	84	98.82%
No	0	0%
I don't know	1	1.18%
Total	**85**	**100**

This table presents respondents' perceptions regarding whether Village Savings and Loan Associations (VSLAs) constitute a powerful approach to the socio-economic empowerment of rural women. The findings reveal that an overwhelming majority of respondents, 84 out of 85 (98.82%), affirmed that VSLAs are an effective mechanism for empowering rural women, while only one respondent (1.18%) indicated uncertainty, and none (0%) disagreed with this view.

These findings demonstrate an almost unanimous recognition among participants that VSLAs play a significant role in enhancing women's socio-economic empowerment. This positive perception can be attributed to the multiple benefits associated with VSLA participation, including improved access to savings and credit services, increased household income, enhanced financial independence, strengthened entrepreneurial capacity, and greater participation in household and community decision-making. The high level of agreement suggests that VSLAs have become an important community-based financial inclusion strategy for addressing poverty and promoting women's economic resilience in rural Burundi.

The findings are consistent with previous empirical studies that identify VSLAs as effective instruments for women's empowerment. For example, Allen and Panetta (2010) argue that VSLAs enable poor households, particularly women, to accumulate savings, access affordable credit, and invest in income-generating activities. Similarly, the International Fund for Agricultural Development (IFAD, 2021) reports that participation in savings groups improves women's financial inclusion, strengthens livelihood opportunities, and enhances their decision-making power within households and communities. Likewise, the World Bank (2023) recognizes community-based savings groups as an effective mechanism for reducing financial exclusion and fostering inclusive rural development.

Overall, the findings indicate that respondents strongly perceive VSLAs as a powerful and practical approach to promoting the socio-economic empowerment of rural women. This widespread positive perception provides strong support for the study's premise that Village Savings and Loan programs contribute significantly to improving the livelihoods and economic opportunities of women participating in African Revival Ministries-supported groups in Gitega Commune.

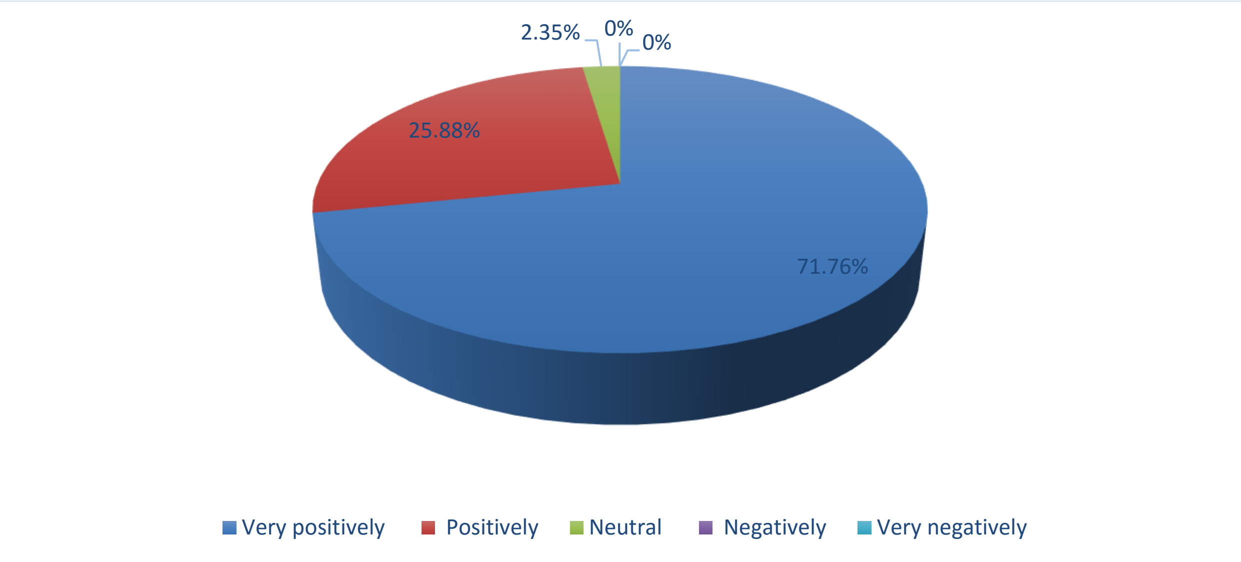

Figure 1: Recognition of ARM's role in launching and supporting VSLA within the community

This figure presents respondents' perceptions of the role played by African Revival Ministries (ARM) in initiating and supporting Village Savings and Loan Associations (VSLAs) within the community. The findings indicate that the majority of respondents expressed highly favorable opinions regarding ARM's contribution. Specifically, 61 respondents (71.76%) rated ARM's role as very positive, while 22 respondents (25.88%) considered it positive. Only 2 respondents (2.35%) expressed a neutral opinion, and none (0%) rated ARM's role as either negative or very negative.

These findings demonstrate an overwhelmingly positive perception of ARM's involvement in establishing and strengthening VSLAs in Gitega Commune. The fact that 97.64% of respondents rated ARM's contribution positively or very positively suggests that the organization has been instrumental in promoting financial inclusion and socio-economic empowerment among rural women. This positive assessment may reflect ARM's efforts in mobilizing women into savings groups, providing training in financial literacy and group management, facilitating access to savings and credit services, and supporting income-generating activities that improve household livelihoods.

The findings further imply that institutional support from development organizations such as ARM is essential for the sustainability and effectiveness of community-based financial initiatives. Through technical guidance, capacity building, and continuous monitoring, ARM appears to have created an enabling environment in which women can strengthen their economic resilience, increase their productive investments, and enhance their participation in household and community decision-making.

These results are consistent with previous studies highlighting the importance of institutional support in the success of Village Savings and Loan Associations. Allen and Panetta (2010) emphasize that effective facilitation and continuous technical support are critical for the sustainability and performance of VSLAs. Similarly, the International Fund for Agricultural Development (IFAD, 2021) reports that development partners significantly enhance the effectiveness of community savings groups by providing capacity-building programs, financial education, and organizational support. The World Bank (2023) also recognizes that partnerships between community organizations and development agencies strengthen financial inclusion and contribute to women's economic empowerment in rural settings.

Overall, the findings indicate that respondents perceive African Revival Ministries as having played a crucial role in initiating, strengthening, and sustaining Village Savings and Loan Associations in Gitega Commune. The overwhelmingly positive evaluation underscores the importance of institutional support in maximizing the contribution of VSLA programs to the socio-economic empowerment of rural women in Burundi.

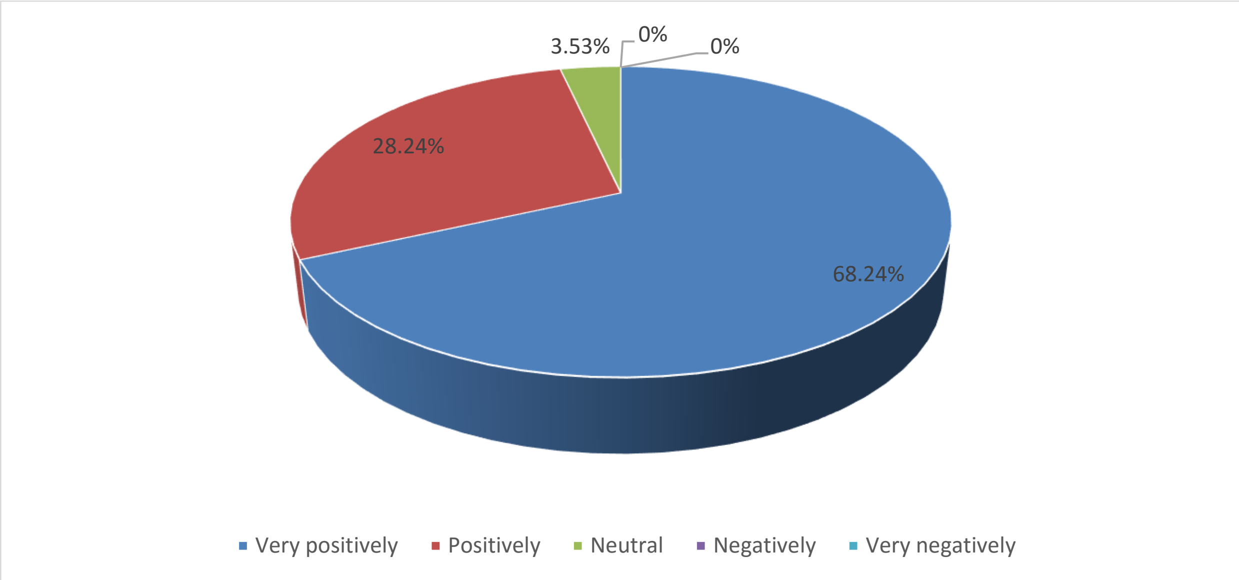

Figure 2: Appreciation of ARM's leadership impact on the success of VSLA activities by *respondents*

This figure presents respondents' perceptions of the impact of African Revival Ministries' (ARM) leadership on the success of Village Savings and Loan Associations (VSLAs) activities in the Gitega commune. The results indicate that respondents overwhelmingly have a positive view of ARM's leadership. Specifically, 58 respondents (68.24%) rated the impact of ARM's leadership as very positive, while 24 respondents (28.24%) considered it positive. Only 3 respondents (3.53%) expressed a neutral opinion, and no respondents (0 %) perceived ARM's leadership as negative or very negative.

These results indicate that the vast majority of respondents recognize the crucial role played by ARM's management in ensuring the effective implementation and sustainability of the VSLA activities. The 96.47 % positive response rate suggests that strong institutional leadership contributed to the smooth functioning of the savings groups by fostering effective governance, accountability, transparency, member participation, and continuous capacity building. This leadership likely strengthened members' confidence in the VSLA model, consolidated group cohesion, and facilitated the efficient management of savings and loan operations, thereby contributing to improving the socio-economic well-being of rural women.

The results also indicate that effective leadership is a key factor in the performance and sustainability of community financial initiatives. Through strategic planning, technical guidance, training, and regular monitoring, ARM appears to have created an environment conducive to women's financial inclusion, encourages entrepreneurship, and strengthens household resilience to economic shocks. Therefore, the success of the VSLA program can be attributed not only to member participation but also to the quality of the institutional leadership that guides its implementation.

These findings are consistent with existing research that highlights the importance of organizational leadership in community development interventions. Allen and Panetta (2010) argue that effective facilitation and leadership are essential for maintaining the effectiveness and sustainability of village savings and loan associations. Similarly, the International Fund for Agricultural Development (IFAD, 2021) notes that strong institutional leadership strengthens the capacity of savings groups through ongoing training, governance support, and financial education, thereby increasing women's economic opportunities and decision-making power. The World Bank (2023) also emphasizes that effective leadership and institutional support are fundamental to achieving sustainable financial inclusion and the socio-economic empowerment of women in rural communities.

Overall, the results show that respondents perceive ARM's leadership as a major factor in the success of Village Savings and Loan Associations (VSLAs) activities in the Gitega commune. This highly positive assessment supports the study's argument that effective institutional leadership is essential to maximizing the contribution of VSLA programs to the socio-economic empowerment of rural women in Burundi.

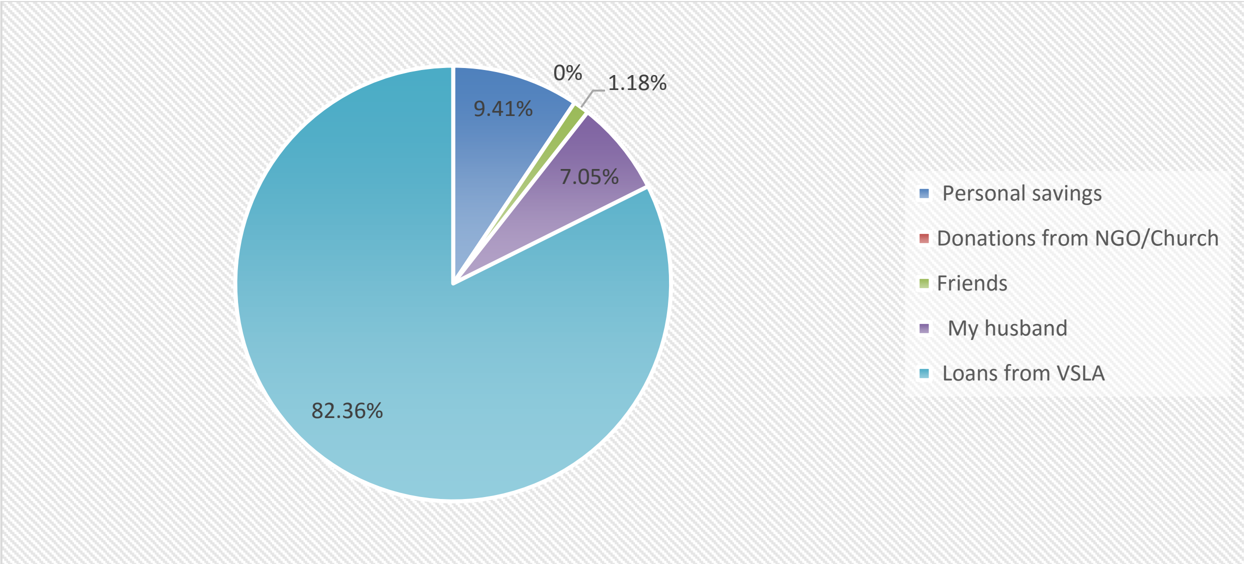

Figure 3: Sources of Capital for Starting Income- Generating Activities IGA

This figure presents the main sources of capital used by respondents to start income-generating activities (IGAs). The results indicate that loans obtained through Village Savings and Loan Associations (VSLAs) were the primary source of start-up capital, accounting for 70 responses (82.36%). In contrast, personal savings were mentioned by only 8 respondents (9.41%), while financial support from spouses was indicated in 6 responses (7.05%). Only one response (1.18%) reported funding from friends, and no respondents (0.00%) reported receiving start-up capital in the form of donations from NGOs or churches.

These results demonstrate that voluntary savings and loan programs (VSLAs) have become the primary financial mechanism enabling rural women to develop income-generating activities in the study area. Their heavy reliance on VSLA loans suggests that many of them have limited access to traditional financial institutions and insufficient personal savings to independently finance entrepreneurial activities. By offering affordable and accessible credit, VSLAs help to remove the financial barriers that have traditionally hindered women's participation in economic life.

The relatively low proportion of respondents relying on their personal savings reflects the limited financial resources of many rural households, highlighting the importance of community savings and credit systems in promoting women's economic participation. Similarly, the low percentage of women dependent on their husbands for business capital indicates that participation in community microcredit associations helps strengthen their financial independence and decision-making capacity. The complete absence of donations from NGOs or churches also suggests that sustainable access to financial resources in the study area relies primarily on community-run financial institutions rather than external aid.

Overall, these results clearly demonstrate that the virtual savings and credit groups (VSLAs) supported by African Revival Ministries play a vital role in facilitating women's access to productive capital. This access enables them to initiate and develop income-generating activities, thereby improving household incomes, strengthening their economic resilience, and promoting the socio-economic empowerment of rural women in the Gitega commune. These results therefore confirm the study's hypothesis that VSLAs constitute an effective community financial inclusion strategy for women's empowerment through entrepreneurship and self-employment.

Table 3: Types of Income-Generating Activities (IGAs) Undertaken Using VSLA Loans

What kind of IGAs have you made with VSLA loans?	Number of respondents of answers	%
Agriculture and animal husbandry	60	70.60%
Small business (selling banana, vegetables, avocados, etc.)	18	21.17%
Restaurant	3	3.53%
Small shop	4	4.70%
Total	**85**	**100**

This table presents the types of income-generating activities (IGAs) implemented by respondents using loans obtained from Village Savings and Loan Associations (VSLAs). The results show that agriculture and livestock farming constitute the dominant investment sector, representing 60 responses (70.60%). This is followed by small businesses, such as selling bananas, vegetables, avocados, and other local produce, which account for 18 responses (21.17%). A much smaller proportion of respondents invested in small shops (4 responses, 4.70%) and restaurants (3 responses, 3.53%).

The predominance of agriculture and livestock farming reflects the rural economic context of the Gitega commune, where agriculture remains the primary source of income for most households. The findings suggest that women primarily use VSLA loans to strengthen productive agricultural activities, as these loans require relatively modest capital, utilize local resources, and generate income while improving household food security. This demonstrates that VSLA not only facilitates financial inclusion but also supports investments in sectors that directly contribute to rural livelihoods and economic resilience.

The significant proportion of respondents engaged in small-scale trade indicates that VSLA loans promote entrepreneurship by enabling women to create or expand micro-enterprises. These activities diversify household income sources, reduce their dependence on agriculture, and improve women's ability to provide for their families, particularly in terms of education, health, and living expenses. Although fewer respondents invested in restaurants and small businesses, these ventures nonetheless illustrate the role of VSLA in diversifying activities and creating new income opportunities.

Overall, the results indicate that VSLA loans are being productively invested in economically viable activities that strengthen women's livelihoods. By financing agriculture, livestock farming, and microenterprises, the VSLA groups supported by African Revival Ministries are contributing to increased household incomes, improved food security, greater economic autonomy, and enhanced socioeconomic empowerment for rural women in the Gitega commune. These results therefore demonstrate that access to VSLA credit enables women to make productive investments that support sustainable rural development and poverty reduction.

DISCUSSION

The results of this study demonstrate that Village Savings and Loan Associations (VSLAs) have significantly contributed to the socio-economic empowerment of rural women in the Gitega commune. The near-unanimous support (98.82%) of the participants, who perceive VSLAs as a powerful driver of emancipation, resonates directly with empirical research conducted in sub-Saharan Africa by other rural development analysts. For example, the work of Ghalib *et al.,* (2015) on the dynamics of group microfinance highlights that access to a secure, peer-managed financial space profoundly alters women's self-esteem and their social status within the community.

Similarly, research conducted by Bali Subramanian *et al.,* (2022) demonstrates that participation in local community savings schemes acts as a catalyst for economic independence, enabling rural women to break social isolation and gain decision-making influence that extends far beyond the initial financial framework. This convergence of views confirms that joining Village Savings and Loan Associations (VSLAs) in Gitega triggers a process of social transformation and multidimensional empowerment similar to that observed in other developing geographical contexts.

The crucial support and structuring role attributed by respondents to the organization African Revival Ministries (ARM) aligns closely with the international literature on community development engineering. Rural empowerment analysts, such as Karlan and Valdivia (2011), have rigorously demonstrated that the intrinsic effectiveness of savings groups is significantly enhanced when accompanied by institutional support focused on financial literacy, project management, and local leadership. The highly positive evaluation of ARM's leadership in Gitega thus corroborates the findings of Brody *et al.,* (2017), whose meta-analysis reveals that self-governing mutual aid programs require an initial phase of rigorous external methodological facilitation to ensure democratic internal governance, sustain operating rules, and prevent the risk of long-term organizational failure.

The respondents' high reliance on AVEC loans as their primary source of start-up capital (82.36%) underscores the critical importance of inclusive finance in the face of systemic barriers imposed by traditional banking institutions. This finding corroborates Banerjee and Duflo's (2019) observations on the economic behavior of populations living below the poverty line, which highlight that the lack of formal collateral systematically excludes rural women from conventional credit channels. By addressing this market failure through the provision of flexible microloans without collateral requirements, the AVECs in Gitega function similarly to the group solidarity mechanisms analyzed by Armendáriz and Morduch (2010), demonstrating that mutual trust and locally accumulated social capital effectively replace the collateral requirements of commercial banks.

The massive concentration of beneficiary investments in the agriculture and livestock sector (70.60%) aligns perfectly with economic theories of rural development focused on the structural transformation of small farms. Research by other authors, such as Quisumbing *et al.,* (2015), highlights that the injection of micro-capital directly controlled by women into farming households leads to significant improvements in yields, dietary diversification, and children's school enrollment. This productive reinvestment observed in the commune of Gitega also validates the findings of Fafchamps *et al.,* (2014) on the importance of targeting liquidity provision to women entrepreneurs in rural areas, as they tend to prioritize directing their resources toward sustainable subsistence and livestock activities, thereby maximizing the impact on the overall resilience of the household.

Finally, the diversification of investments towards small businesses, small shops, and restaurants, while still a minority activity, aligns with the rural economic transition trajectory modeled by other international researchers. Cross-sectional studies conducted by Barrett *et al.,*(2001) on pluriactivity in sub-Saharan Africa confirm that the ability of rural households to engage in non-agricultural activities, thanks to local microfinance, drastically reduces their vulnerability to climatic and environmental shocks affecting crops. The use of Village Savings and Loan Associations (VSLAs) funds to launch micro-businesses in Gitega illustrates this income smoothing mechanism theorized by Reardon *et al.,* (2007), demonstrating that solidarity finance offers Burundian rural women the flexibility needed to move beyond exclusive dependence on rain-fed agriculture and establish their economic security on diversified entrepreneurial foundations.

CONCLUSION

This study assessed the contribution of Village Savings and Loan Associations (VSLAs) programs to the socio-economic empowerment of rural women in Burundi, using data collected from groups supported by African Revival Ministries in the commune of Gitega. The results demonstrate that VSLAs have significantly improved women's access to financial services and productive opportunities. Nearly all respondents (98.82%) perceived VSLAs as an effective tool for women's empowerment, while 82.36 % indicated that VSLA loans constitute their primary source of capital for launching income-generating activities. Furthermore, 70.60% of respondents invested these loans in agriculture and livestock farming, thus confirming that VSLA credit is primarily used for productive investments that improve household incomes and livelihoods.

The study also established the crucial role of African Revival Ministries in the implementation, management, and sustainability of Village Savings and Loan Associations (VSLAs), with over 96% of respondents expressing a positive perception of its contribution. Overall, the results provide strong empirical evidence that VSLA programs constitute an effective strategy for community financial inclusion, fostering entrepreneurship, strengthening economic resilience, and improving the socio-economic empowerment of rural women in the Gitega commune. The study therefore concludes that the development and strengthening of VSLA programs can significantly contribute to poverty reduction and sustainable rural development in Burundi.

ACKNOWLEDGEMENTS

The authors express their sincere gratitude to African Revival Ministries (ARM) for facilitating this study and for its invaluable support during data collection. We are deeply grateful to all the women members of the Village Savings and Loan Associations (VSLAs) in the Rutegama and Kiriba areas who enthusiastically participated in this research and shared their experiences.

Conflict of Interest

The authors declare that they have no conflict of interest.

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