University of Warwick
Coventry
CV4 7AL, UK

Warwick Social Sciences Policy Briefing – 10/2025

October 2025

Financial Inclusion and Empowerment for the Poorest

POLICY LESSONS FROM RWANDA'S AGRICULTURE SECTOR

Dr Christine Bigler, University of Bern; Dr Chantal Ingabire, Ministry of Agriculture and Animal Resources, Rwanda; Dr Eliud Birachi, Alliance of Bioversity International and CIAT; Professor Michèle Amacker, University of Bern; Professor Ulf Liebe, University of Warwick

About this briefing

Casual agricultural workers, who are often women and among the poorest in society, lack access to financial institutions. This means they are unable to save money or build assets, which prevents them from escaping the poverty trap. Research into the feminisation of argiculture and rural employment in Rwanda has resulted in the emergence of a new type of savings group. These savings groups provide a scaleable model for enabling causal workers to build up savings, which improves economic agency and reduces gender inequalities.

Context

In Rwanda, casual agricultural workers account for around 15% of the rural labour force. Often hired daily or seasonally without contracts or social protections, casual agricultural workers work for landholders, agribusinesses, or cooperatives. They are mostly young, landless, and on low wages. Around 60% of them are women who face pay disparities and challenges saving or investing. Mothers with children face pay cuts. Casual agricultural workers are excluded from formal financial institutions. As part of the "Feminization, Agricultural Transition, and Rural Employment" (FATE) project (2014 to 2022), our research combined qualitative interviews, surveys and survey experiments. It revealed a strong interest among low-income workers, who earn only one USD per day, in savings options accessible through work contracts (Bigler 2018; Bigler et al. 2017, 2019; Liebe et al. 2020).

From Research to Practice

Building on FATE's insights, in the "Partnership Actions for Rural Employment" (PARE) project 2018/2019 researchers, agribusinesses and casual workers co-developed and introduced savings groups for casual agricultural workers and evaluated their initial impact through qualitative methods. The findings from PARE were further expanded and tested in the "Building Savings and Financial Skills for

the Economic Empowerment and Well-Being of Women and Youth in Rural Rwanda" (TAG) project, 2020 to 2022, using focus groups and survey research. Additionally, two years after the completion of the TAG project, in 2024/25 savings groups were evaluated to determine their current status and assets, and four focus groups were conducted.

How the Savings Groups Work

The savings group initiative encouraged agricultural employers to offer seasonal contracts to workers who voluntarily joined savings groups. Rather than hiring workers on a daily basis, seasonal contracts enable employers to collaborate with them over a longer period of time, although workers are still paid according to the number of days they work. These co-created savings groups facilitated collective savings through bank accounts with local SACCOs (Umurenge Saving and Credit Cooperatives), allowing participants to deposit a portion of their wages. A capacity-building programme was implemented to strengthen the savings model through customised training in financial literacy, business planning, group cohesion, and gender equity. Additionally, couple-based sessions were conducted to address gender-based violence (GBV) and power dynamics within households.

Picture 1: Researcher discusses record keeping of group savings

The groups were free to decide how to organise their activities and what to do with the savings. In other words, they designed their own institutions and the exact arrangements for the collective savings. This included how to monitor savings, how to make decisions, and what to do when members were unable to pay.

The savings group initiative was implemented in two regions. It began in the Northern Province, specifically in Burera and Musanze, as part of the 2018 PARE project. It later expanded to the Eastern Province, specifically Ngoma and Gatsibo, through the TAG project from 2020 to 2022. This initiative supported 586 agricultural wage workers, 60 % of whom were women, who were organised into 42 savings groups. Each group had an average of 14 members, demonstrating the participants' strong commitment, as evidenced by the low dropout rate of only 14 individuals over four years (2018 to 2022).

Picture 2: Members of saving group in Kinigi, Northen Province

Key research findings

- Group members developed skills such as record-keeping, banking, and investment planning, transitioning from a subsistence to an entrepreneurial mindset.
- By March 2022, savings groups saved over 2.7 million Rwandan Francs (RWF), enabling members to invest in livelihoods like livestock (50 goats, 73 pigs, 18 sheep, 3 cows) and 22 plots of land.
- Members allocated funds to improve housing, cover school fees, and get health insurance (Mutuelle de Santé).
- Group members expressed a need for seed funding and better access to loans to further develop their businesses.
- Between 2020 and 2022, satisfaction with household income increased from 25% to 46%.
- Gender equality and couple-based GBV training enhanced family communication and resource sharing, boosting women's confidence and empowerment.
- Strong social cohesion helped resilience during crises, like COVID-19 lockdowns, with pooled

savings aiding food purchases and supporting group members.

- In 2024, two years after the TAG project and researchers' direct involvement, 29 out of 42 groups (69%) are still active with 405 members—241 women (60%) and 164 men (40%). They continue functioning effectively as "community financial institutions".

„It helped reduce poverty. For example, it was previously difficult to afford Mutuel [health insurance], but now we are able to pay for Mutuel time." Margret, Eastern Province

„No, it's not just about money. When we come together, we can solve all our problems as a group. For instance, if there's an issue at home, we work on resolving it together. It's about both social and financial support." Beatrice, Eastern Province

„Now we know how to save; saving empowers us." Simone, Northern Province

Conclusion

This research demonstrated that targeted savings group initiatives, including access to formal financial institutions and inclusive training, can significantly improve the livelihoods of casual agricultural workers in Rwanda. It empowered women, improved household financial stability, and boosted well-being while fostering social resilience through group cohesion. Participants enhanced financial literacy, gained assets, and developed skills for long-term planning and decision-making. As Rwanda advances towards sustainable development, this scalable model helps reduce rural poverty and promote gender equality. To sustain these gains, ongoing capacity building, seed capital, and integration into national plans are vital, turning savings groups into drivers of empowerment and rural change.

Recommendations

- **Scaling Up the Savings Group Model**: The savings group initiative has succeeded in reducing poverty and boosting resilience. It should be expanded nationwide in Rwanda.
- **Providing Seed Capital:** Accessible seed money is needed to fund start-up investments, broaden income sources and boost entrepreneurship among savings group members.
- **Continued Capacity Building:** Expand training to include climate-smart agriculture, improved market access, and reproductive health, and increase training on gender-based violence and power dynamics.
- **Continued Research:** Further research is needed, particularly longitudinal data, on the implementation and outcomes of the savings group model, including its adaptation to other country contexts.

Further information

This briefing is based on:

Bigler, C., Amacker, M., Ingabire, C., & Birachi, E. (2017). Rwanda's gendered agricultural transformation: A mixed-method study on the rural labour market, wage gap and care penalty. Women's Studies International Forum, 64, 17-27.
Bigler, C. (2018). Rwanda's gendered rural labor market: When the social and economic transformations do not go simultaneously (Doctoral dissertation, University of Bern).
Bigler, C., Liebe, U., Amacker, M., & Ingabire, C. (2019). Income is Not Everything! On the Relevance of Gender, Fairness Concerns, and Saving Options in the Rural Labor Market in Rwanda.Working Paper, Interdisciplinary Centre for Gender Studies, University of Bern
Bigler, C., Amacker, M., Ingabire, C., & Birachi, E. (2019). A view of the transformation of Rwanda's highlands through the lens of gender: A mixed-method study on unequal dependents on a mountain system and their well-being. Journal of Rural Studies, 69, 145-155.
Liebe, U., Moumouni, I.M., Bigler, C., Ingabire, C., & Bieri, S. (2020). Using Factorial Survey Experiments to Measure Attitudes, Social Norms, and Fairness Concerns in Developing Countries. Sociological Methods & Research, 49, 161-192

The views contained in this briefing do not necessarily reflect the views of the University of Warwick.

Contact the researchers

Dr Christine Bigler: christine.bigler@unibe.ch
Dr Chantal Ingabire: c.ingabire001@gmail.com
Dr Eliud Birachi: e.birachi@cgiar.org
Prof Michèle Amacker: michele.amacker@unibe.ch
Prof Ulf Liebe: ulf.liebe@warwick.ac.uk

UNIVERSITY OF BERN
ICFG INTERDISCIPLINARY CENTRE FOR GENDER STUDIES

Alliance Bioversity & CIAT
CGIAR
PABRA Pan-Africa Bean Research Alliance