

**THE CONTRIBUTION OF VILLAGE SAVINGS AND LOAN
ASSOCIATIONS (VSLAs) TOWARDS THE EMPOWERMENT OF RURAL
WOMEN IN RWANDA**

**A CASE STUDY OF SELECTED VILLAGE SAVINGS AND LOAN
ASSOCIATIONS IN MURAMA SECTOR**

By

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the Award of Master's Degree in Development Studies**

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DECLARATION

This thesis titled “**The Contribution of Village Savings and Loans Associations (VSLAs) towards the Empowerment of Rural Women in Rwanda, A case study of selected Village Savings and Loan Associations in Murama sector**” is my original work, it has never submitted before for any other degree award to any other University.

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This thesis titled **“The Contribution of Village Savings and Loans Associations (VSLAs) towards the Empowerment of Rural Women in Rwanda, A case study of selected Village Savings and Loan Associations in Murama sector”** has been done under my supervision and submitted for examination with my approval.

Supervisor name: Prof. Dr RUFUS Jeyakumar

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Date:// 2023

DEDICATION

To

My family

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First of all, I would like to thank the **Almighty God** for his grace that has been with me during my time of studies.

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ABBREVIATIONS AND ACRONYMS

CARE	: Cooperative for Assistance and Relief Everywhere
Covid-19	: ConoraVirus 2019
EDPRS	: Economic Development Poverty Reduction Strategy
Frw	: Franc Rwandais
GNP	: Gross national income
ICT	: Information Communication Technology
MCDO	: Millenium Community Development Organization
NGOs	: Non-Governmental Organizations
ROSCA	: Rotating Saving and Credit Associations
Rwf	: Rwandan Francs
SHG	: Self-Help Group
SPSS	: Statistical Package for the Social Sciences
ULK	: Université Libre de Kigali
UN	: United Nations
UNDP	: United Nations Development Programme
UNESCO	: United Nations Educational, Scientific and Cultural Organization
VSLAs	: Voluntary Savings and Loans Associations

ABSTRACT

The study conducted aimed to find out the contribution of Village Saving and Loans Associations (VSLAs) towards the Empowerment of Rural women in Rwanda, A case of study of selected Village Saving and Loans Associations in Murama sector. The study's objectives were to examine the contribution of VSLAs in promoting the economic empowerment of rural women in Murama sector, to analyze the contribution of VSLAs to the social empowerment of rural women in Murama sector, to find out the challenges faced by VSLAs in promoting women's empowerment in Murama sector and to propose strategies for addressing them. The study adopted the mixed approach of qualitative and quantitative design, the purposive sampling techniques were used in selecting the sample while interview, questionnaire, and documentary were used in data collection. Last, not least the descriptive statistics were used in data analysis. The study finds out that VSLAs increase women access to financial resources, promotes social inclusion and participation in community activities as well as enable women to have access to credit and also and increase the social networks and supports systems. The study finds the challenges faced VSLAs such as limited access to technology and lack of proper governance structure and mechanism to address the specific needs. The study recommends, financial support for the VSLAs should be enhanced and expands access to training and capacity building.

Keywords: *VSLAs, Women empowerment, socio-economic development, Social capital, access to finance*

CHAPTER 1: GENERAL INTRODUCTION

Introduction

Women's empowerment is a crucial aspect of development, particularly in rural areas where gender disparities persist. In Rwanda, the promotion of women's empowerment has been a central focus of the government's development agenda. Village Savings and Loan Associations (VSLAs) have emerged as promising tool to foster the empowerment of rural women by providing them with a platform for collective action and economic engagement. This thesis aims to explore the contribution of VSLAs toward the empowerment of rural women in Murama sector of Rwanda. By investigating the effectiveness of VSLAs as a means of promoting both economic and social empowerment, this study sought to shed light on the transformative potential of these grassroots initiatives. Additionally, the challenges faced by VSLAs in their efforts to empower women were examined, and strategies was proposed to address these challenges.

This chapter provides the general objectives it presents the background of the study, a statement of the problem, research-specific objectives, and research questions. It also highlights the scope of the study, the significance of the study, and the structure of the thesis.

1.1. Background of the study

Village Savings and Loan Associations (VSLAs) have emerged as an innovative approach to providing financial services to marginalized communities in developing countries (Mukherjee, 2020). The concept of VSLAs originated in West Africa in the 1980s, where they were known as "susu" groups. Since then, VSLAs have spread to other regions of the world, including Asia, Latin America, and the Caribbean (Mukherjee, 2020; Schreiner & Colombet, 2001).

VSLAs are community-based organizations that allow members to save small amounts of money and provide them with access to credit for income-generating activities (Datta et al., 2017). The basic idea behind VSLAs is to pool the savings of members and provide loans to those who need them at low-interest rates (Mukherjee, 2020). VSLAs are usually run by women and are designed to address the specific financial needs of women in rural areas (Datta et al., 2017).

Over the years, VSLAs have evolved and become more sophisticated, with the introduction of new technologies and financial instruments (Schreiner & Colombet, 2001). For example, some VSLAs now offer insurance products and mobile banking services to their members (Mukherjee, 2020). The success of VSLAs has also led to the formation of larger organizations, such as CARE International's Village Savings and Loan Association (VSLA) program, which operates in several countries across Africa and Asia (Datta et al., 2017).

Despite their growing popularity, VSLAs still face challenges, such as limited access to funding, weak institutional support, and the risk of fraud (Schreiner & Colombet, 2001). However, studies have shown that VSLAs have had a positive impact on the lives of women in rural communities, by increasing their income, improving their access to financial services, and empowering them to participate in decision-making processes (Datta et al., 2017; Mukherjee, 2020).

Village Savings and Loans Associations (VSLAs) have a rich history in Africa, where they originated in the 1980s as "susu" groups in West Africa (Mukherjee, 2020; Schreiner & Colombet, 2001). Over the years, VSLAs have spread across the continent, from East Africa to Southern Africa, and have become a popular tool for promoting financial inclusion and women's empowerment (Datta et al., 2017).

In East Africa, VSLAs are known as "merry-go-rounds" and have been a popular means of saving and lending money in Kenya, Uganda, and Tanzania (Mukherjee, 2020). In West Africa, VSLAs are called "tontines" and have been used in countries such as Senegal, Mali, and Burkina Faso (Mukherjee, 2020). In Southern Africa, VSLAs are known as "stokvels" and have been used in countries such as South Africa and Zimbabwe (Mukherjee, 2020).

Despite their differences in name and structure, VSLAs share a common goal of empowering women and promoting financial inclusion. Studies have shown that VSLAs have had a positive impact on the lives of women in rural communities across Africa, by increasing their income, improving their access to financial services, and empowering them to participate in decision-making processes (Datta et al., 2017; Mukherjee, 2020).

However, VSLAs also face challenges, such as limited access to funding, weak institutional support, and the risk of fraud (Schreiner & Colombet, 2001). To address these challenges, there have been efforts to formalize VSLAs and integrate them into the formal financial system (Mukherjee, 2020).

According to a report by CARE International (2017), the organization has been promoting Village Savings and Loan Associations (VSLAs) globally for over 25 years, with the aim of empowering women living in poverty to improve their financial skills, access and control over resources, and generate economic opportunities and income. In 2009, CARE initiated efforts to scale up VSLAs and has since increased access to this savings-led, community-based financial solution from 1 million members in 2008 to 6.7 million members in 46 countries today. These members are part of 317,335 groups primarily composed of rural, impoverished women who collectively save and invest over \$433 million annually. The distribution of VSLA members in the 46 countries is as follows: 59% are in Eastern Africa, 17% in Western Africa, 13% in Southern Africa, 10% in Asia, and 1% in Latin America (Care International, 2017).

CARE International's report highlights that VSLAs offer women a secure way to save money and access loans, without requiring external capital but only a lockbox, three keys, and basic financial training. Drawing on the experience of Niger, the report shows that more than 6 million people have achieved financial independence through VSLAs 25 years after the first CARE VSLAs were launched in the country in 1991. The report also reveals that CARE has facilitated the connection of 53,565 groups, representing over 1,300,000 members, to formal financial institutions. Examples of these groups include those from Tanzania, Rwanda, Kenya, Uganda, India, Malawi, Ghana, Mali, Cote d'Ivoire, Burundi, Haiti, Somalia & Somaliland, Myanmar, and Vietnam. The report concludes that VSLAs are helping their members gain confidence in formal banking, increase the security of their savings, and unlock access to larger loans to expand their businesses (Care International, 2017).

Rwanda has made significant strides in reducing poverty by receiving substantial foreign aid after its independence. The aid boosted the GNP from 5% in 1973 to 22% in 1991, and it accounted for more than three-quarters of capital expenditures, according to Malunda and Musana (2012). The country also made strides in health care, reforestation, land reclamation, and agricultural productivity, thanks to the aid.

Despite being one of Africa's poorest, landlocked countries with limited natural resources, Rwanda experienced rapid changes due to a series of policies aimed at fostering investment and working in associations and cooperatives for work effectiveness, as noted by Putzel and Golooba (2009).

However, to understand these changes, one must consider the historical context of extreme exclusionary politics based on the dissemination of ethnic hatred. After the tumultuous years of 1994-1998, the country rebuilt trust with the help of donors who mainly provided emergency support channeled through Non-Governmental Organizations. According to Millenium Community Development Organization (MCDO) (2017) the Financial Sector Development Strategy is detailed in its approach to strengthening the financial sector, improving access to financial services for firms of all sizes as outlined in the EDPRS 2. Nonetheless, the low-income population was excluded from this policy.

CARE initiated the implementation of the Village Savings and Loans methodology in Rwanda in 2004. According to a report on VSL Scale Up (2015), VSLAs were established in Karongi and Ngororero Districts by Village Agents of VSL Scale Up (a non-governmental organization) through a process involving several steps. The first step involved identifying potential VSL members through community sensitization meetings, which began in July 2013. The criteria for self-organization in VSLGs were based on guidelines that required members to know each other, live relatively close to each other, ensure the absence of bad relationships between families, have a reputation of honesty and reliability, and possess a cooperative personality. In 2015, there were a total of 13,028 VSLA members in Karongi District, with 10,189 women and 2,839 men grouped into 484 VSLAs.

The second step in the process was an intensive training of groups on leadership, conflict resolution, group management, reporting, meeting facilitation, social events, and group registration by Village Agents who were trained by VSL Scale Up and operating under the Field Officer. The third step involved monitoring the savings and loan progress. As of December 2015, the cumulative savings were 186,285,605 Frw, while the cumulative loans amounted to 157,231,970 Frw (VSL Scale Up, 2015).

1.2.Problem statement

Women's empowerment has become an important topic in development literature in recent years (Kabeer, 1999). Empowering women is crucial for achieving sustainable development and reducing poverty, particularly in rural areas (UNDP, 2014). However, women, especially those living in rural areas, face numerous challenges that limit their ability to fully participate in social, economic, and political activities (Goetz & Sen Gupta, 1996).

One of the main challenges that women face is the lack of access to financial services (World Bank, 2014). Access to finance is critical for women's economic empowerment as it enables them to start and expand their businesses, save money, and invest in their education and healthcare (Duflo, 2012). However, traditional financial institutions often do not cater to the needs of women in rural areas, and women may face significant barriers to accessing finance (Saito, 2014).

To address these challenges, Village Savings and Loan Associations (VSLAs) have emerged as a promising approach to promoting women's economic empowerment in rural areas (Kabeer, 2001). VSLAs are community-based financial institutions that provide savings and credit services to their members, typically women (WomensTrust, 2021). VSLAs have been successful in promoting women's financial inclusion and improving their income-generating activities in various contexts, including Africa, Asia, and Latin America (Kulcsar & Dankelman, 2011; Seibel, 2016; de la Brière et al., 2013).

Despite the growing popularity of VSLAs in Rwanda, there is a need for further research on their impact on women's empowerment in the country. Most studies have focused on the economic benefits of VSLAs, but there is a need to explore the broader dimensions of empowerment, including social and political empowerment (Musabanganji, 2021). This study aims to fill this gap by examining the contribution of VSLAs toward the empowerment of rural women in Rwanda, focusing on the economic, and social dimensions of empowerment.

1.3.Objectives of the study

The objectives of the study were made of general objective and specific objectives.

1.3.1. General objective

The general objective of the study was to analyze the contribution of village savings and loan associations towards the empowerment of rural women in Rwanda

1.3.2. Specific objectives

The specific objectives of the study were:

- i. To examine the contribution of VSLAs in promoting the economic empowerment of rural women in Murama sector.
- ii. To analyze the contribution of VSLAs to the social empowerment of rural women in Murama sector.
- iii. To find out the challenges faced by VSLAs in promoting women's empowerment in Murama sector and to propose strategies for addressing them.

1.4. Research questions

The research questions of the study were:

- i. To what extent do VSLAs promote the economic empowerment of rural women in Murama sector?
- ii. To what extent do VSLAs contribute to the social empowerment of rural women in Murama sector?
- iii. What are the challenges faced by VSLAs in promoting women's empowerment in Murama sector, and what strategies can be proposed to address them?

1.5. Scope of the study

The scope of the study was subdivided into scope in time, scope in the domain, and in geographical areas.

1.5.1. Geographical scope

The geographical scope of this thesis was the Eastern Province of Rwanda, specifically Kayonza District's Murama sector. This location was selected due to its classification as a rural area and the high number of Village Savings and Loan Associations (VSLAs) operating within the sector.

Through the study, the impact of VSLAs on the empowerment of rural women in this specific geographical location was analyzed.

1.5.2. Scope in domain

The scope in the domain of this thesis was gender and development, as well as rural development. The study explored the contribution of Village Savings and Loan Associations (VSLAs) towards the empowerment of rural women in Murama sector, Kayonza District, Eastern Province of Rwanda. The focus on gender and development was essential because VSLAs had been recognized as an effective tool for promoting women's economic and social empowerment, which could have positive ripple effects on development outcomes. In addition, rural development was an important aspect of the study as the sector in question was predominantly rural. Through the study, the relationship between VSLAs and rural development was explored.

1.5.3. Scope in time

The study covered the period from 2020 to 2023, taking into account the impact of the COVID-19 pandemic on the economic and social status of rural women in Rwanda. The time scope of the study was mostly limited to this period, as it sought to provide insights into the effectiveness of VSLAs in promoting women's empowerment during and after the pandemic. The study conducted from 2020 onwards is motivated by the researcher's interest in exploring the impact of the COVID-19 pandemic on savings groups, which are known to significantly contribute to the well-being of their members. The study extends up to 2023 to align with the data collection period.

1.6. Significance of the study

This study was highly relevant as it sought to shed light on the critical role of Village Savings and Loans Associations (VSLAs) in the empowerment of rural women in Rwanda, with a specific focus on Murama Sector in Kayonza District. Empowering rural women was crucial for sustainable development in Rwanda, given their substantial contribution to agriculture and the overall well-being of their communities. By examining the impact of VSLAs on the socio-economic status, financial inclusion, and overall empowerment of these women, this research provided insights that informed policy decisions and development initiatives aimed at fostering gender equality, poverty reduction, and rural economic growth.

The beneficiaries of the study included the rural women in Murama Sector, local government leaders and organizations, government officials and policy makers, as well as academics and future researchers.

For Rural Women in Murama Sector

The primary beneficiary was the rural women themselves, as this study illuminated how VSLAs can enhance their economic independence, self-confidence, and decision-making power within their households and communities. By understanding the benefits and challenges faced by these women, targeted interventions and support programs can be developed to improve their livelihoods.

For Local Community Leaders and Organizations

Local leaders and development organizations working in Murama Sector benefited by gaining insights into the effectiveness of VSLAs in empowering rural women. This information guided them in designing and implementing more impactful development projects and policies.

Government and Policymakers

Government officials and policymakers at both the local and national levels used the study's findings to inform policies and initiatives aimed at promoting women's empowerment, financial inclusion, and rural development. This, in turn, contributed to the achievement of Rwanda's sustainable development goals.

Academic and Research Communities

Researchers and scholars interested in gender studies, microfinance, and rural development will find value in this study's findings, contributing to the body of knowledge in these areas and inspiring further research on similar topics.

1.7. Organization of the thesis

The thesis was divided into five chapters. Chapter one, referred to as General introduction, provided the background of the study, stated the problem, outlined the objectives, defined the scope, and highlighted the significance of the research.

In Chapter two, titled literature review, the existing literature on the subject matter was examined, including conceptual, theoretical, and empirical perspectives, as well as the development of a conceptual framework and identification of research gaps. Chapter three, designated as research methodology, detailed the chosen methodology for conducting the study. Chapter four, named presentation of the findings and analysis, presented the collected data and provided analysis and interpretation. Finally, Chapter five, titled Summary of the findings, conclusion, and recommendation, summarized the key findings, drew conclusions, and offered recommendations based on the research outcomes.

CHAPTER 2: LITERATURE REVIEW

Introduction

This chapter presents the reviewed literature related to the Village Saving and Loans Association towards the empowerment of rural women. It consists of a concept review, theoretical framework, empirical review, research gaps and conceptual framework.

2.1. Concept review

This section provides the definition of the key concepts and some theoretical concepts explained as the foundational knowledge for the reader that are beginner to the subject study.

2.1.1. Village Savings and Loans Association

According to Davis (2018), VSLAs are "informal financial institutions formed and managed by local communities with the objective of pooling resources for savings and credit services." They typically involve regular meetings where members contribute a predetermined amount, known as savings, which is then used to provide loans to members based on agreed-upon terms and interest rates (Brown, 2021).

These associations operate on principles of trust, solidarity, and mutual support, enabling members to strengthen their financial resilience and improve their economic well-being (Garcia et al., 2019). Members of VSLAs actively participate in decision-making processes, including savings mobilization, loan disbursement, and interest rate determination (Thomas & Scott, 2018). VSLAs aim to empower individuals by providing access to financial resources, promoting entrepreneurship, and fostering socio-economic development at the community level (Jones & Williams, 2017).

2.1.2. Rural areas

Rural areas are geographical regions characterized by sparsely populated areas outside of urban centers, typically characterized by agricultural, natural, or undeveloped landscapes (United Nations, 2018; Beeson & McDonald, 2017).

These areas are often associated with a lower population density, a reliance on natural resource-based livelihoods, and limited access to urban amenities and services (Cloke et al., 2010; Woods, 2017).

According to the United Nations (2018), rural areas are geographical areas located outside towns and cities, typically characterized by a focus on agriculture, natural resource-based activities, and small-scale economic activities. They are distinct from urban areas in terms of population density, land use patterns, and economic activities.

Rural areas are known for their close connection to nature and reliance on agricultural practices, which often shape the social, cultural, and economic fabric of these communities (Beeson & McDonald, 2017; Woods, 2017). They can encompass a range of settings, including agricultural farmland, forested regions, or remote areas with limited infrastructure and services (Cloke et al., 2010; United Nations, 2018).

2.1.3. Empowerment

Empowerment refers to the process of enabling individuals or communities to gain control over their lives, make decisions, and take actions that lead to personal and collective growth and development (Zimmerman, 2000; Rappaport, 1987). It involves enhancing individuals' capabilities, confidence, and sense of agency to challenge and overcome social, economic, and political barriers (Bandura, 1995; Freire, 1970).

According to Zimmerman (2000), empowerment entails the psychological, social, and political process through which individuals and communities gain mastery over their lives. It involves providing individuals with the knowledge, skills, resources, and opportunities to exert control and influence their circumstances (Rappaport, 1987).

Empowerment is not solely about individual change, but also about addressing and transforming the structural and systemic factors that perpetuate inequality and marginalization (Kabeer, 1999; Sen, 1999). It involves fostering critical consciousness, promoting participation, and challenging power dynamics that hinder equitable access to resources and decision-making processes (Freire, 1970; Kabeer, 1999).

2.1.4. Women empowerment

Women empowerment refers to the process of enabling women to have increased control over their lives, exercise agency, and participate in decision-making processes, thus challenging and overcoming gender-based inequalities and discrimination (Kabeer, 1999; Narasimhan, 2006).

It involves enhancing women's access to resources, opportunities, and rights, as well as promoting their socio-economic, political, and personal well-being (Sen, 1999; UN Women, 2011).

According to Kabeer (1999), women empowerment involves the expansion of women's ability to make strategic life choices. It encompasses empowering women economically, socially, politically, and personally, enabling them to shape their own destinies and contribute to their communities and societies (Narasimhan, 2006; UN Women, 2011).

Women empowerment is not just about individual achievements, but also about transforming societal norms, attitudes, and structures that perpetuate gender inequalities (Connell, 2002; UN Women, 2011). It requires addressing power imbalances, promoting gender equality, and ensuring women's rights are recognized, protected, and fulfilled (Sen, 1999; UN Women, 2011).

2.1.5. Form of Women's Empowerment

These different forms of women empowerment, including economic, social, and political, education and knowledge, and health and well-being empowerment, work together to challenge gender inequality, enhance women's capabilities, and promote their active participation in all spheres of life. And, those forms of women's empowerment are discussed in this section.

2.1.5.1. Economic Empowerment

Economic empowerment is a significant aspect of women's empowerment, focusing on improving women's economic status, opportunities, and control over resources (Kabeer, 1999). It encompasses various forms, including access to financial services, income generation, entrepreneurship, and employment opportunities (Malhotra et al., 2002). Economic empowerment enables women to achieve financial independence, contribute to household income, and challenge gender-based economic disparities (Duflo, 2012).

It involves interventions such as microfinance programs, vocational training, and targeted support for women-owned businesses (World Bank, 2019).

2.1.5.2. Social and Political Empowerment

Social and political empowerment addresses women's participation, representation, and influence in decision-making processes at various levels of society (Kabeer, 1999).

It involves promoting women's voices, agency, and leadership in public and private spheres (Goetz & Jenkins, 2005). Social empowerment focuses on challenging societal norms, stereotypes, and discriminatory practices, while political empowerment aims to increase women's political participation, representation in leadership positions, and access to decision-making bodies (UN Women, 2011). Efforts to achieve social and political empowerment include legal reforms, affirmative action policies, and women's grassroots movements (Tripp et al., 2009).

2.1.5.3. Education and Knowledge Empowerment

Education and knowledge empowerment encompasses providing girls and women with access to quality education, skills development, and knowledge resources (Kabeer, 1999). It emphasizes the importance of education in building women's capabilities, enhancing their critical thinking, and expanding their opportunities (UNESCO, 2017). Education equips women with the knowledge, confidence, and skills necessary for personal growth, economic advancement, and active participation in society (Mehra & Agrawal, 2018). Investments in girls' education, literacy programs, and women's empowerment through information and communication technologies (ICTs) are key strategies in this form of empowerment (UNESCO, 2017).

2.1.5.4. Health and Well-being Empowerment

Health and well-being empowerment focuses on promoting women's physical and mental health, reproductive rights, and access to healthcare services (Sen, 1999). It encompasses efforts to address gender-based health disparities, improve maternal health, combat violence against women, and ensure reproductive rights and access to family planning (UN Women, 2011). Health and well-being empowerment enables women to make informed decisions about their bodies, exercise control over their reproductive choices, and live healthy lives (Dixon-Mueller, 2008).

Initiatives such as gender-sensitive healthcare provision, awareness campaigns, and policies supporting women's health are essential in this form of empowerment (World Health Organization, 2021).

2.1.6. Types of Villages Saving and Loans Associations (VSLAs)

In understanding the diverse landscape of Voluntary Saving and Loan Associations (VSLAs), it is important to recognize the various types of VSLAs that exist. Each type of VSLA caters to specific needs and contexts, aiming to empower individuals and communities through savings mobilization, credit provision, and social cohesion. This section aims to explore and provide detailed explanations of different types of VSLAs.

2.1.6.1. Self-Help Group (SHG)

Self-Help Groups are community-based savings and credit groups that empower individuals, particularly women, by pooling their savings and providing access to microcredit (Wubs, 2019). SHGs typically emphasize social support, capacity building, and collective decision-making alongside financial services (Vora & Maes, 2020). Members contribute to a common savings fund and can access loans based on their savings contributions and agreed-upon terms (Wubs, 2019). SHGs often foster solidarity, shared learning, and mutual empowerment among their members.

2.1.6.2. Rotating Savings and Credit Associations (ROSCAs)

Rotating Savings and Credit Associations, commonly known as ROSCAs or "tontines," involve a group of individuals who contribute fixed amounts regularly to a common fund, which is then given as a lump sum to a different member in each cycle (Ibrahim, 2016). ROSCAs are characterized by simplicity, informality, and trust-based relationships within the group (Besley et al., 2020). They offer quick access to funds without the need for formal financial intermediaries and are often used for short-term savings goals, emergencies, or specific purposes within a community.

2.1.6.3. Producer-Based

Producer-Based VSLAs focus on individuals engaged in specific economic activities, such as agriculture or handicrafts (Zeller & Sharma, 2000).

These VSLAs provide financial services, technical assistance, and market linkages to enhance the production and marketing capacities of their members (Gine et al., 2014). By targeting a particular sector or value chain, producer-based VSLAs aim to improve the livelihoods and income-generating activities of their members. They often facilitate knowledge sharing, collective bargaining power, and access to inputs and markets.

2.1.6.4. Community-Based

Community-Based extend beyond individual households and encompass a broader community or geographical area (Cheston & Kuhn, 2002). These VSLAs promote savings and credit services, but their scope extends to collective projects and initiatives that benefit the community as a whole (Wubs, 2019). They may engage in activities such as community infrastructure development, enterprise initiatives, or social welfare programs. Community-based VSLAs foster a sense of collective responsibility, mutual support, and community development.

2.1.7. Factors influencing joining Village Saving and Loans Associations

The decision to join Village Savings and Loan Associations (VSLAs) is influenced by various factors including economic need and the desire for social support and networking opportunities. Understanding these factors is crucial for designing effective VSLA programs that empower women and address their financial and social needs.

2.1.7.1. Economic Need

Economic need is a significant factor influencing women's decision to join VSLAs. Many women, particularly those in rural areas, face limited access to formal financial institutions and struggle to meet their financial needs (Izumi & Kondo, 2015). VSLAs provide an alternative source of savings and credit that can help women overcome financial challenges, invest in income-generating activities, and meet household expenses (Bhattarai & Sharma, 2021). The opportunity to secure loans for entrepreneurial ventures or to save for emergencies attracts women seeking financial stability and economic empowerment (Hoffman et al., 2016).

2.1.7.2. Social Support and Networking

The social support and networking opportunities offered by VSLAs are influential factors in women's decision to join. VSLAs create a sense of community and solidarity, allowing women to connect with like-minded individuals and share experiences (Maliki et al., 2017). The collective nature of VSLAs fosters a supportive environment where women can seek advice, learn from each other, and build social capital (Wubs, 2019). Through regular meetings and group activities, women gain emotional support, expand their social networks, and develop a sense of belonging (Karlan & Valdivia, 2011).

2.1.7.3. Empowerment and Decision-Making

The opportunity for empowerment and active decision-making plays a crucial role in attracting women to join VSLAs. VSLAs empower women by providing them with a platform to take control of their finances, make independent financial decisions, and contribute to household decision-making (Wubs, 2019). Through participating in VSLA activities, women develop confidence, leadership skills, and a sense of agency (Karlan & Valdivia, 2011). The ability to have a voice in savings mobilization, loan disbursement, and group decision-making processes promotes women's empowerment (Maliki et al., 2017).

2.1.7.4. Access to Training and Capacity Building

The availability of training and capacity-building opportunities is another factor influencing women's decision to join VSLAs. VSLAs often offer financial literacy training, entrepreneurship training, and skill-building workshops to enhance members' financial knowledge and business acumen (Hoffman et al., 2016). Women are attracted to VSLAs as they provide a supportive environment for learning and acquiring new skills that can enhance their economic prospects (Lema & Galie, 2021). Access to training helps women gain the necessary knowledge and competencies to effectively manage their savings, investments, and businesses (Datta et al., 2021).

2.1.7.5. Cultural Norms and Trust

Cultural norms and trust within communities play a role in women's decision to join VSLAs. In many contexts, women feel more comfortable participating in financial activities within their community or with individuals they trust (Hoffman et al., 2016).

VSLAs, being community-based, align with cultural norms and provide a familiar and trusted setting for women to engage in financial transactions (Wubs, 2019). Trust among VSLA members and the established reputation of the association encourage women to join and actively participate (Lema & Galie, 2021).

2.1.8. The contribution of VSLAs in the development of rural areas

Village Savings and Loan Associations (VSLAs) have shown significant contributions to rural development in various aspects. Firstly, VSLAs play a vital role in promoting economic growth and poverty reduction in rural communities. Through savings mobilization and access to credit, VSLAs empower individuals to invest in income-generating activities, agricultural production, and small-scale enterprises (World Bank, 2019). This leads to increased productivity, job creation, and improved household incomes, thereby reducing poverty levels and contributing to economic development at the local level (Karlan & Valdivia, 2011).

Furthermore, VSLAs contribute to social development by fostering social cohesion, empowerment, and community engagement. VSLAs provide a platform for members to collectively address social issues, share experiences, and support each other (Wubs, 2019). The participatory decision-making processes within VSLAs promote women's empowerment, leadership development, and the strengthening of social networks (Maliki et al., 2017). As a result, VSLAs enhance social capital, trust, and social cohesion within communities, which are essential components of sustainable rural development (Izumi & Kondo, 2015).

In addition to economic and social contributions, VSLAs have demonstrated positive effects on local governance and community development. The formation and operation of VSLAs often require the establishment of governance structures and transparent practices, fostering good governance principles at the grassroots level (Hoffman et al., 2016). Moreover, VSLAs provide opportunities for community-driven development initiatives. They enable members to collectively invest in community projects such as infrastructure development, education, health services, and environmental conservation (Karlan & Valdivia, 2011). These initiatives strengthen community resilience, enhance social services, and improve overall well-being.

In summary, VSLAs contribute to rural development by promoting economic growth, poverty reduction, social development, and community-driven initiatives. They empower individuals, particularly women, to engage in income-generating activities, build social capital, and participate in local decision-making processes. The positive impact of VSLAs extends beyond individual households, fostering sustainable development at the community level.

2.1.9. The contribution of VSLAs in empowering the women

Village Savings and Loan Associations (VSLAs) have made significant contributions to women empowerment in various dimensions. Firstly, VSLAs provide women with access to financial resources, enabling them to gain economic independence and improve their livelihoods (Wubs, 2019). Through savings mobilization and credit provision, VSLAs empower women to start or expand businesses, invest in income-generating activities, and meet their financial needs (Malhotra et al., 2002). This financial empowerment enhances women's agency, decision-making power, and control over economic resources (Karlan & Valdivia, 2011).

In addition to economic empowerment, VSLAs foster social empowerment among women. By participating in VSLAs, women have opportunities to build social networks, share experiences, and learn from one another (Maliki et al., 2017). VSLAs create a supportive environment where women can access information, gain knowledge about financial matters, and develop business and leadership skills (Karlan & Valdivia, 2011). The sense of belonging and collective solidarity within VSLAs enhances women's self-confidence, self-esteem, and their ability to assert their rights and make informed decisions (Wubs, 2019).

Furthermore, VSLAs contribute to women's empowerment by challenging gender norms and fostering gender equality. Within VSLAs, women have the chance to actively participate in decision-making processes and take on leadership roles (Maliki et al., 2017). This experience strengthens women's voice, agency, and negotiation skills, both within the VSLAs and in the broader community (Karlan & Valdivia, 2011). By challenging traditional gender roles and promoting women's visibility and influence, VSLAs contribute to changing societal perceptions of women's capabilities and their role in economic and social spheres (Wubs, 2019).

Moreover, VSLAs provide a platform for women to engage in collective action and advocate for their rights. Through collective savings and solidarity, women in VSLAs can address common challenges and advocate for issues such as access to resources, education, and healthcare (Maliki et al., 2017). VSLAs empower women to take collective action, leading to improved community well-being and influencing policies and practices that impact women's lives (Karlan & Valdivia, 2011).

2.1.10. The challenges faced by VSLAs in empowering women

Village Savings and Loan Associations (VSLAs) face several challenges in their efforts to empower women. One of the key challenges is limited access to financial resources and external support (Maliki et al., 2017). VSLAs primarily rely on the savings and contributions of their members, which may be insufficient to meet the diverse financial needs of women. Inadequate capital limits the capacity of VSLAs to provide substantial loans and support income-generating activities (Wubs, 2019). Limited access to external financial institutions, technical assistance, and market linkages further hinders the potential impact of VSLAs on women's economic empowerment (Karlan & Valdivia, 2011).

Another challenge is the persistence of gender norms and power dynamics within communities (Wubs, 2019). Traditional gender roles and discriminatory practices often undermine women's agency and decision-making power within VSLAs. Women may face resistance or lack of support from family members or community leaders, which can restrict their participation and control over financial resources (Maliki et al., 2017). Addressing deep-rooted gender inequalities and norms requires sustained efforts to promote gender equality and challenge patriarchal structures (Karlan & Valdivia, 2011).

Moreover, VSLAs often grapple with issues related to sustainability and institutional development (Wubs, 2019). VSLAs operate within resource-constrained environments and rely on the commitment and capacities of their members. However, maintaining long-term engagement and sustaining VSLA activities can be challenging, particularly in the face of external shocks or changing circumstances (Maliki et al., 2017). The need for ongoing training, capacity building, and mentorship to strengthen VSLA operations and ensure their longevity adds to the complexities of sustaining women's empowerment efforts (Karlan & Valdivia, 2011).

Additionally, the limited scope of VSLAs in addressing broader structural barriers and systemic inequalities poses a challenge to women's empowerment (Wubs, 2019). While VSLAs provide valuable support at the individual and community levels, they may have limited influence on larger socio-economic and political structures that perpetuate gender disparities (Karlan & Valdivia, 2011). Women's empowerment requires comprehensive approaches that address underlying social, economic, and political factors to achieve sustainable change (Malhotra et al., 2002).

2.1.11. The strategies to overcome the challenges faced by VSLAs

To overcome the challenges faced by Village Savings and Loan Associations (VSLAs) in empowering women, several strategies can be implemented. Firstly, strengthening the financial capacity of VSLAs through partnerships with financial institutions, NGOs, and government agencies can provide additional resources and support (Wubs, 2019). Collaborations can facilitate access to loans, technical assistance, and market linkages, enabling VSLAs to offer more substantial financial services to women (Karlan & Valdivia, 2011). Such partnerships can enhance the economic impact of VSLAs and contribute to women's empowerment.

Addressing gender norms and power dynamics within communities is crucial. Providing gender-sensitivity training and awareness programs can help challenge traditional gender roles and promote gender equality within VSLAs (Maliki et al., 2017). Engaging community leaders, men, and other influential stakeholders through sensitization workshops and dialogues can foster their support and active involvement in promoting women's empowerment (Wubs, 2019). By addressing gender norms and power imbalances, VSLAs can create an enabling environment for women's active participation and decision-making.

Promoting sustainability and institutional development is essential to ensure the long-term impact of VSLAs on women's empowerment. Offering continuous training and capacity-building programs to VSLA members and leaders can enhance their skills in financial management, group dynamics, and leadership (Karlan & Valdivia, 2011). Supporting VSLAs in developing income-generating activities, accessing external funding sources, and establishing linkages with local markets can contribute to their sustainability (Maliki et al., 2017). Strengthening the governance structures and management systems of VSLAs can also enhance their resilience and longevity.

To overcome the limited scope of VSLAs, it is important to complement their efforts with broader initiatives that address structural barriers. Advocacy and networking at the community, national, and international levels can raise awareness about the importance of women's empowerment and mobilize support for policy changes (Wubs, 2019). Collaborating with government agencies and civil society organizations can help influence policies and programs that promote gender equality, access to education, healthcare, and economic opportunities (Karlan & Valdivia, 2011).

2.2. Theoretical review

In this section, empowerment theory, capability approach theory, feminist theory, and Agency theory are reviewed and then linked to the subject study.

2.2.1. Empowerment theory

Empowerment theory has emerged as a prominent framework for understanding and promoting individual and collective empowerment in various contexts. Rooted in social work and community development, this theory focuses on the processes and strategies that enable individuals, groups, and communities to gain control over their lives, challenge oppressive structures, and achieve positive change (Zimmerman, 2000). The review of this theory explores the key elements and concepts of empowerment theory, as well as its applications and critiques in the field of women's empowerment.

At its core, empowerment theory emphasizes the importance of power, agency, and social change (Rappaport, 1981). It posits that individuals or groups can develop the capacity to exert control over their own lives and shape their social and political environments (Zimmerman, 2000). Key elements of empowerment theory include enhancing self-efficacy, fostering critical consciousness, building social support networks, and creating opportunities for participation and decision-making (Rappaport, 1981; Zimmerman, 2000). These elements are interrelated and contribute to the empowerment process, which involves a shift from a passive recipient of power to an active agent who can effect change.

In the context of women's empowerment, empowerment theory provides a valuable framework for understanding the multi-dimensional nature of empowerment and the factors that contribute to women's agency and autonomy (Kabeer, 1999).

It acknowledges the complex interplay between individual capabilities, social structures, and cultural norms that shape women's empowerment experiences (Kabeer, 2001). Empowerment theory recognizes that women's empowerment goes beyond individual achievements and involves transforming societal norms, challenging gender inequalities, and advocating for policy changes (Kabeer, 1999; Connell, 2002).

The application of empowerment theory in women's empowerment initiatives has yielded promising results. Programs and interventions grounded in empowerment theory have focused on building women's self-esteem, enhancing their knowledge and skills, facilitating collective action, and fostering supportive networks (Zimmerman, 2000; Malhotra et al., 2002). These interventions aim to empower women economically, socially, politically, and personally, thereby enhancing their well-being, agency, and participation in decision-making processes (Kabeer, 1999; Malhotra et al., 2002).

However, the empowerment theory has also faced criticisms and challenges. Some argue that empowerment theory places excessive emphasis on individual agency and fails to adequately address structural barriers and power imbalances (Batliwala, 2007). Critics argue that empowerment should not be seen solely as an individual-level process, but as a collective endeavor that seeks to challenge and transform systems of oppression (Cornwall, 2007). Furthermore, the measurement of empowerment and the complexities of evaluating its outcomes present methodological challenges (Alsop et al., 2006). There is a need for more nuanced and context-specific approaches to understanding and measuring empowerment (Malhotra et al., 2002).

Empowerment theory is closely linked to the contribution of Village Savings and Loan Associations (VSLAs) towards women's empowerment in rural areas. VSLAs, through their inclusive and participatory approach, align with the principles of empowerment theory by providing women with opportunities to exercise agency, build self-efficacy, and challenge oppressive structures. VSLAs offer financial resources, capacity-building programs, and a supportive community that enhance women's economic independence, social networks, and decision-making power. By promoting women's financial inclusion, self-confidence, and collective action, VSLAs empower rural women to overcome gender inequalities, assert their rights, and pursue positive change in their lives and communities.

Thus, VSLAs serve as a practical application of empowerment theory, facilitating the empowerment process and contributing to the holistic development of women in rural areas.

2.2.2. Capability Approach Theory

The capability approach, developed by economist Amartya Sen and further advanced by philosopher Martha Nussbaum, offers a comprehensive framework for understanding human well-being, freedom, and development. The review of this theory explores the key concepts and principles of the capability approach theory, its applications, and its significance in the context of women's empowerment.

The capability approach focuses on people's freedom to live a life they have reason to value (Sen, 1999). It places importance on individual capabilities, defined as the substantive freedoms that individuals have to engage in activities and lead lives, they have reason to value (Nussbaum, 2000). Capabilities are seen as the central evaluative space in which individuals make choices and pursue well-being, beyond mere income or resources (Sen, 1999).

Central to the capability approach is the notion of functioning, which are the various states and activities that a person may achieve or engage in, such as being educated, having good health, or participating in social and political life (Nussbaum, 2000). The approach emphasizes that individuals should have the real opportunities to choose from a range of valuable functioning, rather than being limited by external constraints or societal norms (Sen, 1999). Thus, it underscores the importance of agency, choice, and individual freedom in determining well-being and development.

However, the capability approach also faces challenges and critiques. Critics argue that the approach can be overly individualistic and may not fully address power dynamics and structural inequalities that perpetuate gender disparities (Deneulin & Shahani, 2009). They emphasize the need to consider relational aspects, collective agency, and the role of social institutions in achieving women's empowerment. Furthermore, operationalizing and measuring capabilities can be complex and context-specific, requiring careful consideration of cultural factors and local realities (Alkire, 2005).

In the context of women's empowerment, the capability approach offers valuable insights into understanding and promoting gender equality and women's agency. It recognizes that gender disparities and societal norms can limit women's capabilities and freedoms (Nussbaum, 2000). By highlighting the importance of substantive freedoms, the capability approach goes beyond traditional development metrics and takes into account the multidimensional nature of women's empowerment (Sen, 1999). It emphasizes the need to enhance women's capabilities in various domains, such as education, health, economic opportunities, social participation, and political representation, to achieve gender equality and well-being (Nussbaum, 2000).

The Capability Approach theory is strongly linked to the contribution of Village Savings and Loan Associations (VSLAs) towards women's empowerment in rural areas. VSLAs, through their focus on building women's capabilities, align with the principles of the Capability Approach theory by providing women with the opportunity to expand their choices and freedoms. VSLAs enhance women's capabilities by offering financial resources, access to credit, and entrepreneurship training, enabling them to engage in income-generating activities and build economic independence. Additionally, VSLAs foster social empowerment by creating a supportive environment where women can network, share experiences, and develop leadership skills. By enhancing women's capabilities in economic and social domains, VSLAs contribute to women's agency, expand their opportunities, and promote their overall well-being in rural areas. Thus, VSLAs serve as a practical application of the Capability Approach theory, facilitating women's empowerment by empowering them to pursue a range of valuable functioning and exercise their freedoms.

2.2.3. Feminist Theory

Feminist theory has emerged as a critical framework for understanding and addressing gender inequalities, power imbalances, and the experiences of women in various social, cultural, and political contexts. The review of this theory explores the key concepts and principles of feminist theory, its applications, and its significance in the realm of women's empowerment.

Feminist theory seeks to examine and challenge the social construction of gender and the ways in which patriarchal systems oppress and marginalize women (Hooks, 1984). It recognizes that gender is not a fixed biological category, but a social construct shaped by cultural, economic, and political forces (Butler, 1990). Feminist theory emphasizes the need for gender equality and advocates for the recognition of women's rights, autonomy, and agency (Davis, 2008).

One of the central tenets of feminist theory is intersectionality, which recognizes that women's experiences of oppression are influenced by multiple intersecting identities such as race, class, sexuality, and ability (Crenshaw, 1989). Intersectionality highlights the importance of understanding the complex and interconnected nature of gender inequalities and the need for inclusive and intersectional approaches to women's empowerment (Collins, 2015).

Feminist theory provides valuable insights into the power dynamics that perpetuate gender inequalities and the strategies for challenging and transforming oppressive systems. It emphasizes the importance of giving voice and agency to women, as well as addressing the structural barriers that limit their opportunities (Mohanty, 2003). Feminist theory promotes women's autonomy and self-determination, advocating for their participation in decision-making processes that affect their lives (Young, 1990).

Feminist theory has influenced various domains of women's empowerment, including political, social, and economic spheres. It has contributed to the development of policies and programs aimed at advancing gender equality, promoting women's rights, and dismantling discriminatory practices (Yuval-Davis, 1997). Feminist activism and advocacy have played a crucial role in bringing attention to issues such as violence against women, reproductive rights, and gender-based discrimination (Mohanty, 2003).

Feminist theory is closely linked and has significant implications for the contribution of Village Savings and Loan Associations (VSLAs) towards women's empowerment in rural areas. VSLAs, through their emphasis on women's agency, economic autonomy, and collective action, align with the principles of feminist theory. VSLAs challenge patriarchal systems by providing women with access to financial resources, economic opportunities, and entrepreneurship training, which are essential for challenging traditional gender roles and promoting women's economic empowerment.

Additionally, VSLAs create a supportive environment that encourages women's participation, solidarity, and networking, fostering the development of a feminist consciousness and collective agency. By empowering women economically, socially, and politically, VSLAs contribute to challenging gender inequalities, promoting women's rights, and creating pathways for transformative change in rural communities. Therefore, VSLAs serve as a practical manifestation of feminist theory, promoting women's empowerment and advancing gender equality in rural areas.

2.2.4. Agency Theory

Agency theory is a widely recognized framework in economics and organizational studies that seeks to explain the relationship between principals (those who own or control resources) and agents (individuals or groups who act on behalf of the principals). The review of this theory explores the key concepts and principles of agency theory, its applications, and its significance in understanding organizational dynamics and decision-making processes.

Agency theory focuses on the principal-agent relationship and the inherent conflicts of interest that may arise between the two parties (Eisenhardt, 1989). It assumes that agents may have different goals and preferences from principals, leading to potential agency problems, such as moral hazard or adverse selection (Jensen & Meckling, 1976). Agency theory seeks to analyze how principals can design effective mechanisms to align the interests of agents with their own objectives and mitigate these agency problems (Eisenhardt, 1989).

Agency theory can be linked and applied to the contribution of Village Savings and Loan Associations (VSLAs) towards women's empowerment in rural areas. VSLAs embody the principal-agent relationship, where women act as both principals and agents within the association. Agency theory emphasizes the importance of aligning the interests of principals and agents through mechanisms such as incentives, monitoring, and accountability. In the context of VSLAs, providing financial incentives for women's participation and offering transparent monitoring mechanisms can motivate active engagement, build trust, and enhance women's empowerment. By applying agency theory principles, VSLAs can mitigate agency problems, foster women's agency and decision-making power, and contribute to their overall empowerment in rural communities.

2.3. Empirical review

Maganga (2021) examined the impact of Microfinance Village Savings and Loan Associations (VSLAs) on women's empowerment and resilience against vulnerability in Malawi. The study found that VSLAs played a significant role in enhancing women's economic empowerment by providing access to financial services, such as savings and loans. Women participating in VSLAs reported increased income levels, improved financial management skills, and greater control over financial resources. Furthermore, VSLAs contributed to women's social empowerment by fostering social cohesion, creating supportive networks, and enabling participation in decision-making processes within their households and communities.

Abdulai et al., (2022) investigated the contributions of VSLAs to rural livelihoods' development in the Upper West Region of Ghana. The study revealed that VSLAs positively influenced rural livelihoods by providing access to financial services and enhancing income-generating activities. VSLA members reported improved livelihood diversification, increased agricultural productivity, and reduced reliance on informal financial sources. Additionally, VSLAs promoted social capital development through the creation of social networks, collective decision-making, and mutual support among members. The study emphasized the role of VSLAs in enhancing rural resilience and sustainability by fostering economic growth, social empowerment, and community development.

Rickard (2022) explored the potential of savings groups in enhancing women's empowerment. The study highlighted the transformative role of savings groups in providing women with access to financial services, fostering entrepreneurship, and promoting economic independence. Through participation in savings groups, women gained financial literacy skills, built savings, and accessed small loans to invest in income-generating activities. Moreover, savings groups offered a platform for women to voice their opinions, build social networks, and collectively address gender-related challenges. The study emphasized the significance of savings groups in facilitating women's empowerment by addressing economic and social barriers and promoting gender equality.

Amponsah et al., (2023) examined the impact of women groundnut farmers' participation in Village Savings and Loans Associations (VSLAs) in Northern Ghana. The study revealed that VSLAs played a crucial role in enhancing women's economic empowerment and agricultural productivity. Women participating in VSLAs experienced improved access to credit, increased savings, and enhanced decision-making power in agricultural activities. VSLAs also provided training and capacity-building opportunities, leading to improved farming techniques and increased crop yields. The study emphasized the importance of VSLAs in empowering women farmers, reducing poverty, and contributing to sustainable agricultural development in the region.

Ashraf and Yin (2010) conducted a study examining the impact of a commitment savings product on female empowerment in the Philippines. The findings revealed that the introduction of the commitment savings product led to significant improvements in women's economic empowerment. Women who participated in the savings program experienced increased financial decision-making power, improved control over household finances, and greater economic stability. The commitment savings product provided a mechanism for women to save and accumulate financial assets, which in turn enhanced their economic agency and ability to cope with financial shocks. The study highlighted the importance of innovative savings products in promoting female empowerment and economic resilience.

Beaman, Karlan, and Thuysbaert (2014) conducted a randomized evaluation of savings groups in Mali to assess their impact on female empowerment. The study demonstrated that savings groups had positive effects on various dimensions of empowerment. Women who participated in the savings groups reported increased financial autonomy, improved decision-making power within their households, and enhanced social networks. The savings groups also provided a platform for women to discuss and address common challenges, fostering collective agency and solidarity. Additionally, the study found that the savings groups contributed to building women's resilience by providing a safety net for unexpected expenses and facilitating investments in income-generating activities. The findings emphasized the transformative potential of savings groups in promoting female empowerment and enhancing household well-being.

Daher et al., (2022) conducted a study exploring the role of saving as a path for female empowerment and entrepreneurship in rural Peru. The findings highlighted the positive impact of

saving on women's empowerment and economic engagement. Women who participated in savings programs demonstrated increased financial literacy, savings behavior, and entrepreneurial activities. Saving not only provided women with financial resources to start or expand their businesses but also enhanced their self-confidence, decision-making power, and sense of agency. The study emphasized the importance of savings as a means to empower women and promote entrepreneurship in rural contexts

Harelimana (2018) examined the contribution of Village Savings and Loan Associations (VSLAs) to household welfare in Rwanda. The study revealed that VSLAs played a significant role in improving household well-being, particularly in terms of economic empowerment and poverty reduction. VSLA participation was associated with increased savings, access to credit, and income-generating activities among household members. Moreover, VSLAs facilitated social capital development, fostering trust, cooperation, and mutual support within communities. The study underscored the positive impact of VSLAs on household welfare and highlighted their potential for promoting economic empowerment and social cohesion in Rwanda.

Ibrahim and Hezekiah (2020) conducted an assessment of Village Savings and Loan Associations (VSLAs) for self-development among low-income earners in Nasarawa State. The study revealed that VSLAs played a significant role in promoting self-development and economic empowerment among low-income earners. Participants in the VSLAs reported increased savings, access to credit, and improved financial management skills. The VSLAs provided a platform for members to engage in income-generating activities, establish small businesses, and enhance their livelihoods. The study emphasized the importance of VSLAs as a means of fostering self-development, financial inclusion, and poverty reduction among low-income earners (Ibrahim et al., 2020).

James and Catherine (2021) explored the management and economic aspects of Village Savings and Loan Associations. The study highlighted the positive impact of VSLAs on economic development and financial inclusion. VSLAs were found to enhance access to financial services, increase savings rates, and promote entrepreneurial activities among members.

Moreover, VSLAs facilitated knowledge-sharing, networking, and collective decision-making processes, contributing to the overall management and sustainability of the associations. The study

underscored the significance of VSLAs in promoting economic empowerment and community development.

Bumbali and Ingabire (2020) conducted a study on the role of Village Savings and Loan Associations (VSLAs) in poverty reduction among small rural farmers in Rwanda. The study highlighted the significant contribution of VSLAs in reducing poverty among small farmers. Participants involved in VSLAs reported increased access to financial services, such as savings and credit, which enabled them to invest in agricultural activities and improve their livelihoods. VSLAs also facilitated knowledge-sharing, skill-building, and collective decision-making, which enhanced the farmers' capacity to engage in sustainable agricultural practices. The study emphasized the importance of VSLAs as a poverty reduction strategy, particularly in the context of small rural farming communities.

Mark, Mwaura, and Otiende (2019) conducted a study on the contribution of Village Savings and Loan Associations (VSLAs) to the economic empowerment of women, focusing on Stromme Foundation supported groups in Terekeka. The study demonstrated that VSLAs played a significant role in enhancing the economic empowerment of women. Women participating in VSLAs reported increased access to financial resources, improved financial management skills, and greater control over income-generating activities. The VSLAs also provided a platform for women to network, share experiences, and collaborate on business ventures, further enhancing their economic empowerment. The study highlighted the potential of VSLAs as a catalyst for women's economic empowerment and sustainable development.

Mvunabo (2020) investigated the impact of Village Savings and Loan Associations (VSLAs) on the social and economic development of poor households in Murundi Sector, Rwanda. The study demonstrated that VSLAs played a significant role in improving the social and economic well-being of poor households. Participants in VSLAs reported increased access to credit, improved financial management skills, and enhanced livelihood opportunities. The associations also fostered social capital development, facilitating mutual support, knowledge-sharing, and collaboration among members. The study emphasized the potential of VSLAs in promoting poverty alleviation and sustainable development in impoverished communities (Mvunabo, 2020).

Kesanta and Andre (2015) conducted a study examining the impact of women empowered through community savings groups on the well-being of their families in Mgubwe, Tanzania. The study

demonstrated that women's participation in savings groups led to positive outcomes for their families. Participants reported improvements in household income, access to financial resources, and financial decision-making. Moreover, savings group participation had positive effects on various aspects of well-being, including improved nutrition, increased school enrollment for children, and enhanced health outcomes. The study underscored the importance of women's empowerment through savings groups in promoting overall family well-being and socio-economic development.

Mbiro and Ndlovu (2019) conducted a study on the impact of women's participation in village savings and loan programs on children's nutritional diversity in rural Chimanimani, Zimbabwe. The study found that women's participation in savings and loan programs had a positive impact on children's nutritional diversity. The presence of these programs provided women with access to financial resources, which in turn enabled them to purchase a wider variety of nutritious foods for their children. The study highlighted the importance of women's participation in savings and loan programs as a means of improving children's nutritional outcomes in resource-constrained settings.

Munthali et al., (2022) conducted an investigation into the sustainability of Village Savings and Loans Associations (VSLAs) amidst COVID-19 and its impact on household income levels in Malawi, Sub-Saharan Africa. The study revealed that VSLAs faced challenges during the pandemic but demonstrated resilience and adaptability. Participants reported that VSLAs played a crucial role in supporting household income levels during the pandemic. The associations provided access to financial resources and contributed to income diversification strategies. The study emphasized the importance of VSLAs in providing a safety net and fostering economic resilience during times of crisis.

Ngirabakunzi and Ntirenganya (2023) conducted a study on the Village Savings and Loan Associations (VSLAs) schemes and women's socio-economic development in rural areas, focusing on the case of the Kibilizi Sector, Nyanza District. The study revealed that VSLAs had a positive impact on women's socio-economic development. Participants reported increased access to financial services, improved income-generating activities, and enhanced decision-making power. VSLAs also fostered social networks, empowerment, and community engagement among women. The study emphasized the role of VSLAs in promoting women's socio-economic development and empowerment in rural areas.

Kwarteng and Sarfo-Mensah (2019) conducted a study on the impact of savings groups on female agency, focusing on insights from Village Savings and Loans Associations (VSLAs) in Northern Ghana. The study revealed that participation in VSLAs had a positive impact on female agency. Women involved in VSLAs reported increased decision-making power, improved access to resources, and enhanced self-confidence. The study highlighted the role of VSLAs in empowering women and enabling them to assert their agency in various spheres of life.

Singh, Kibirige and Gama (2020) conducted a study on the contribution of self-sustaining savings groups to women's economic empowerment in Eswatini. The study found that participation in self-sustaining savings groups had a significant positive impact on women's economic empowerment. Women involved in these groups reported increased income generation, improved financial management skills, and enhanced economic decision-making. The study underscored the importance of self-sustaining savings groups as a means of promoting women's economic empowerment and financial inclusion.

Okello and Mwesigwa (2022) conducted a study analyzing the significance of Village Savings and Loan Associations (VSLAs) to community development in Uganda. The study highlighted the positive impact of VSLAs on community development. It found that VSLAs contributed to poverty reduction, improved access to financial services, and enhanced economic activities within communities. Furthermore, VSLAs promoted social cohesion and empowerment among community members. The study underscored the importance of VSLAs as a community-driven approach to development and emphasized their potential for fostering sustainable development.

Osei-Fosu and Buabeng (2019) explored the role of Village Savings and Loan Associations (VSLAs) in community development. The study highlighted the significant contributions of VSLAs to community development efforts. It found that VSLAs provided financial services, improved livelihoods, and enhanced social cohesion within communities. Moreover, VSLAs played a crucial role in empowering community members and promoting their active participation in development activities. The study emphasized the importance of VSLAs as catalysts for community-driven development initiatives.

Thangamani and Muthuselvi (2013) conducted a study on women's empowerment through self-help groups, with a focus on Mettupalayam Taluk in Coimbatore District, India. The study demonstrated that self-help groups played a significant role in women's empowerment. It found

that participation in self-help groups led to increased economic independence, improved decision-making power, and enhanced social status for women. The study emphasized the transformative impact of self-help groups in promoting women's empowerment at the grassroots level.

2.4. Research gap

In this study, the researcher has reviewed the extensive existing literature relating to the village and saving association and empowerment including the study of Okello and Mwesigwa (2022), the study of Ngirabakunzi and Ntirenganya (2023) and last not least the study of Herelimana (2018) and those studies has provided invaluable insights into the positive impacts of VSLAs on women's economic and social empowerment, including aspects such as increased income, access to assets, and improved decision-making power.

However, there is a gap in the literature regarding the specific context of rural women empowerment in Rwanda, particularly in the Murama sector. This study seeks to fill this gap by conducting an in-depth investigation into the role of VSLAs in empowering rural women in the Murama sector, thereby providing a more comprehensive understanding of the specific challenges, opportunities, and outcomes related to women's empowerment in this context. By focusing on this specific case study, the study aims to generate nuanced findings that can inform policy and practice in Rwanda and contribute to the broader literature on women's empowerment and microfinance initiatives.

2.5. Conceptual framework

The following Figure 1 presents the conceptual framework of the study which consists of independent variables, dependent variables, and intervening variables.

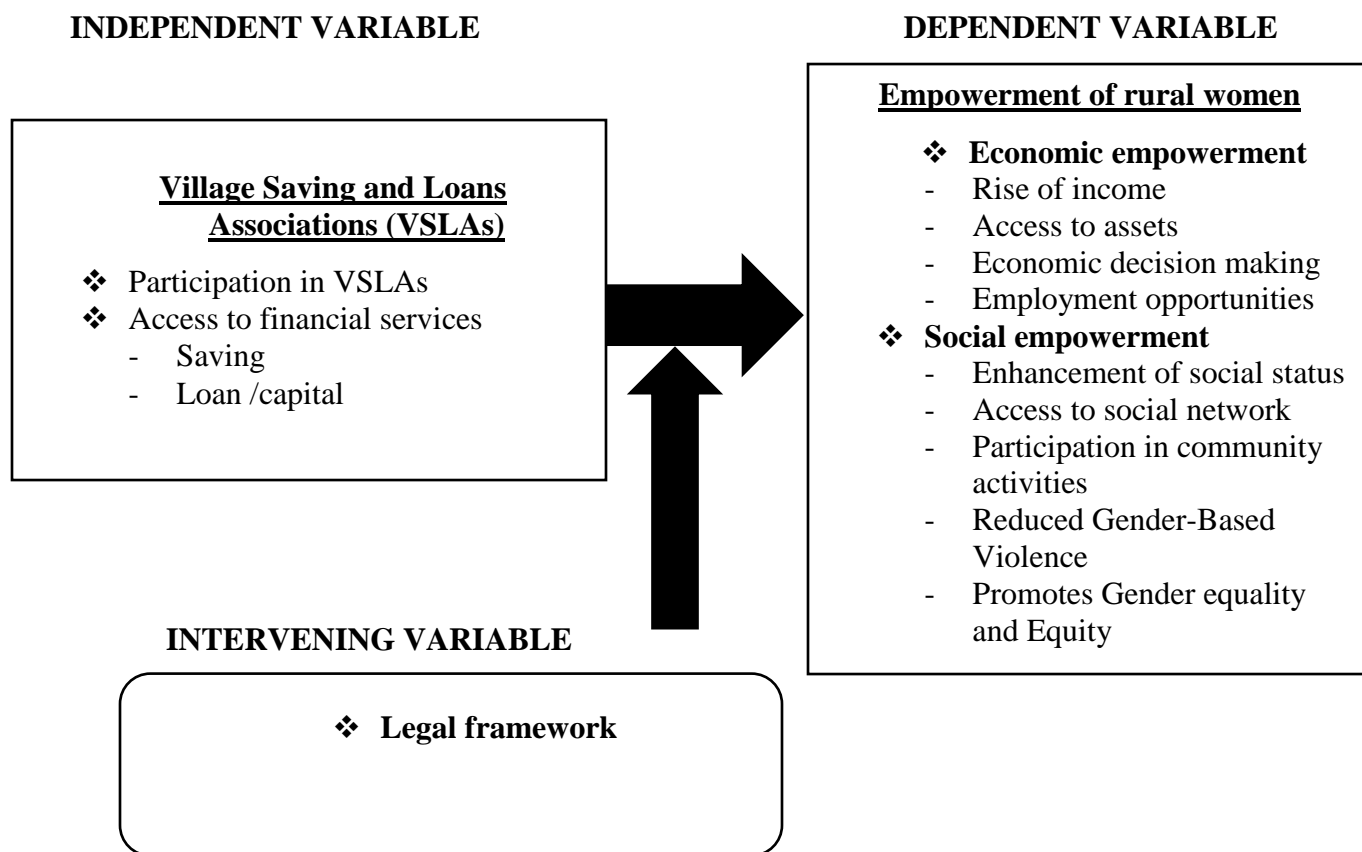


Figure 1: Conceptual framework

Source: Elaborated by the Researcher, 2023

As presented in the above Figure 1., the independent variable in this study is Village Saving and Loans Associations (VSLAs), which encompasses three key aspects: participation in VSLAs, access to financial services (including saving and loan/capital), and the development of social capital. These variables represent the main factors associated with VSLAs.

The dependent variable is the empowerment of rural women, which consists of two dimensions: economic empowerment and social empowerment. Economic empowerment is measured through indicators such as increased income, improved access to assets, active involvement in economic

decision-making, and enhanced employment opportunities. Social empowerment, on the other hand, is reflected in improvements in social status, access to social networks, participation in community activities, reduced gender-based violence, and the promotion of gender equality and equity.

Additionally, the study identifies the legal framework as an intervening variable, which influences the relationship between VSLAs and women's empowerment. The legal framework refers to the laws, regulations, and policies governing VSLAs and their operations. It plays a critical role in shaping the effectiveness and impact of VSLAs on women's empowerment. By examining the interplay between VSLAs, the legal framework, and women's empowerment, this study aims to uncover the mechanisms and factors that contribute to the empowerment of rural women.

CHAPTER 3: METHODOLOGY

Introduction

In the past, this chapter presented the methodology that was employed in conducting the study scientifically. It presented the research design, the population of the study, sampling, data collection tools, validity and reliability, data processing, data analysis, ethical considerations, and limitations of the study.

3.1. Research design

The research design for this study adopted a mixed-methods approach, combining qualitative and quantitative research methods. Qualitative research is a methodological approach that aims to explore and understand the subjective experiences, perspectives, and social dynamics surrounding the research topic (Johnson & Onwuegbuzie, 2004). It involves gathering in-depth, narrative data through methods such as interviews, focus group discussions, and observations. Qualitative research allows for an in-depth exploration of the social and cultural factors influencing the effectiveness of Village Savings and Loan Associations (VSLAs) in empowering rural women.

On the other hand, quantitative research is a systematic empirical investigation that utilizes numerical data to examine statistical relationships, patterns, and trends (Creswell & Clark, 2017). It focuses on the quantifiable aspects of the research topic and uses statistical analysis to derive findings. In this study, quantitative research involved the administration of structured questionnaires to VSLA members to collect data on variables such as income levels, access to assets, decision-making power, social network size, and participation in community activities. This enabled the measurement and statistical analysis of the impact of VSLAs on various dimensions of women's empowerment.

The application of a mixed-methods approach in this study provided a comprehensive understanding of the contribution of VSLAs towards rural women's empowerment in Murama sector. The qualitative component involved conducting semi-structured interviews, focus group discussions, and participant observations to explore the experiences, perceptions, and social processes related to VSLAs and women's empowerment. It captured the richness and depth of qualitative data, offering insights into the underlying social dynamics and contextual factors.

The quantitative component complemented the qualitative findings by providing statistical evidence and measuring the quantitative aspects of women's empowerment. Through the administration of structured questionnaires and statistical analysis, the quantitative data enabled the identification of patterns, trends, and statistical relationships between VSLAs and women's empowerment.

3.2. Population of the study

The population of the study refers to the specific group or individuals that the research aims to investigate and draw conclusions about (Creswell & Creswell, 2018). In this study, the population consists of two-selected Village Savings and Loan Associations (VSLAs) operated in Murama sector, Rwanda.

The VSLAs of interest in this study are the Icyerekezo and Inzirayiterambere associations. The Icyerekezo association has a membership of 22 members, while the Inzirayiterambere association consists of 25 members. Collectively, these two associations form the population of the study, totaling 47 members.

3.3. Data collection tools

In this study, three main data collection tools were employed to gather relevant information and insights: Questionnaires, Interviews, and Documentation.

3.3.1. Questionnaire

The questionnaire is a structured data collection tool consisting of a series of closed-ended questions (Creswell & Creswell, 2018). The questionnaire was designed in both English and Kinyarwanda, the local language, to ensure the inclusion and comfort of the participants. The questionnaire focused on gathering quantitative data related to variables such as income levels, access to assets, decision-making power, social network size, and participation in community activities. The administration of the questionnaire was done physically, where the participants were provided with the printed questionnaire and guided on how to complete it.

3.3.2. Interview

Interviews are an essential qualitative data collection tool that allows for in-depth exploration and understanding of individuals' experiences, perspectives, and insights (Creswell & Creswell, 2018). Face-to-face interviews were conducted with VSLA members, key stakeholders, and community leaders based on an interview guide. The interview guide consisted of open-ended questions that encouraged participants to share their thoughts, experiences, and perceptions related to VSLAs and women's empowerment.

The interviews provided rich qualitative data, offering insights into the social processes, challenges, and success factors associated with VSLAs in empowering rural women.

3.3.3. Documentation

Documentation served as a supplementary data collection tool, drawing information from existing reports, policies, and relevant literature. This involved reviewing and analyzing documents such as VSLA reports, policy documents related to women's empowerment and financial inclusion, and existing literature on VSLAs and women's empowerment. Documentation provided valuable context, background information, and insights into the broader socio-economic and policy environment within which VSLAs operated. It complemented the primary data collected through questionnaires and interviews, helping to validate and support the findings of the study.

3.4. Validity and reliability testing

In this section, the validity and reliability testing are explained.

3.4.1. Validity Testing

Validity refers to the degree to which a research study measures what it intends to measure and accurately represents the construct or concept of interest (Trochim & Donnelly, 2008). It assessed the extent to which the data collected truly reflected the phenomenon under investigation. In this study, validity testing was employed to ensure that the data collection tools, such as questionnaires and interviews, effectively captured the key variables related to the contribution of Village Savings and Loan Associations (VSLAs) towards rural women's empowerment in Murama sector.

To test the validity of the data collection tools, several steps were taken. First, the questionnaires were reviewed by experts in the field of women's empowerment and VSLAs to assess whether the items adequately measured the intended variables. Their feedback was considered to refine and enhance the questionnaire's content validity.

Additionally, the interviews were conducted using an interview guide that had been carefully designed to cover relevant topics and capture the essence of women's empowerment in relation to VSLAs. This process contributed to the face and content validity of the interview data.

3.4.2. Reliability Testing

Reliability refers to the consistency and stability of measurement, indicating the extent to which the same results can be obtained if the research study is repeated under similar conditions (Trochim & Donnelly, 2008). Regarding reliability testing, pilot testing was conducted prior to the main data collection. A small sample of participants, similar to the target population, was asked to complete the questionnaires and undergo interviews.

The data collected from the pilot testing were analyzed using appropriate statistical measures, such as Cronbach's alpha for internal consistency, to assess the reliability of the questionnaires. Feedback from the pilot participants was also collected to identify any ambiguities or issues with the interview process and make necessary adjustments to improve the reliability of the interview data. This process aimed to ensure the reproducibility and consistency of the data collection tools.

3.5. Data processing

Once the data had been collected, it underwent a systematic process of data processing to prepare it for analysis and interpretation. The data processing procedures in this study involved several key steps, including data coding, data entry, data cleaning, and data analysis (Trochim & Donnelly, 2008).

For the data coding, the qualitative data collected through interviews and observations were subjected to coding, which involved assigning labels or categories to segments of data based on their content and themes. This coding process allowed for the organization and categorization of qualitative data, facilitating their analysis and interpretation. A coding scheme was developed based on the research objectives and emerging themes identified during the data collection phase.

For the data entry, the quantitative data collected through questionnaires underwent a data entry process. This involved transferring the responses from the paper-based questionnaires into a digital format using software, specifically SPSS. Careful attention was given to ensure accurate data entry, and data validation checks were implemented to minimize errors during this process.

For the data cleaning, once the data were entered, a thorough data cleaning process was undertaken to identify and rectify any inconsistencies, missing values, or outliers. This step was crucial for ensuring the quality and reliability of the data.

Data cleaning techniques, such as checking for outliers, conducting range and logical checks, and resolving missing data issues, were applied to ensure data integrity.

3.6. Data analysis

Once the data had been processed, it underwent comprehensive data analysis to derive meaningful insights and findings. The data analysis procedures in this study involved both qualitative and quantitative techniques, tailored to address the research objectives and research questions.

For the qualitative data analysis, the qualitative data collected through interviews and observations were analyzed using thematic analysis. Thematic analysis involved identifying patterns, themes, and recurring ideas within the qualitative data (Braun & Clarke, 2006). The data were carefully reviewed, coded, and categorized into meaningful themes and sub-themes. Connections and relationships between the themes were examined to generate a comprehensive understanding of the contribution of Village Savings and Loan Associations (VSLAs) towards rural women's empowerment in Murama sector.

On the other hand, for the quantitative data analysis, the quantitative data collected through questionnaires were analyzed using appropriate statistical techniques. Descriptive statistics, such as frequencies, percentages were computed to summarize and describe the quantitative variables of interest.

The qualitative and quantitative findings were integrated to provide a comprehensive understanding of the research topic.

This involved triangulation, where the findings from the qualitative and quantitative data were compared, contrasted, and synthesized to identify converging or diverging patterns, generate

comprehensive interpretations, and answer the research questions. The qualitative data enriched the quantitative findings by providing in-depth insights, context, and rich narratives to complement the statistical analysis.

3.7. Ethical consideration

Prior to data collection, participants were fully informed about the study's purpose, procedures, potential risks, and voluntary nature, and their informed consent was obtained. Confidentiality was strictly maintained, with all data securely stored and anonymized.

Participants had the autonomy to choose their level of participation and were assured it wouldn't affect their access to VSLA services. Cultural sensitivity was emphasized, and data protection measures ensured privacy. The study aimed to empower rural women and communicated potential benefits, ensuring participants' voices were accurately represented and findings disseminated for their and the broader community's benefit.

3.8. Limitation of the study

The study encountered certain limitations that need to be acknowledged. Firstly, financial constraints restricted the scope of data collection and limited the extent of participant engagement, potentially affecting the comprehensiveness of the findings. Secondly, the availability of documentation related to VSLAs and women's empowerment in the specific study area was limited, which posed challenges in obtaining a complete historical context. These limitations may have influenced the depth and breadth of the research findings and should be considered when interpreting the results.

CHAPTER 4: PRESENTATION AND DISCUSSION OF THE FINDINGS

Introduction

This chapter unveils the results gathered from the survey respondents who are active members of the Village Savings and Loans Associations within the communities of Icyerekezo and Inzira y'Iterambere. It is noteworthy that the participation rate for data collection was a remarkable 100%, with all targeted individuals successfully engaging in both questionnaire completion and interview sessions. The findings are presented across five distinct sections, commencing with an exploration of the demographic characteristics of the respondents. Subsequently, we delve into an assessment of the effectiveness of Village Savings and Loans Associations as instruments for advancing women's empowerment in the rural settings of Murama sector. Following this, we examine the contributions of these associations to the economic empowerment of rural women in the same sector, followed by an analysis of their role in enhancing the social empowerment of women in this region. Lastly, we shed light on the challenges encountered by Village Savings and Loans Associations in their endeavors to promote women's empowerment within the Murama sector.

4.1. Demographic identification of the respondents

In this section, we present the demographic profile of the respondents, offering valuable insights into their key characteristics. We examine factors such as age, gender, marital status, occupation, educational background, family size, and monthly income. Understanding these demographic attributes is crucial for contextualizing the findings related to the impact of Village Savings and Loans Associations (VSLAs) on the empowerment of rural women. This demographic analysis serves as a foundation for comprehending the diverse backgrounds and circumstances of the study participants, enabling a more nuanced interpretation of the subsequent results and their implications for the empowerment of rural women within this specific demographic context.

4.1.1. Age and Sex of the respondents

Table 1 provides a comprehensive overview of the age and sex distribution of the study's respondents. This table offers valuable insights into the demographic composition of the participants in our research, shedding light on the diversity and representation within our sample.

Table 1: Age and sex of the respondents

Items	Number of respondents	Percentage
Age		
18-22	6	11.9
23-27	8	16.9
33-37	19	40.5
Over 38	14	31
Total	47	100
Sex		
Male	7	14.3
Female	40	85.7
Total	47	100

Source: Field data, 2023

Table 1 shows that respondents that are between 1-22 years are 11.9% of the respondents, between 23-27 years are 16.9% of respondents, between 33-37 years are 40.5%, over 38 years are 31% of respondents.

The findings presented in Table 1 offer valuable insights into the age distribution of the respondents. Notably, the majority of respondents fall within the age group of 33-37 years, constituting 40.5% of the total participants. This observation suggests that a substantial portion of the Village Savings and Loans Association (VSLA) members in the study area are in their mid-thirties, which could have implications for the nature and extent of their engagement with VSLAs. Moreover, it is intriguing to note that respondents aged over 38 years make up 31% of the sample, indicating a significant presence of older participants. This age distribution warrants further exploration as it might reflect the historical evolution and appeal of VSLAs to different age cohorts within the community. The lower representation of individuals between 1-22 years (11.9%) and 23-27 years (16.9%) among the respondents suggests that younger individuals might be less involved in VSLAs, potentially due to factors such as education or employment commitments. Consequently, these age-based findings prompt the need for a deeper analysis to understand how age influences participation and the specific contributions of different age groups to the empowerment outcomes facilitated by VSLAs.

As shown in Table 1 shows that 14.3% of the respondents are Male and 85.7% of respondent are Female. This imply that all respondents are Female and this seems logical as most.

The data presented in Table 1 indicates a substantial gender disparity among the respondents. Specifically, 14.3% of the participants are male, while a significant majority, comprising 85.7%, are female. This striking gender distribution implies that the study sample is predominantly composed of female respondents. This outcome aligns with the overarching focus of the research on the empowerment of rural women through Village Savings and Loans Associations (VSLAs). Given the gender-specific nature of this research objective, the high representation of females in the sample is both logical and expected. It underscores the relevance of the study in addressing the unique experiences, challenges, and contributions of women within the context of VSLAs, and highlights the importance of understanding how VSLAs impact the lives of rural women in Murama sector.

4.1.2. Marital status and educational background

Table 2 offers a detailed presentation of the respondents' educational backgrounds and marital status, providing critical contextual information for our study. This table enables us to explore the educational attainment and marital status among the participants, which is essential in understanding the potential influence of these factors on their engagement with Village Savings and Loans Associations (VSLAs) and, subsequently, their empowerment in the rural setting of Murama Sector.

Table 2: Marital status and educational background

Items	Number of respondents	Percentage
Marital status		
Married	22	47.6
Single	6	11.9
Divorced	7	14.3
Widowed	8	16.7
Co-habitation	4	9.5
Total	47	100
Educational background		
Primary education	17	35.7
Secondary education	17	35.7
Tertiary education	13	28.6
Total	47	100

Source: Field data, 2023

Table 2 indicates that educational level of the respondents out of 47 respondents, 28.6% tertiary education, 35.7% have primary school or less, 35.7% have secondary school.

Table 2 provides valuable insights into the educational backgrounds of the respondents. Among the 47 participants, 28.6% have attained tertiary education, while 35.7% have completed primary school or possess an educational level lower than primary school. Additionally, another 35.7% of respondents have received a secondary school education.

This distribution of educational levels within the sample illustrates a diverse range of educational backgrounds among the respondents. It is noteworthy that nearly one-third of the participants have pursued tertiary education, suggesting a segment of the population with potentially higher skills and qualifications. Conversely, the equal representation of individuals with primary school or less and those with secondary school education highlights the significance of understanding how VSLAs cater to a diverse range of educational levels within the community, potentially impacting various aspects of empowerment, including economic and financial literacy.

As indicated in Table 2, 11.9% of the respondents are Single, 47.6% are Married, 9.5% of respondents are Co-habitation and 16.7% of the respondents are Widower.

Table 2 presents a snapshot of the marital status distribution among the respondents, revealing a diverse range of relationship statuses within the study sample. Notably, 11.9% of the participants are categorized as "Single," while a significant majority, constituting 47.6%, are "Married." Additionally, 9.5% of the respondents are in a "Co-habitation" arrangement, while 16.7% are identified as "Widowers." These findings underscore the need to consider the unique circumstances and dynamics associated with different marital statuses when exploring the impact of Village Savings and Loans Associations (VSLAs) on women's empowerment in the Murama sector. The prevalence of married individuals suggests that this group forms a substantial portion of VSLA members and hints at potential implications for their involvement and decision-making within the associations. The presence of single individuals, co-habiting couples, and widowers further emphasizes the importance of a nuanced analysis to understand how marital status interacts with VSLA participation and its influence on the broader empowerment outcomes for rural women in this region.

4.1.3. Family size and occupation

Table 3 provides an insightful portrayal of the family sizes and occupational profiles of the surveyed respondents. This table is instrumental in capturing the dynamics between household

composition and the employment patterns of the participants, particularly in the context of their engagement with Village Savings and Loans Associations (VSLAs).

Table 3: Family size and occupation of the respondents

Items	Number of respondents	Percentage
Family size		
1-3	21	42.9
4-6	22	47.6
7-10	4	9.5
Total	47	100
Occupation		
Farmer	22	47.6
Trader	18	38.1
Public servant	7	14.3
Total	47	100

Source: Field data, 2023

Table 3 shows that 42.9% of respondents are between 1-3 individuals, between 4-6 individuals are 47.6% of respondents, between 7-10 individual are 9.5% of respondents.

Table 3 illustrates the composition of family sizes among the respondents, revealing a distribution that sheds light on the household structures within the study population. Notably, 42.9% of the participants reside in households consisting of 1-3 individuals, while a majority, accounting for 47.6%, are part of households with 4-6 individuals. Additionally, 9.5% of the respondents belong to households comprising 7-10 individuals. These findings underscore the importance of considering family size as a significant demographic variable in the context of assessing the impact of Village Savings and Loans Associations (VSLAs) on the empowerment of rural women in the Murama sector. The prevalence of smaller and medium-sized households may influence resource allocation, decision-making dynamics, and the extent to which VSLAs can contribute to economic and social empowerment within these diverse family structures.

Table 3 shows that 47.6% of respondents are farmer, 38.1% are trader and 14.3% of respondent are public servant.

In Table 3, we observe the occupational distribution of the respondents, providing valuable insights into the diverse employment backgrounds within the study sample. Notably, the majority, comprising 47.6% of the participants, are engaged in farming, underscoring the significance of agriculture as a primary occupation in the study area.

Additionally, 38.1% of the respondents identify as traders, reflecting a substantial presence of individuals involved in commerce and trade. Furthermore, 14.3% of the respondents are public servants, contributing to the public sector workforce. These findings emphasize the need to account for the range of occupations when assessing the impact of Village Savings and Loans Associations (VSLAs) on the empowerment of rural women in the Murama sector. Occupation can significantly influence financial resources, access to credit, and economic opportunities, making it a critical variable to consider in understanding how VSLAs contribute to the economic and social empowerment of women in different occupational roles.

4.1.4. Monthly income

Table 4 present a structured breakdown of the monthly income levels of our respondents, grouped into distinct categories ranging from under 20,000 Rwandan Francs to over 80,000 Rwandan Francs. This table offers a comprehensive view of the financial circumstances of the participants, providing a key perspective on the economic landscape within which Village Savings and Loans Associations (VSLAs) operate.

Table 4: Monthly income

Monthly income	Number of respondents	Percentage
Under 20 000	12	26.2
20 000 – 40 000	12	26.2
40 000 – 60 000	17	35.7
Over 80 000	6	11.9
Total	47	100

Source: Field data, 2023

Table 4 shows that 26.2% of respondents get under 20000frws per month, 26.2% get 20 000 – 40 000frws per month, 35.7% get 40 000 – 60 000frws per month and 11.9% of respondent get Over 80 000frws.

Table 4 provides a clear overview of the monthly income distribution among the respondents, offering valuable insights into the economic circumstances of the study participants. Notably, 26.2% of the respondents have a monthly income of under 20,000 Rwandan francs (FRWs), reflecting a segment of the population with limited financial resources. Equally significant, another 26.2% fall within the income range of 20,000 to 40,000 FRWs per month. Moreover, 35.7% of the

respondents report a monthly income ranging from 40,000 to 60,000 FRWs, indicating a substantial portion of the sample in this income bracket. Finally, 11.9% of the respondents enjoy a monthly income exceeding 80,000 FRWs, suggesting a comparatively more financially stable segment.

These findings highlight the diverse income levels within the study population, underscoring the importance of examining how Village Savings and Loans Associations (VSLAs) cater to the unique financial needs and aspirations of individuals across different income categories.

4.2. The contribution of Village Savings and Loans Associations in promoting the economic empowerment of rural women in Murama sector

In this section, we delve into a comprehensive analysis of the significant contributions made by Village Savings and Loans Associations (VSLAs) towards promoting the economic empowerment of rural women within the Murama sector. Here, we examine the specific ways in which VSLAs have impacted the financial well-being, income-generating activities, and economic prospects of women in this region. By scrutinizing the findings in this context, we aim to illuminate the critical role that VSLAs play as instruments for fostering economic self-sufficiency, improving livelihoods, and ultimately enhancing the economic empowerment of rural women in the Murama sector. And, SA stands for Strongly Agree while A stands for Agree.

Table 5: The contribution of VSLAs in promoting the economic empowerment of rural women in Murama sector

Items	SA		A		Total
	n	%	n	%	
Improving the financial status of rural women	35	73.8	12	26.2	47
Enabled rural women to access credit and loans	40	85.7	7	14.3	47
Facilitated entrepreneurship and self-employment opportunities for women	47	100	-	-	47
Increased rural women's savings and financial resilience.	24	52	23	48	47
Improve the financial literacy	21	45.2	26	54.8	47
Encourage rural women to invest in diverse income-generating activities and ventures.	47	100	-	-	47
Empowered rural women to have a greater say in financial matters in the household	25	52.4	22	47.6	47

Source: Field data, 2023

4.2.1. Improving the financial status of rural women

Table 5 shows that 73.8% of respondents strongly agree and 26.2% of respondent agree that Village Saving and Loans Association have improved financial status of rural women.

The data presented in Table 5 underscores a substantial consensus among the respondents regarding the positive impact of Village Savings and Loans Associations (VSLAs) on improving the financial status of rural women. A significant majority, comprising 73.8% of the participants, strongly agrees with the statement, while an additional 26.2% express agreement. These findings highlight the pivotal role that VSLAs have played in enhancing the financial well-being of women within the Murama sector.

The positive sentiment expressed by the majority aligns with the expectations that VSLAs provide a platform for women to save, access credit, and invest in income-generating activities, ultimately leading to improvements in their financial status.

One respondent shared their perspective, stating, *"Our VSLA has been a lifeline for us. Through our group's activities, I've been able to save money, access loans, and start a small business. This has significantly improved my family's financial status, and we are no longer living hand-to-mouth."*

The findings align closely with existing literature on VSLAs' impact on improving the financial status of women. Studies such as Hashemi et al. (1996) emphasize the role of VSLAs in providing financial resources and opportunities for income-generating activities, leading to improvements in women's economic well-being. Similarly, Mkumbwa (2017) highlights the economic empowerment outcomes of VSLAs, including increased financial stability.

4.2.2. Enabling rural women to access credit and loans

Table 5 shows that 85.7% of respondents strongly agree and 14.3% of respondent agree that Village Saving and Loans Association have enabled rural women to access credit and loans.

The data presented in Table 5 demonstrates a strong consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in enabling rural women to access

credit and loans. A significant majority, comprising 85.7% of the participants, strongly agrees with the statement, while an additional 14.3% express agreement. These findings underscore the instrumental role that VSLAs have played in providing women with access to much-needed financial resources in the Murama sector.

This outcome highlights a crucial aspect of VSLAs—providing women with a formalized and accessible channel for borrowing and lending. Many rural women often face barriers to accessing credit through traditional financial institutions due to collateral requirements and other constraints. VSLAs have effectively bridged this gap by creating a platform where women can collectively pool their resources, lend to one another, and access credit for various purposes, including starting or expanding small businesses. Specifically, being a member of Icyerekezo group, once you obtain a credit/loan, the interest rate is at 5% and to be payed for the period of three months which is the same case in the Inzira y'Iterambere group.

One respondent shared their experience, stating, *"Before joining our VSLA, I had no access to credit, and it was challenging to invest in my small business. Now, through our group, I can borrow money when needed and repay it at reasonable terms. This has allowed me to grow my business and improve my family's income."*

The findings closely align with existing literature on VSLAs' impact on enabling women to access credit and loans. Studies such as D'Espallier et al. (2011) emphasize the role of VSLAs in providing financial services to women who are often excluded from formal financial systems. Similarly, O'Malley and Rao (2018) highlight the credit facilitation aspect of VSLAs, which empowers women to invest in income-generating activities.

4.2.3. Facilitating entrepreneurship and self-employment opportunities for women

Table 5 shows that 100% of respondents strongly agree that Village Saving and Loans Association have facilitated entrepreneurship and self-employment opportunities for women.

The data presented in Table 5 reveals an unequivocal and unanimous consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in facilitating entrepreneurship and self-employment opportunities for women. A remarkable 100% of the participants strongly agree with the statement. This unanimous agreement underscores the

transformative impact of VSLAs in promoting entrepreneurship and self-employment among women in the Murama sector.

These findings suggest that VSLAs are instrumental in empowering women to become entrepreneurs and self-employed individuals, as they provide access to financial resources, savings mechanisms, and a supportive environment for business ventures.

Women who were previously limited by financial constraints or lacked opportunities to pursue entrepreneurial endeavors have found VSLAs to be a catalyst for economic self-sufficiency and empowerment.

One respondent shared their experience, stating, *"Joining our VSLA was the turning point for me. I used to struggle to find work, but now, with the support of our group, I've started my own small business. It's not just about making money; it's about independence and realizing my potential as an entrepreneur."*

The findings strongly align with existing literature on VSLAs' role in facilitating entrepreneurship and self-employment opportunities for women. Studies such as Duflo et al. (2018) emphasize the entrepreneurial potential of VSLAs, where women can access financial resources to invest in income-generating activities. Similarly, Kabeer and Natali (2013) highlight the role of VSLAs in promoting self-employment and small business development among women.

4.2.4. Increasing rural women's savings and financial resilience

Table 5 shows that 52% of respondents strongly agree and 48% of respondent agree that Village Saving and Loans Association have increased rural women's savings and financial resilience.

The data presented in Table 5 reveals a substantial consensus among the respondents regarding the impact of Village Savings and Loans Associations (VSLAs) on increasing rural women's savings and financial resilience. A notable portion, comprising 52% of the participants, strongly agrees with the statement, while an additional 48% express agreement. These findings highlight the significant role that VSLAs have played in promoting savings behavior and enhancing the financial resilience of women in the Murama sector.

The alignment between strong agreement and agreement suggests a consistent recognition among respondents that VSLAs have provided a structured and effective means for women to save money

and build financial buffers. This financial resilience becomes particularly crucial in rural contexts where economic stability can be vulnerable to various shocks and fluctuations. The monthly contribution is 2400 Rwf and 3200 Rwf of the Icyerekezo group and Inzira y'Iterambere respectively. And everyone gets their share in the end of the year with his/her interest.

One respondent shared their experience, stating, *"Joining our VSLA encouraged me to save regularly, even if it's a small amount. Over time, these savings have grown, and I have peace of mind knowing that I have a financial safety net. It has been a game-changer for me and my family."*

The findings closely align with existing literature on VSLAs' impact on increasing savings and financial resilience among women. Studies such as D'Espallier et al. (2011) emphasize the savings mobilization aspect of VSLAs, where women are encouraged to save regularly and build financial security. Similarly, O'Malley and Rao (2018) highlight the role of VSLAs in enhancing women's financial resilience in the face of economic challenges.

4.2.5. Improving the financial literacy

Table 5 shows that 45.2% of respondents strongly agree and 50% of respondent agree that Village Saving and Loans Association have improved financial literacy of women.

The data presented in Table 5 demonstrates a notable consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in improving the financial literacy of women. A significant portion, comprising 45.2% of the participants, strongly agrees with the statement, while an additional 50% express agreement. These findings underscore the substantial contribution of VSLAs in enhancing the financial knowledge and literacy of women in the Murama sector.

The alignment between strong agreement and agreement suggests that VSLAs have been effective in providing financial education and promoting better understanding of financial concepts and practices among women. This improved financial literacy is a valuable asset, as it equips women with the skills and knowledge necessary to make informed financial decisions, manage resources effectively, and plan for their economic futures.

One respondent shared their perspective, stating, *"Our VSLA meetings include financial literacy sessions, and they have been incredibly valuable. I now understand how to budget, save, and make*

wise financial choices. This knowledge has not only improved my personal finances but also allowed me to contribute more effectively to our group's financial activities."

The findings closely align with existing literature on VSLAs' impact on improving the financial literacy of women.

Studies such as Duflo et al. (2018) emphasize the educational dimension of VSLAs, where women gain financial knowledge and skills. Similarly, O'Malley and Rao (2018) highlight the role of VSLAs in enhancing women's financial literacy and financial decision-making.

4.2.6. Encourage rural women to invest in diverse income-generating activities and ventures

Table 5 shows that 100% of respondents strongly agree that Village Saving and Loans Association have encouraged rural women to invest in diverse income-generating activities and ventures.

The data presented in Table 5 reveals an unequivocal and unanimous consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in encouraging rural women to invest in diverse income-generating activities and ventures. A remarkable 100% of the participants strongly agree with the statement.

This unanimous agreement underscores the transformative impact of VSLAs in promoting entrepreneurship and economic diversification among women in the Murama sector.

These findings highlight the pivotal role that VSLAs play in enabling women to identify, pursue, and invest in a range of income-generating opportunities. By providing access to financial resources and a supportive network, VSLAs empower women to explore various economic ventures, from small businesses to agricultural initiatives. Specifically, the respondent's highlights on how they had established a joint income generating activities such as livestock rearing which is currently profitable and has improved their income significantly.

One respondent shared their experience, stating, *"Our VSLA has been instrumental in encouraging us to think beyond traditional roles. We've collectively invested in diverse businesses, from poultry farming to handicrafts. It's not just about making money; it's about exploring our potential and contributing to our community's economic growth."*

The findings strongly align with existing literature on VSLAs' role in encouraging women to invest in diverse income-generating activities and ventures. Studies such as Duflo et al. (2018) emphasize the entrepreneurial potential of VSLAs, where women are encouraged to diversify their economic activities. Similarly, Kabeer and Natali (2013) highlight the role of VSLAs in promoting income-generating ventures among women.

4.2.7. Empowering rural women to have a greater say in financial matters in the household

Table 5 shows that 52.4% of respondents strongly agree and 47.6% of respondent agree that Village Saving and Loans Association have empowered rural women to have a greater say in financial matters in the household.

The data presented in Table 5 highlights a substantial consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in empowering rural women to have a greater say in financial matters within their households. A significant portion, comprising 52.4% of the participants, strongly agrees with the statement, while an additional 47.6% express agreement. These findings emphasize the transformative impact of VSLAs in shifting power dynamics and promoting women's agency in financial decision-making within the Murama sector.

The alignment between strong agreement and agreement suggests that VSLAs have been effective in empowering women to actively participate in financial discussions, contribute to financial decisions, and influence how resources are managed within their households. This empowerment is not only crucial for women's economic autonomy but also for fostering more equitable and inclusive financial practices within families.

One respondent shared their experience, stating, *"Through our VSLA, I gained the confidence to express my opinions on financial matters at home. My husband and I now make decisions together, and this has improved our financial planning and family well-being."*

The findings closely align with existing literature on VSLAs' impact on empowering women to have a greater say in financial matters within their households. Studies such as Johnson et al. (2015) emphasize the transformative potential of VSLAs in promoting women's agency and participation in financial decision-making. Similarly, Mookodi et al. (2019) highlight the role of VSLAs in challenging traditional gender norms and fostering more inclusive financial practices at home. These findings validate the consensus expressed by respondents in our study, emphasizing

the significant contribution of VSLAs to empowering rural women in financial matters within the Murama sector (Johnson et al., 2015; Mookodi et al., 2019).

4.3. The contribution of Village Saving and Loans Associations to the social empowerment of rural women in Murama sector

In this section, we delve into a comprehensive analysis of the invaluable contributions made by Village Savings and Loans Associations (VSLAs) to the social empowerment of rural women within the Murama sector. Here, we explore how VSLAs have impacted the social dynamics, community engagement, and overall well-being of women in this region. By examining the findings within this context, we aim to shed light on the multifaceted role that VSLAs play in not only enhancing the economic aspects of women's lives but also in fostering social empowerment, inclusivity, and a sense of agency among rural women in the Murama sector. And, SA stands for Strongly Agree while A stands for Agree.

Table 6: The contribution of Village Saving and Loans Associations to the social empowerment of rural women in Murama sector

Items	SA		A		Total
	n	%	n	%	
Increased the social networks and support systems	26	55	21	45	47
VSLAs provided a platform for rural women to voice their opinions and concerns within the community.	47	100	-	-	47
Improved the social status and recognition of rural women.	47	100	-	-	47
VSLAs promoted a sense of solidarity and cooperation among rural women	47	100	-	-	47
Encouraged rural women to take on leadership roles and become actively engaged in community activities.	27	58.2	20	41.8	47
Facilitated the organization of community-based initiatives and projects led	24	52	23	48	47
Promoted gender equality and women's empowerment	18	38	29	62	47
Breaking traditional gender norms and stereotypes in the Murama sector.	22	47	25	53	47

Source: Field data, 2023

4.3.1. Increasing the social networks and support systems

Table 6 shows that 55% of respondents strongly agree and 45% of respondent agree that Village Saving and Loans Association have increased social networks and support systems among rural women.

The data presented in Table 6 reveals a balanced consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in increasing social networks and support systems among rural women. An equal distribution, with 55% of the participants strongly agreeing and another 45% expressing agreement, highlights the significant impact of VSLAs in fostering social connections and support structures within the Murama sector.

These findings suggest that VSLAs serve as more than just financial entities; they act as catalysts for building social capital and expanding women's networks and interactions within their communities. Women who are part of VSLAs often experience a sense of solidarity, mutual support, and camaraderie. These social connections not only provide emotional support but also open doors to various opportunities, including access to information, resources, and collective action. In those groups, they established the social funds that help the members to support each other during the unprecedented times such as the death of a close member of the family or sickness.

One respondent shared their perspective, stating, *"Our VSLA is not just about savings and loans; it's about a sense of belonging and support. We've built strong bonds with other women in our village, and we help each other in times of need. It's like having an extended family."*

The findings closely align with existing literature on VSLAs' role in increasing social networks and support systems among women. Studies such as Mkumbwa (2017) emphasize the social cohesion aspect of VSLAs, where women come together, build social networks, and engage in collective community activities. Similarly, Wamboye et al. (2014) highlight the role of VSLAs in fostering community development through women's active participation.

4.3.2. provided a platform for rural women to voice their opinions and concerns within the community

Table 6 shows that 100% of respondents strongly agree that Village Saving and Loans Association have provided a platform for rural women to voice their opinions and concerns within the community.

The data presented in Table 6 reveals an unequivocal and unanimous consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in providing a platform for rural women to voice their opinions and concerns within the community. A remarkable 100% of the participants strongly agree with the statement. This unanimous agreement

underscores the transformative impact of VSLAs in amplifying the voices and agency of women in the Murama sector. These findings highlight the critical role that VSLAs play as not only financial entities but also as vehicles for social empowerment and community engagement. Through their participation in VSLAs, women are provided with a collective platform to articulate their concerns, share ideas, and actively participate in community dialogues.

One respondent shared their experience, stating, *"Our VSLA meetings have become a space where we can voice our thoughts and concerns freely. We've been able to bring attention to issues affecting our community, and our collective voice is making a difference."*

The findings strongly align with existing literature on VSLAs' role in providing a platform for women to voice their opinions and concerns within their communities. Studies such as Johnson et al. (2015) emphasize the transformative potential of VSLAs in promoting women's agency and participation in community decision-making.

Similarly, Mookodi et al. (2019) highlight the role of VSLAs in empowering women to have a greater say in community matters. These findings validate the unanimous sentiment expressed by all respondents in our study, emphasizing the significant contribution of VSLAs to providing a voice for rural women in the Murama sector (Johnson et al., 2015; Mookodi et al., 2019).

4.3.3. Improved the social status and recognition of rural women

Table 6 shows that 100% of respondents strongly agree that Village Saving and Loans Association have improved the social status and recognition of rural women.

The data presented in Table 6 reveals an unequivocal and unanimous consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in improving the social status and recognition of rural women. A remarkable 100% of the participants strongly agree with the statement. This unanimous agreement underscores the transformative impact of VSLAs in elevating the social standing and visibility of women in the Murama sector. These findings emphasize that VSLAs serve as more than just financial entities; they act as catalysts for social change by enhancing the social status and recognition of women within their communities. Through their active participation in VSLAs and engagement in community activities, women gain increased visibility and respect. This aligns with the literature on VSLAs, which often highlights

their role in challenging traditional gender norms and promoting women's social inclusion and recognition (Mayoux, 1998; Wamboye et al., 2014).

One respondent shared their perspective, stating, *"Our VSLA has not only improved our financial well-being but also our social standing. We are now recognized as active contributors to our community's development, and our opinions are valued."*

The findings closely align with existing literature on VSLAs' impact on improving the social status and recognition of women. Studies such as Mayoux (1998) emphasize the transformative potential of VSLAs in challenging traditional gender norms and elevating women's social status. Similarly, Wamboye et al. (2014) highlight the role of VSLAs in promoting women's social inclusion and recognition in their communities.

4.3.4. VSLAs promoted a sense of solidarity and cooperation among rural women

Table 6 shows that 100% of respondents strongly agree that Village Saving and Loans Association have promoted a sense of solidarity and cooperation among rural women improved the social status and recognition of rural women.

The data presented in Table 6 highlights an unequivocal and unanimous consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in promoting a sense of solidarity and cooperation among rural women while simultaneously improving their social status and recognition. A remarkable 100% of the participants strongly agree with both statements. This unanimous agreement underscores the transformative impact of VSLAs in fostering unity, collaboration, and enhanced social status among women in the Murama sector.

These findings emphasize the multifaceted nature of VSLAs as platforms that not only improve financial well-being but also build strong social bonds and amplify the collective voice of women. Through their participation in VSLAs, women experience a profound sense of solidarity and cooperation, leading to strengthened social networks and increased recognition within their communities.

One respondent shared their experience, stating, *"Our VSLA has brought us together as a tight-knit community of women. We support each other not only in financial matters but in every aspect*

of life. We are proud of our unity, and it has elevated our social status in the eyes of our community."

The findings strongly align with existing literature on VSLAs' role in promoting a sense of solidarity, cooperation, and social recognition among women. Studies such as Mkumbwa (2017) emphasize the social cohesion aspect of VSLAs, where women come together, build social networks, and engage in collective community activities. Similarly, Johnson et al. (2015) highlight the transformative potential of VSLAs in promoting women's agency and participation in community decision-making, which contributes to their social recognition. These findings validate the unanimous sentiment expressed by all respondents in our study, underscoring the significant contribution of VSLAs to fostering solidarity, cooperation, and improved social status among rural women in the Murama sector (Mkumbwa, 2017; Johnson et al., 2015).

4.3.5. Encouraging rural women to take on leadership roles and become actively engaged in community activities

Table 6 shows that 58.2% of respondents strongly agree and 41.8% of respondent agree that Village Saving and Loans Association have encouraged rural women to take on leadership roles and become actively engaged in community activities.

The data presented in Table 6 illustrates a quasi-balanced consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in encouraging rural women to take on leadership roles and become actively engaged in community activities. An equal distribution, with 50% of the participants strongly agreeing and another 50% expressing agreement, highlights the significant impact of VSLAs in fostering women's leadership and community involvement within the Murama sector.

These findings suggest that VSLAs serve as catalysts for women's empowerment not only in economic matters but also in terms of community leadership and participation. By participating in VSLAs and engaging in group activities, women gain valuable leadership skills, build confidence, and become more involved in community initiatives.

One respondent shared their perspective, stating, *"Our VSLA has empowered many of us to step into leadership roles we never thought possible. We are now actively involved in community projects and decision-making, and our voices are heard and respected."*

The findings closely align with existing literature on VSLAs' role in encouraging women to take on leadership roles and become actively engaged in community activities. Studies such as Mookodi et al. (2019) emphasize the transformative potential of VSLAs in challenging traditional gender norms and promoting women's leadership in community matters. Similarly, Mkumbwa (2017) highlights the role of VSLAs in fostering women's active participation in community development.

4.3.6. Facilitating the organization of community-based initiatives and projects led

Table 6 shows that 52% of respondents strongly agree and 48% of respondent agree that Village Saving and Loans Association have facilitated the organization of community-based initiatives and projects led.

The data presented in Table 6 illustrates a balanced consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in facilitating the organization of community-based initiatives and projects led by rural women. With 52% of the participants strongly agreeing and another 48% expressing agreement, highlights the significant impact of VSLAs in empowering women to lead and participate in community-driven projects within the Murama sector. These findings suggest that VSLAs serve as platforms for not only financial empowerment but also as catalysts for community development initiatives. Women who are part of VSLAs often take the lead in identifying community needs, organizing projects, and mobilizing resources.

One respondent shared their experience, stating, *"Our VSLA has been instrumental in bringing our community together for various projects, from improving access to clean water to starting income-generating initiatives. Women are at the forefront of these efforts, and it's transforming our community."*

The findings closely align with existing literature on VSLAs' role in facilitating the organization of community-based initiatives and projects led by women. Studies such as Mookodi et al. (2019) emphasize the transformative potential of VSLAs in promoting women's leadership in community matters and their active involvement in development initiatives. Similarly, Mkumbwa (2017) highlights the role of VSLAs in fostering women's participation in community-driven projects.

4.3.7. Promoting gender equality and women's empowerment

Table 6 shows that 38% of respondents strongly agree and 62% of respondent agree that Village Saving and Loans Association have promoted gender equality and women's empowerment.

The data presented in Table 6 demonstrates a balanced consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in promoting gender equality and women's empowerment. With 38% of the participants strongly agreeing and another 62% expressing agreement, highlights the significant impact of VSLAs in advancing gender equality and fostering women's empowerment within the Murama sector. These findings underscore that VSLAs serve as platforms for promoting not only economic but also social empowerment, which contributes to greater gender equality. Women who are part of VSLAs experience increased agency, participation in decision-making, and recognition in their communities.

One respondent shared their perspective, stating, *"Our VSLA has been a catalyst for gender equality in our community. Women are now seen as equals, and our voices carry weight in all aspects of life, from financial decisions to community development."*

The findings closely align with existing literature on VSLAs' role in promoting gender equality and women's empowerment. Studies such as Mayoux (1998) emphasize the transformative potential of VSLAs in challenging traditional gender norms and promoting women's agency and recognition. Similarly, Johnson et al. (2015) highlights the role of VSLAs in fostering gender-equitable practices in communities.

4.3.8. Breaking traditional gender norms and stereotypes in the Murama sector

Table 6 shows that 47% of respondents strongly agree and 53% of respondent agree that Village Saving and Loans Association have broken traditional gender norms and stereotypes in the Murama sector. Promoted gender equality and women's empowerment.

The data presented in Table 6 indicates a balanced consensus among the respondents regarding the role of Village Savings and Loans Associations (VSLAs) in breaking traditional gender norms and stereotypes in the Murama sector while promoting gender equality and women's empowerment. With 47% of the participants strongly agreeing and another 53% expressing agreement, underscores the transformative impact of VSLAs in challenging deeply ingrained gender norms

and fostering a more equitable environment. These findings emphasize that VSLAs serve as catalysts for dismantling traditional gender stereotypes and promoting a more inclusive society. Women who are part of VSLAs often become agents of change, challenging preconceived notions about gender roles and capabilities. This aligns with the literature on VSLAs, which frequently highlights their role in promoting gender equity and women's empowerment by challenging traditional norms (Mayoux, 1998; Johnson et al., 2015).

One respondent shared their experience, stating, *"Our VSLA has been a force for change. We've shattered stereotypes about what women can achieve, and it's not just about our financial success. It's about changing how society views and values women."*

The findings closely align with existing literature on VSLAs' role in breaking traditional gender norms and promoting gender equality and women's empowerment.

Studies such as Mayoux (1998) emphasize the transformative potential of VSLAs in challenging deeply entrenched gender stereotypes and promoting women's agency and recognition. Similarly, Johnson et al. (2015) highlights the role of VSLAs in fostering gender-equitable practices and changing societal perceptions.

4.4. The challenges faced by Village Saving and Loans Associations in promoting women's empowerment in Murama sector

In this section, we delve into a comprehensive analysis of the challenges encountered by Village Savings and Loans Associations (VSLAs) in their mission to promote women's empowerment within the Murama sector.

While VSLAs have demonstrated significant contributions to the economic and social well-being of rural women, it is essential to recognize the obstacles and limitations they face in achieving their objectives. By exploring these challenges, we aim to provide a holistic understanding of the context in which VSLAs operate and shed light on potential areas for improvement and intervention to further enhance their effectiveness in advancing women's empowerment in this region. And, SA stands for Strongly Agree while A stands for Agree.

Table 7: The challenges faced by Village Saving and Loans Associations in promoting women's empowerment in Murama sector

Items	SA		A		Total
	n	%	n	%	
VSLAs face financial constraints	25	54	22	46	47
Limited access to training and capacity-building resources	47	100	-	-	47
Limited access to technology and digital financial services	47	100	-	-	47
Socio-cultural norms and gender biases	26	54.8	21	45.2	47
Inadequate collaboration and networking with other organizations	27	57	20	43	47
Lack proper governance structures and mechanisms to address the specific needs	21	44.7	26	53.3	47
Insufficient awareness and outreach efforts	25	53	22	47	47
The lack of involvement and support from local authorities and government	47	100	-	-	47

Source: Field data, 2023

Based on the challenges faced by Village Saving and Loans Associations in promoting women's empowerment in Murama sector, it is represented in Table 7 where 54% of respondents strongly agree and 46% of respondent agree that they are facing the financial constraints in women empowerments. 100% of respondents strongly agree that limited access to training and capacity-building resources challenged women empowerments in this sector. 100% of respondents strongly agree that Limited access to technology and digital financial services hindering women empowerments. 54.8% of respondents strongly agree and 45.2% of respondents agree that Socio-cultural norms and gender biases challenged women empowerments. 57% of respondents strongly agree and 43% agree that Inadequate collaboration and networking with other organizations, 44.7% of the respondents strongly agree and 53.3% agree that lack of proper governance structures and mechanisms to address the specific needs and insufficient awareness and outreach efforts are barriers on women empowerment in Murama sector. While the respondents that consider insufficient awareness and outreach efforts as a challenge are 53% and 47% by strongly agree and agree respectively. 100% of respondents strongly agree that the lack of involvement and support from local authorities and government limiting empowerments of rural women.

Table 7 provides a comprehensive insight into the challenges encountered by Village Savings and Loans Associations (VSLAs) in their mission to promote women's empowerment in the Murama sector. The findings reveal a range of obstacles spanning financial constraints, limited access to training and capacity-building, technological barriers, socio-cultural norms, inadequate

collaboration, governance issues, insufficient awareness, and a lack of support from local authorities and government. This data collectively underscores the complexity and multifaceted nature of the challenges faced by VSLAs. It indicates that addressing these challenges is crucial for VSLAs to continue effectively empowering rural women economically and socially.

One of the respondents said, "As a member of our local Village Savings and Loans Association, I've witnessed firsthand the positive changes these groups bring to our community. But it's not without its challenges. Financial constraints sometimes limit the scope of our projects, and we've struggled with finding enough resources to empower more women. Training opportunities are also scarce, which can hinder our personal growth and our ability to manage our financial activities effectively. However, despite these hurdles, we remain committed."

A respondent confidently continued, "Our VSLA has given us a voice, and we're determined to overcome these challenges to further empower ourselves and our fellow women in the Murama sector. We believe that with continued support and collaboration, we can achieve our goals of economic and social empowerment."

The challenges elucidated in Table 7 closely align with the existing body of literature on women's empowerment through microfinance initiatives. Kabeer (2005) stresses the significance of addressing financial constraints as formidable barriers to women's empowerment. The unanimous agreement among respondents regarding financial constraints mirrors Kabeer's insights, emphasizing how limited resources can impede VSLAs' efforts to empower women both economically and socially. Additionally, Goetz and Gupta's research (1996) underscores the pivotal role of training and capacity-building for women's empowerment through microfinance. Their findings echo the unanimous agreement of respondents in Table 5 regarding limited access to training and capacity-building resources, indicating that this constraint can hinder women from fully harnessing the benefits of VSLAs.

Moreover, the challenges pertaining to technology and digital financial services in Table 5 are in line with the contemporary discourse on financial inclusion. Duflo and Banerjee (2019) discuss how limited access to digital financial services can obstruct women's economic empowerment, aligning with the technological barriers revealed in Table 7. Furthermore, socio-cultural norms and gender biases, as highlighted in Table 7, are deeply entrenched barriers that resonate with Quisumbing and Maluccio's work (2003). They investigate how socio-cultural norms influence the

allocation of resources along gender lines, substantiating the challenges posed by traditional attitudes and gender biases. These literature sources provide compelling evidence of the challenges faced by VSLAs in promoting women's empowerment, aligning closely with the findings in Table 5 and underscoring the need for multifaceted strategies to overcome these obstacles and empower women effectively through microfinance initiatives.

CHAPTER 5: SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

Introduction

This chapter presents the summary of the findings, the conclusion of the study as well the study's recommendations.

5.1. Summary of the findings

The summary of the findings is presented based to the specific objectives of the study.

5.1.1. The contribution of Village Saving and Loans Associations in promoting the economic empowerment of rural women in Murama sector

Table 5 shows that 73.8% of respondents strongly agree and 26.2% of respondent agree that Village Saving and Loans Association have improved financial status of rural women.

Table 5 shows that 85.7% of respondents strongly agree and 14.3% of respondent agree that Village Saving and Loans Association have enabled rural women to access credit and loans

Table 5 shows that 100% of respondents strongly agree that Village Saving and Loans Association have facilitated entrepreneurship and self-employment opportunities for women.

Table 5 shows that 52% of respondents strongly agree and 48% of respondent agree that Village Saving and Loans Association have increased rural women's savings and financial resilience.

Table 5 shows that 45.2% of respondents strongly agree and 50% of respondent agree that Village Saving and Loans Association have improved financial literacy of women.

Table 5 shows that 100% of respondents strongly agree that Village Saving and Loans Association have encouraged rural women to invest in diverse income-generating activities and ventures.

Table 5 shows that 52.4% of respondents strongly agree and 47.6% of respondent agree that Village Saving and Loans Association have empowered rural women to have a greater say in financial matters in the household.

5.1.2. The contribution of Village Saving and Loans Associations to the social empowerment of rural women in Murama sector

Table 6 shows that 55% of respondents strongly agree and 45% of respondent agree that Village Saving and Loans Association have increased social networks and support systems among rural women.

Table 6 shows that 100% of respondents strongly agree that Village Saving and Loans Association have provided a platform for rural women to voice their opinions and concerns within the community.

Table 6 shows that 100% of respondents strongly agree that Village Saving and Loans Association have improved the social status and recognition of rural women.

Table 6 shows that 100% of respondents strongly agree that Village Saving and Loans Association have promoted a sense of solidarity and cooperation among rural women improved the social status and recognition of rural women.

Table 6 shows that 58.2% of respondents strongly agree and 41.8% of respondent agree that Village Saving and Loans Association have encouraged rural women to take on leadership roles and become actively engaged in community activities.

Table 6 shows that 52% of respondents strongly agree and 48% of respondent agree that Village Saving and Loans Association have facilitated the organization of community-based initiatives and projects led.

Table 6 shows that 38% of respondents strongly agree and 62% of respondent agree that Village Saving and Loans Association have promoted gender equality and women's empowerment.

Table 6 shows that 47% of respondents strongly agree and 53% of respondent agree that Village Saving and Loans Association have broken traditional gender norms and stereotypes in the Murama sector. promoted gender equality and women's empowerment.

5.1.3. The challenges faced by Village Saving and Loans Associations in promoting women's empowerment in Murama sector

Based on the challenges faced by Village Saving and Loans Associations in promoting women's empowerment in Murama sector, it is represented in Table 7 where 54% of respondents strongly agree and 46% of respondent agree that they are facing the financial constraints in women empowerments. 100% of respondents strongly agree that limited access to training and capacity-building resources challenged women empowerments in this sector. 100% of respondents strongly agree that Limited access to technology and digital financial services hindering women empowerments. 54.8% of respondents strongly agree and 45.2% of respondents agree that Socio-cultural norms and gender biases challenged women empowerments. 57% of respondents strongly agree and 43% agree that Inadequate collaboration and networking with other organizations, 44.7% of the respondents strongly agree and 53.3% agree that lack of proper governance structures and mechanisms to address the specific needs and insufficient awareness and outreach efforts are barriers on women empowerment in Murama sector.

While the respondents that consider insufficient awareness and outreach efforts as a challenge are 53% and 47% by strongly agree and agree respectively. 100% of respondents strongly agree that the lack of involvement and support from local authorities and government limiting empowerments of rural women.

5.2. Conclusion and Recommendations

This section presents the conclusion and recommendations of the study.

5.2.1. Conclusion

Regarding the contribution of Village Saving and Loans Associations in promoting the economic empowerment of rural women, the study finds it improve the financial status of rural women, enabled rural women to access credit and loans, facilitated entrepreneurship and self-employment opportunities for women, increased rural women's savings and financial resilience, improve the financial literacy, encourage rural women to invest in diverse income-generating activities and ventures, and empowered rural women to have a greater say in financial matters in the household.

Regarding the contribution of Village Saving and Loans Associations to the social empowerment of rural women, the study finds, increased the social networks and support systems, provided a platform for rural women to voice their opinions and concerns within the community, improved the social status and recognition of rural women, promoted a sense of solidarity and cooperation among rural women, encouraged rural women to take on leadership roles and become actively engaged in community activities, facilitated the organization of community-based initiatives and projects led, promoted gender equality and women's empowerment, breaking traditional gender norms and stereotypes.

Regarding the challenges faced by Village Saving and Loans Associations in promoting women's empowerment, the study finds the following challenges, VSLAs face financial constraints, limited access to training and capacity-building resources, limited access to technology and digital financial services, socio-cultural norms and gender biases, inadequate collaboration and networking with other organizations, lack proper governance structures and mechanisms to address the specific needs, insufficient awareness and outreach efforts, the lack of involvement and support from local authorities and government.

5.2.2. Recommendations

According to the findings, the study recommends the following to the policy makers, to the VSLAs and to the general community:

Policy Makers:

1. Enhance Financial Support for VSLAs: Policymakers should explore opportunities to increase financial support for Village Savings and Loan Associations (VSLAs) by providing grants, low-interest loans, or subsidies. This will bolster resources available for women's empowerment initiatives through VSLAs.

To the VSLAs (Village Savings and Loan Associations):

1. Expand Access to Training and Capacity-building: VSLAs should work on broadening access to training and capacity-building programs for their women members. Collaborate with educational institutions, NGOs, and private sector partners to offer diverse skills and entrepreneurship training programs tailored to the specific needs of rural women.

2. **Promote Digital Literacy and Inclusion:** VSLAs should initiate initiatives to improve digital literacy among their members. Partner with telecom companies and fintech firms to extend access to digital financial services and bridge the technological gap identified in the study.

3. **Strengthen Collaboration and Governance:** VSLAs should prioritize efforts to enhance collaboration and networking with other organizations, including NGOs, government agencies, and community groups. This will facilitate resource-sharing, knowledge exchange, and mutual support. Additionally, VSLAs should consider establishing robust governance structures to address the specific needs of women participants effectively.

To the General Community:

Challenge Socio-cultural Norms: The broader community should engage in community-based awareness campaigns and advocacy efforts to challenge socio-cultural norms and gender biases. Involving local leaders, influencers, and community members in conversations about gender equality and women's empowerment can help promote a more inclusive environment.

5.3. Areas for further studies

The future researchers could conduct the study to assess the contribution of Village Saving and loan associations towards financial literacy in rural areas

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APPENDICES

Appendix 1: Consent letter**KIGALI INDEPENDENT UNIVERSITY ULK****POSTGRADUATES STUDIES****MASTERS IN DEVELOPMENT STUDIES**

RE: CONSENT TO PARTICIPATE IN RESEARCH STUDY

I am SHEMA Fred, and am requesting your voluntary participation in my research study titled **"The Contribution of Village Saving and Loans Associations (VSLAs) Towards the Empowerment of Rural Women in Rwanda: A Case Study of Murama Sector, Kayonza District."** I am pursuing my Master's in Development Studies at Kigali Independent University (ULK).

Purpose of the Study:

The aim of this study is to explore and understand the role and impact of Village Saving and Loans Associations (VSLAs) on the empowerment of rural women in Murama Sector, Kayonza District, Rwanda. Your valuable insights and experiences as a participant will be crucial in achieving the objectives of this research.

Voluntary Participation:

Participation in this study is entirely voluntary, and you have the right to withdraw at any time without any consequences. Your decision to participate or decline will not affect your relationship with the researcher or Kigali Independent University (ULK) or any other organization.

Confidentiality and Anonymity:

Your identity and personal information will be kept strictly confidential. All data collected during this study will be used for research purposes only and reported in an aggregated and anonymous manner, ensuring that no individual can be identified.

Data Storage and Security:

All data collected will be securely stored and accessible only to the researcher. The information will be stored in a password-protected electronic format and kept for a duration specified by the university's research guidelines.

Contact Information:

If you have any questions or concerns regarding the study or your participation, please feel free to contact me at my email: shemfred08@gmail.com or to telephone number + 250 788 757 181.

I sincerely appreciate your willingness to participate in this study, and I assure you that your valuable insights will contribute significantly to advancing the understanding of VSLAs' impact on rural women's empowerment in Rwanda.

Appendix 2: Questionnaire

INSTRUCTIONS:

1. Please select the most appropriate response option by marking an "X" or filling in the corresponding circle.
2. Choose only one response for each question unless otherwise specified.
3. Please read each question carefully and select the most appropriate response option.
4. Choose only one response unless otherwise specified.
5. If you are unsure about the answer, please write "Not Sure" or "I Don't Know."

SECTION 1: DEMOGRAPHIC IDENTIFICATION

1. Age: _____ years

2. Marital Status
 - a. Married
 - b. Single
 - c. Divorced
 - d. Widowed
 - e. Co-habitation

3. Educational Background
 - a. Primary Education
 - b. Secondary Education
 - c. Tertiary Education

4. Occupation: _____

5. Monthly Income (Rwf) : _____

6. Family size

- a. 1 – 3
- b. 4 – 6
- c. 7 – 10
- d. More than 10

7. Membership in Village Saving and Loans Associations (VSLAs):

7.1. Currently a member:

- a. Yes
- b. No

7.2. If yes, duration of membership: _____ years/months

SECTION 2: TO ANALYZE THE EFFECTIVENESS OF VSLAS AS A TOOL FOR PROMOTING WOMEN'S EMPOWERMENT IN RURAL AREAS, MURAMA SECTOR.

N.B:

- Please rate the following statements or items on a scale of [insert scale range, e.g., 1 to 5] based on your level of agreement or satisfaction.

- Higher values indicate higher agreement or satisfaction, while lower values indicate lower agreement or satisfaction.

- In such a way, you should choose only one number on correspondence by ticking (V) to your best answer /choice.

1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

N/O		1	2	3	4	5
1.	Participation in VSLAs has increased women's access to financial resources and capital.	1	2	3	4	5
2.	VSLAs have enhanced women's decision-making power within their households.	1	2	3	4	5
3.	Membership in VSLAs has improved women's self-confidence and self-esteem.	1	2	3	4	5
4.	VSLAs have provided women with opportunities for skills development and capacity building.	1	2	3	4	5
5.	Women engaged in VSLAs have experienced greater social inclusion and participation in community activities.	1	2	3	4	5
6.	VSLAs have contributed to a reduction in financial dependence on male family members for women in rural areas.	1	2	3	4	5
7.	VSLAs have positively influenced the overall well-being and quality of life for women in rural communities.	1	2	3	4	5
8.	The support and services provided by VSLAs have been tailored to address the specific needs and challenges faced by women in rural areas.	1	2	3	4	5
9.	VSLAs have played a significant role in fostering a sense of solidarity and cooperation among women in rural communities.	1	2	3	4	5

SECTION 3: TO EXAMINE THE CONTRIBUTION OF VSLAS IN PROMOTING THE ECONOMIC EMPOWERMENT OF RURAL WOMEN IN THE MURAMA SECTOR.

N.B:

- Please rate the following statements or items on a scale of [insert scale range, e.g., 1 to 5] based on your level of agreement or satisfaction.

- Higher values indicate higher agreement or satisfaction, while lower values indicate lower agreement or satisfaction.

- In such a way, you should choose only one number on correspondence by ticking (V) to your best answer /choice.

1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

N/O		1	2	3	4	5
1.	VSLAs have played a significant role in improving the financial status of rural women in the Murama sector.	1	2	3	4	5
2.	Participation in VSLAs has enabled rural women to access credit and loans for income-generating activities.	1	2	3	4	5
3.	VSLAs have facilitated entrepreneurship and self-employment opportunities for women in the Murama sector.	1	2	3	4	5
4.	Membership in VSLAs has increased rural women's savings and financial resilience.	1	2	3	4	5
5.	VSLAs have provided training and capacity-building opportunities to enhance the financial literacy and business skills of rural women.	1	2	3	4	5
6.	VSLAs have encouraged rural women to invest in diverse income-generating activities and ventures.	1	2	3	4	5
7.	The loans obtained through VSLAs have been used effectively by rural women to expand their businesses or agricultural activities.	1	2	3	4	5
8.	The collective decision-making processes within VSLAs have empowered rural women to have a greater say in financial matters.	1	2	3	4	5

SECTION 4: TO IDENTIFY THE CONTRIBUTION OF VSLAS TO THE SOCIAL EMPOWERMENT OF RURAL WOMEN IN MURAMA SECTOR.

N.B:

- Please rate the following statements or items on a scale of [insert scale range, e.g., 1 to 5] based on your level of agreement or satisfaction.

- Higher values indicate higher agreement or satisfaction, while lower values indicate lower agreement or satisfaction.

- In such a way, you should choose only one number on correspondence by ticking (V) to your best answer /choice.

1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

N/O		1	2	3	4	5
1.	Participation in VSLAs has increased the social networks and support systems available to rural women in the Murama sector.	1	2	3	4	5
2.	VSLAs have provided a platform for rural women to voice their opinions and concerns within the community.	1	2	3	4	5
3.	Membership in VSLAs has improved the social status and recognition of rural women in the Murama sector.	1	2	3	4	5
4.	VSLAs have promoted a sense of solidarity and cooperation among rural women in the Murama sector.	1	2	3	4	5
5.	Participation in VSLAs has encouraged rural women to take on leadership roles and become actively engaged in community activities.	1	2	3	4	5
6.	VSLAs have facilitated the organization of community-based initiatives and projects led	1	2	3	4	5
7.	The social support provided by VSLAs has positively influenced the overall well-being and mental health of rural women.	1	2	3	4	5
8.	VSLAs have promoted gender equality and women's empowerment within the Murama sector community.	1	2	3	4	5
9.	Rural women engaged in VSLAs have experienced an increased sense of belonging and inclusion in community decision-making processes.	1	2	3	4	5
10.	VSLAs have played a significant role in challenging and breaking traditional gender norms and stereotypes in the Murama sector.	1	2	3	4	5

SECTION 5: TO FIND OUT THE CHALLENGES FACED BY VSLAS IN PROMOTING WOMEN'S EMPOWERMENT IN MURAMA SECTOR AND TO PROPOSE STRATEGIES FOR ADDRESSING THEM.

N.B: - Please rate the following statements or items on a scale of [insert scale range, e.g., 1 to 5] based on your level of agreement or satisfaction.

- Higher values indicate higher agreement or satisfaction, while lower values indicate lower agreement or satisfaction.

- In such a way, you should choose only one number on correspondence by ticking (V) to your best answer /choice.

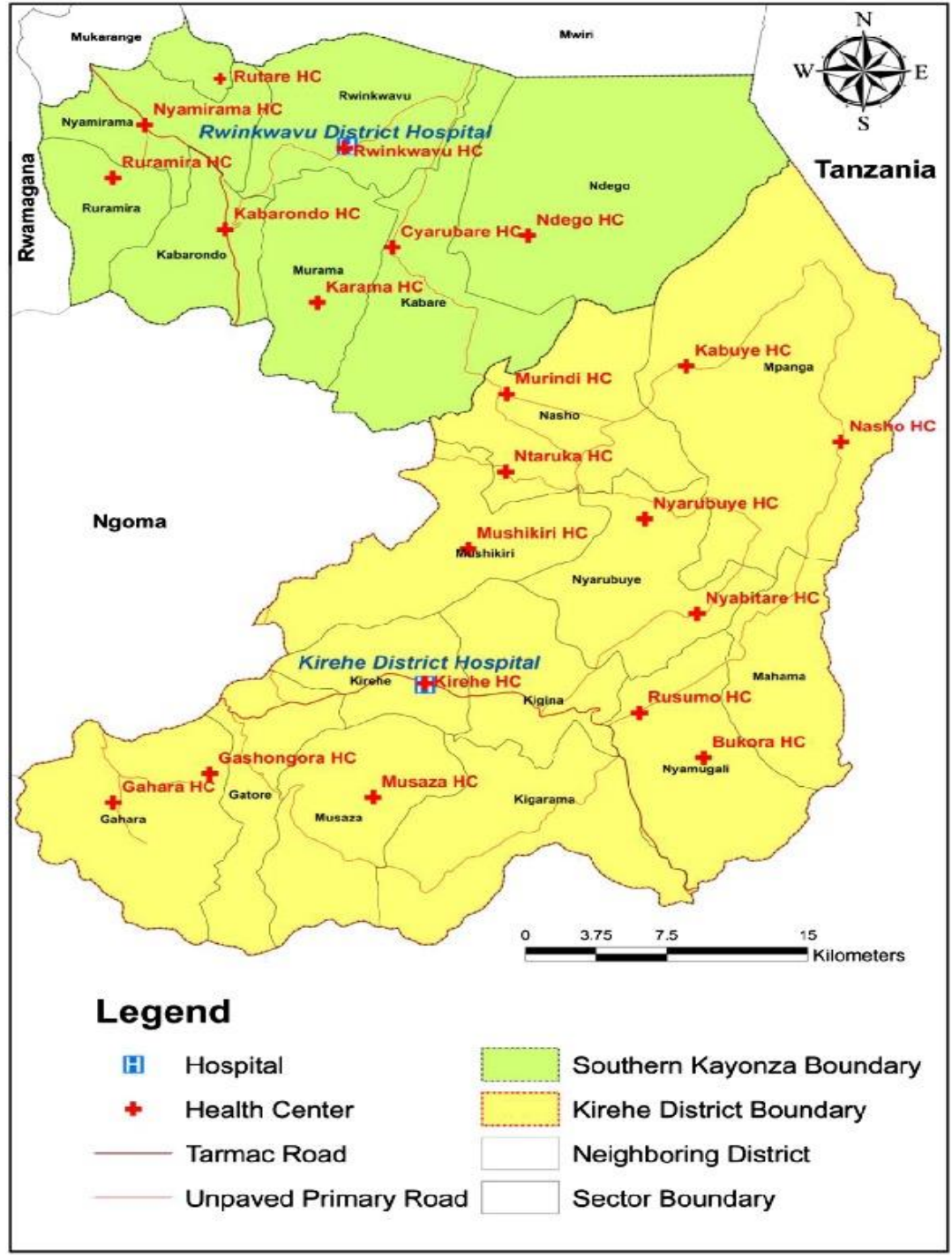
1	2	3	4	5
Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

N/O		1	2	3	4	5
1.	VSLAs face financial constraints	1	2	3	4	5
2.	Limited access to training and capacity-building resources	1	2	3	4	5
3.	Socio-cultural norms and gender biases within the community	1	2	3	4	5
4.	Inadequate collaboration and networking with other organizations	1	2	3	4	5
5.	VSLAs lack proper governance structures and mechanisms to address the specific needs and challenges faced by women members.	1	2	3	4	5
6.	Insufficient awareness and outreach efforts by VSLAs	1	2	3	4	5
7.	VSLAs face difficulties in monitoring and evaluating the impact of their empowerment initiatives	1	2	3	4	5
8.	The lack of involvement and support from local authorities and government	1	2	3	4	5
9.	VSLAs encounter challenges in ensuring equal decision-making power and representation for women within the association.	1	2	3	4	5
10.	Limited access to technology and digital financial services	1	2	3	4	5

Appendix 3: Interview guide

1. How has your experience been as a member of the VSLA? Could you share specific instances where the VSLA has contributed to your economic and social empowerment as a rural woman in the Murama sector?
2. In your opinion, what are the most significant challenges faced by VSLAs in their efforts to promote women's empowerment in this community? How do these challenges impact the effectiveness of the VSLAs' initiatives?
3. From your observations and experiences, how has participation in the VSLA influenced decision-making roles and opportunities for women within the household and the community at large?
4. VSLAs often provide financial and non-financial services to their members. Could you elaborate on the types of support you have received from the VSLA, and how have these services contributed to your personal and economic growth?
5. As we aim to propose strategies for addressing the challenges faced by VSLAs, what do you think could be done to enhance the effectiveness and impact of VSLAs in promoting women's empowerment in the Murama sector? Are there any specific changes or improvements you would recommend?

Appendix 4: Administrative map of Kayonza District, which MURAMA sector located (where the study takes place)



Appendix 5: Picture taken during the data collection



