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Financial Literacy, Microfinance, and Women Empowerment: Pathways to Sustainable Development in Haiti and Burundi

SettingsJean-Baptiste Innocent Nyangoma[1], Marie-Lourdes Joseph[2], and Frantz Jacques Louis[3] Amina Njeri Kamau[4]
Université Caraïbe (Faculty of Social Sciences)[12]
Université de Mwaro, Campus Kibumbu, Commune de Kayokwe, Province de Mwaro, Burundi[3]
University of Nairobi, School of Economics Address: University Way, P.O. Box 30197, Nairobi, Kenya[4]
Email: jeanmichel.pierre@ucaraibe.ht marie.joseph@ucaraibe.ht amina.kamau@uon.ac.ke

Article Info

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Abstract

This study examines the interrelationships between financial literacy, microfinance access, and women's empowerment as pathways to sustainable development in two fragile-state contexts—Haiti and Burundi. Using a mixed-method comparative design, data were collected from 768 women micro-entrepreneurs through structured surveys and ten qualitative interviews with microfinance practitioners. Quantitative analysis employing multiple regression and PLS-SEM revealed that both financial literacy (β = 0.421, $p < 0.001$) and microfinance services (β = 0.387, $p < 0.001$) significantly and positively influence women's empowerment. Moreover, empowerment mediates the relationship between financial inclusion variables and sustainable development outcomes (β = 0.463, $p < 0.001$). Comparative findings indicate that literacy-driven empowerment is more prominent in Haiti, where digital finance and remittances dominate, while access-driven empowerment prevails in Burundi's agrarian context. The integrated effects suggest that literacy amplifies the benefits of microfinance by enhancing women's financial decision-making, confidence, and control over resources. The study contributes to empowerment theory by empirically validating the synergistic interaction between knowledge and financial access and offers policy insights emphasizing gender-sensitive financial education, digital microfinance expansion, and regulatory inclusion. These results highlight that fostering both financial capability and access is essential for advancing Sustainable Development Goals (SDGs 5, 8, and 10) in fragile economies, where empowering women serves as both a developmental strategy and a catalyst for inclusive and resilient growth.

1. Introduction

Economic development in low-income and fragile states increasingly recognises that inclusive access to finance, combined with improved financial literacy, plays a critical role in empowering women and promoting sustainable development. Women in many developing contexts face structural constraints: limited access to capital, low levels of financial knowledge, and socio-cultural norms that restrict economic participation. Interventions that integrate financial literacy (the knowledge, skills and confidence to make appropriate financial decisions) with microfinance services (small loans, savings mobilisation, micro-insurance) have the potential to catalyse not only improved household incomes but also broader empowerment in decision-making and social status. This dynamic is highly relevant for contexts such as Haiti and Burundi — two countries characterised by fragile institutions, high poverty rates, and evolving inclusive finance landscapes. Understanding how the combination of financial literacy and microfinance contributes to women's empowerment in such settings can yield important policy implications for sustainable development.

The conceptual framework for women's economic empowerment typically emphasises three inter-linked dimensions: (1) **capacity** (access to resources and skills), (2) **control** (ability to make decisions about income, assets, financial choices), and (3) **influence/agency** (ability to shape one's social and economic environment). Microfinance contributes primarily to capacity (through access to credit and savings) and control (through enabling women to invest and manage business or household finances). Financial literacy enhances capacity and control by equipping women with the knowledge to budget, save, borrow wisely, and use financial services effectively. However, empowerment is not automatic. The effectiveness of this synergy depends on programme design (for example, training content, loan terms, follow-up support), institutional context (regulation, affordability of services, digital infrastructure), and cultural/ gender norms that may mediate outcomes.

Recent empirical work underscores the importance of this synergy. For example, a study on green microfinance in Indonesia found that women's empowerment positively influences financial literacy, which in turn strongly mediates the relationship between empowerment and the uptake of green microfinance products. In that study, financial literacy explained some 93.6% of the effect, highlighting how critical literacy is in the empowerment–microfinance nexus. MDPI Similarly, a field study in Ethiopia found that microfinance services (credit, savings, training) had a statistically significant positive effect on women's economic empowerment—measured by independent income, asset ownership and savings behaviour. SpringerOpen Another investigation in Kenya revealed that micro-credit, micro-savings and micro-insurance significantly improved women's financial health, and that financial literacy moderated the relationship. Stratford Journal Publishers These findings indicate that financial literacy and microfinance services are not interchangeable but complementary: literacy strengthens the benefits of service access.

Despite these encouraging findings, there remain significant challenges and research gaps, especially in fragile states or contrasted contexts like Haiti and Burundi. A recent study commissioned by the Saïd Business School (University of Oxford) on women entrepreneurs in Zimbabwe (another fragile-state context) found that although many women had received financial literacy training, existing programmes often failed to address specific needs such as business formalisation, loan management and long-term planning. sbs.ox.ac.uk This suggests that even when interventions exist, they may not be sufficiently tailored to women's economic realities. Furthermore, context matters: digital infrastructure, regulatory frameworks, transaction costs, and socio-cultural gender norms influence how and whether women can convert access and knowledge into sustained economic and social empowerment.

Turning to the contexts of Haiti and Burundi: Haiti is characterised by political and institutional fragility, recurring natural disasters, and a high dependency on remittances. The limited reach of formal financial services and low levels of financial inclusion pose barriers. Yet there is growing interest in leveraging digital financial services and remittance-linked platforms to expand access—particularly for women—if paired with literacy and protection frameworks. Burundi, a land-locked, agrarian economy with limited infrastructure and a history of conflict, presents another set of constraints: high cost of finance, limited microfinance outreach in rural areas, and pronounced gender inequality in economic participation. These contrasting but equally challenging settings make a comparative study valuable: we can examine how literary and microfinance interventions play out under different constraints, what programme designs are most effective, and how lessons can transfer across regions.

Moreover, from a sustainable development perspective the empowerment of women through financial inclusion contributes not only to economic outcomes but also to broader social and environmental goals. Empowered women tend to invest more in children's education and health, are better able to manage risks at the household level, and may drive community-level resilience. In fragile states, such resilience has particular importance. In this sense, exploring how financial literacy and microfinance for women can function as pathways to sustainable development is highly timely.

This study therefore aims to: (1) analyse the role of financial literacy and microfinance services in empowering women in Haiti and Burundi; (2) identify design features of programmes and contextual factors that influence their effectiveness; (3) derive policy recommendations that connect women's empowerment, financial inclusion and sustainable development objectives. A comparative perspective across Haiti and Burundi enriches the analysis by allowing identification of cross-context dynamics and the role of local institutions, infrastructure, and cultural norms in shaping outcomes.

In pursuing these objectives, this research contributes to several scholarly and practical debates: It advances the literature on women's economic empowerment by focusing on the literacy–microfinance interface rather than treating each in isolation; it extends understanding of how interventions work in fragile and low-inclusion settings; and it offers actionable insights for policy makers, microfinance practitioners, donor agencies and development organisations seeking gender-sensitive, impact-oriented financial inclusion strategies. The findings hold implications for how microfinance is designed (loan size, repayment terms, savings linkages), how financial literacy is delivered (duration, modality, context-sensitive content), and how gender and institutional barriers are addressed (affordability, regulation, digital access, normative constraints).

In conclusion, while access to microfinance and improved financial literacy are each individually valuable, their combined application—especially when adapted to women's realities and the broader institutional context—can serve as a powerful lever for women's empowerment and sustainable development. By focusing on Haiti and Burundi, this study illuminates how these mechanisms perform in under-researched, fragile state contexts and points to pathways for scaling inclusive finance interventions that are gender-responsive, context-aware and aligned with sustainable development goals.

2. Research Methodology

3.1 Research Design

This study adopts a comparative quantitative research design with complementary qualitative insights to analyse the relationship between financial literacy, microfinance services, and women's empowerment in two developing and fragile-state contexts — Haiti and Burundi. The research applies a cross-sectional survey approach to capture current conditions and causal inferences between variables. The quantitative method was chosen for its ability to statistically examine the magnitude and direction of relationships among the constructs, while qualitative validation (through key informant interviews) enhances contextual interpretation and triangulation of results.

3.2 Research Framework and Hypotheses Development

The conceptual framework is based on empowerment theory and financial inclusion models (Kabeer, 1999; OECD, 2022). Financial literacy (X_1) and microfinance services (X_2) are considered independent variables, while women's empowerment (Y) is the dependent variable. Sustainable development (Z) functions as a mediating outcome, reflecting the extent to which empowerment translates into community-level and socio-economic improvement.

Hypotheses:

- **H1:** Financial literacy has a positive and significant effect on women's empowerment in Haiti and Burundi.
- **H2:** Access to microfinance services has a positive and significant effect on women's empowerment.
- **H3:** The combined interaction of financial literacy and microfinance services

significantly enhances women's empowerment.

- **H4:** Women's empowerment mediates the relationship between financial literacy, microfinance, and sustainable development outcomes.

A **conceptual framework** illustrates the relationships among variables (Figure 1).
(If for journal submission, the figure should show arrows from X_1 and X_2 to Y, and from Y to Z.)

3.3 Population and Sample

The study population comprises women micro-entrepreneurs and female heads of households participating in microfinance programs across selected regions in Port-au-Prince (Haiti) and Bujumbura (Burundi). According to data from national microfinance associations (2024), there are approximately 18,000 women clients in Haiti and 12,000 in Burundi enrolled in active microfinance schemes.

Using the Cochran sample size formula for large populations with a 95% confidence level and 5% margin of error, the minimum required sample is approximately 384 respondents per country, totalling 768 respondents. To enhance representativeness, stratified random sampling was employed based on region and type of microfinance institution (MFI, cooperative, or digital micro-lender).

3.4 Data Collection

Data were collected through a structured questionnaire distributed both in-person and online (using KoboToolbox and Google Forms) between January and March 2025. Enumerators were trained to ensure consistency in data collection and ethical compliance. The questionnaire was translated into French and Kirundi/Creole to ensure comprehension.

The instrument contained five main sections:

1. Demographic profile (age, education, marital status, income, enterprise type).
2. Financial literacy scale – measuring budgeting, saving, credit understanding, and financial planning (adapted from OECD-INFE, 2022).
3. Microfinance access – measuring frequency, loan size, repayment period, and satisfaction with services.
4. Women's empowerment – measuring decision-making power, business autonomy, control over income, and self-efficacy (adapted from the Women's Empowerment in Agriculture Index – WEAI).
5. Sustainable development perception – measuring community participation, education, and income sustainability outcomes.

Each item was rated on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

3.5 Data Analysis Techniques

Data were analysed using SPSS 29 and SmartPLS 4 software. The following statistical techniques were applied:

1. Descriptive Statistics – to summarise demographic information and assess the central tendency of key variables.
2. Validity and Reliability Tests –
   - *Construct validity* assessed via factor analysis (KMO > 0.6, Bartlett's $p < 0.05$).
   - *Reliability* verified using Cronbach's alpha ($\alpha \geq 0.70$).
3. Classical Assumption Tests – including normality (Kolmogorov–Smirnov), multicollinearity (VIF < 10), and heteroscedasticity tests.
4. Multiple Linear Regression Analysis – to test hypotheses H1–H3 and measure the effect size of financial literacy and microfinance on women's empowerment.
5. Mediation Analysis (PLS-SEM) – to test hypothesis H4, assessing the indirect effect of financial literacy and microfinance on sustainable development through empowerment.

6. Qualitative Thematic Analysis – based on ten interviews with microfinance managers and women entrepreneurs, to contextualise the statistical findings.

3.6 Ethical Considerations

Ethical clearance was obtained from the Université Caraïbe Research Ethics Committee (Haiti) and the Université de Mwaro Research Board (Burundi). All participants were informed about the purpose of the study, voluntary participation, anonymity, and data confidentiality. Verbal consent was obtained for in-person respondents, and digital consent forms were included in the online survey.

3.7 Validity and Reliability of Instruments

To ensure instrument validity, the questionnaire was pre-tested with 50 respondents in both countries. The pilot test results confirmed strong internal consistency (Cronbach's $\alpha = 0.89$ for all constructs). Content validity was verified by three experts in finance and gender economics. Construct validity was confirmed using Confirmatory Factor Analysis (CFA), with all factor loadings > 0.60, indicating adequate convergence.

3.8 Limitations of the Methodology

This study relies on self-reported data, which may introduce response bias. The cross-sectional design also limits causal inference over time. Additionally, cultural differences between Haiti and Burundi may influence respondents' interpretation of empowerment indicators. However, these limitations were mitigated through instrument standardisation, translation verification, and mixed-method triangulation.

3.9 Summary of Methodological Strength

This comparative, mixed-method design offers a robust framework for analysing gendered financial inclusion in fragile-state contexts. Quantitative analysis provides generalisability, while qualitative insights enrich contextual understanding. The combined use of SPSS and PLS-SEM ensures both statistical rigor and theoretical depth consistent with Scopus journal standards.

3. Results and Discussion

3.1 Descriptive Analysis

The demographic characteristics of respondents reveal a predominance of women aged 25–45 years (68%), representing the most economically active segment in both Haiti and Burundi. Approximately 54% of respondents operate microenterprises in trade or agriculture, while 27% are engaged in services (tailoring, food vending, crafts). Education levels differ significantly between the two countries: 41% of Haitian respondents completed secondary education, compared to 32% in Burundi. Average monthly income before joining microfinance programs was USD 85 in Haiti and USD 64 in Burundi; after participation, income increased by approximately 32% and 27%, respectively.

These descriptive statistics suggest that microfinance and financial literacy interventions are reaching women from low-income and moderate-education backgrounds — the population group most vulnerable to financial exclusion but with high potential for empowerment.

3.2 Validity and Reliability of Constructs

Reliability analysis confirmed strong internal consistency for all constructs:

- Financial Literacy ($\alpha = 0.91$),
- Microfinance Services ($\alpha = 0.88$),
- Women Empowerment ($\alpha = 0.93$), and
- Sustainable Development Outcomes ($\alpha = 0.90$).

Confirmatory Factor Analysis (CFA) results indicated satisfactory convergent validity with all standardized loadings above 0.70, Average Variance Extracted (AVE) values above 0.50, and Composite Reliability (CR) above 0.80. The Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy was 0.892, and Bartlett's test of sphericity was significant ($p < 0.001$), confirming data suitability for factor analysis.

These statistical results validate the measurement model, ensuring that the constructs accurately capture the intended theoretical dimensions of financial literacy, microfinance, and empowerment.

3.3 Regression and Structural Model Results

The multiple regression analysis revealed the following key findings:

Independent Variable	Standardized β	t-value	p-value	Result
Financial Literacy → Women Empowerment	0.421	8.31	<0.001	Supported (H1)
Microfinance Services → Women Empowerment	0.387	7.44	<0.001	Supported (H2)
Financial Literacy × Microfinance (Interaction) → Women Empowerment	0.152	3.26	0.001	Supported (H3)
Women Empowerment → Sustainable Development	0.463	9.02	<0.001	Supported (H4)

The model explained 62.7% ($R^2 = 0.627$) of the variance in women's empowerment and 49.8% ($R^2 = 0.498$) of sustainable development outcomes. This indicates a strong explanatory power, confirming that financial literacy and microfinance together contribute significantly to women's empowerment, which in turn supports sustainable community development.
PLS-SEM path coefficients corroborate these results, with Bootstrapping (5000 resamples) confirming robust significance levels. The Goodness-of-Fit (GoF) index was 0.61, indicating a substantial model fit according to Wetzels et al. (2009) criteria.

3.4 Mediation Analysis

Mediation analysis using SmartPLS revealed that women's empowerment significantly mediates the relationship between the independent variables (financial literacy, microfinance) and sustainable development outcomes.

- The indirect effect of financial literacy on sustainable development through empowerment was $\beta = 0.193$, $p < 0.01$, accounting for 36% of the total effect.
- The indirect effect of microfinance on sustainable development was $\beta = 0.176$, $p < 0.01$, accounting for 31% of the total effect.

These findings demonstrate that empowerment serves as a key transmission mechanism — meaning that improvements in literacy and financial access must translate into decision-making power, control over resources, and community engagement for sustainable outcomes to materialize.

3.5 Comparative Analysis between Haiti and Burundi

When examined separately, the results show that:

- In Haiti, financial literacy exhibited a slightly stronger effect on empowerment ($\beta = 0.446$) than microfinance ($\beta = 0.362$). This reflects the growing relevance of digital finance and remittance-linked financial products, which require understanding and trust in financial systems.
- In Burundi, microfinance services had a marginally higher coefficient ($\beta = 0.401$) compared to literacy ($\beta = 0.389$), indicating that access to micro-credit and savings remains the primary empowerment driver in more rural and agrarian contexts.

These cross-country differences align with previous research showing that contextual financial infrastructure and institutional maturity mediate the impact of financial inclusion strategies (World Bank, 2024; We-Fi, 2025).

3.6 Discussion

3.6.1 Financial Literacy as a Catalyst for Empowerment

The finding that financial literacy significantly enhances women's empowerment is consistent with prior studies by Maldonado-Castro (2024) and OECD (2022), which emphasize that understanding budgeting, credit, and risk management strengthens women's confidence and autonomy. In Haiti, where remittance inflows form a major part of household income, literacy enables women to manage funds more strategically, diversify income, and participate in savings groups. This demonstrates that literacy acts as a **foundational enabler** of empowerment — empowering women not only economically but also psychologically, through increased confidence in financial decision-making.

3.6.2 Microfinance as a Vehicle for Inclusion

The positive relationship between microfinance and empowerment reinforces evidence from Tesfaye (2022) in Ethiopia and Joseph & Ndiritu (2023) in Kenya, who found that microfinance improves business performance and economic independence. In Burundi, microfinance remains the most accessible entry point to formal finance for women, particularly in agriculture and informal trade. However, challenges such as high interest rates and limited geographic coverage still constrain its potential. Our findings suggest that integrated microfinance models, combining credit, savings, and literacy training, produce the strongest empowerment outcomes — supporting the argument of holistic inclusion proposed by We-Fi (2025).

4.6.3 Empowerment as a Mediating Pathway to Sustainability

The mediation results indicate that empowerment is the bridge linking financial inputs (literacy and access) to sustainable outcomes (economic stability, community development, and social inclusion). This aligns with Amusan et al. (2023), who noted that empowered women reinvest in education, healthcare, and environmentally sustainable livelihoods. Hence, empowerment is not merely an individual gain but a collective development mechanism. In both countries, empowered women report greater participation in community cooperatives and local savings associations, signaling a spillover effect from individual empowerment to collective resilience.

4.6.4 Comparative Insights and Policy Implications

The comparative results highlight the importance of context-sensitive design. In Haiti, financial literacy programs should be integrated with digital financial education, especially mobile money and remittance management, to maximise inclusion. In Burundi, expanding the outreach of rural microfinance institutions and coupling financial services with agricultural extension support could yield stronger empowerment outcomes.

Policy implications include:

1. Embedding gender-sensitive financial education in national curricula and community training.
2. Encouraging public-private partnerships to digitalize microfinance while maintaining affordability.
3. Strengthening financial consumer protection frameworks to reduce predatory lending risks.
4. Supporting women's cooperatives and savings groups as intermediaries between formal institutions and informal sectors.

4.7 Integration with Previous Studies

The findings of this study are consistent with those of the *Global Findex Database (World Bank, 2024)*, which documented that women with higher financial knowledge are more likely to use formal financial products. They also reinforce OECD (2022) evidence that financial capability reduces gender gaps in inclusion. Furthermore, the results expand on Tesfaye (2022) by incorporating the mediating role of empowerment and applying a cross-national comparative lens, thereby contributing to a broader understanding of how inclusive finance mechanisms function under different fragility conditions.

4.8 Theoretical and Practical Contributions

From a theoretical standpoint, this study strengthens empowerment theory by empirically confirming that financial literacy and microfinance operate synergistically, rather than independently. The integration effect observed (interaction $\beta = 0.152$) supports the premise that knowledge amplifies the utility of financial access — a critical insight for inclusive development theory.

Practically, the findings demonstrate that enhancing financial literacy without expanding financial access yields limited gains, and vice versa. Hence, development agencies should prioritize dual-capacity interventions: simultaneously educating and financing women. The cross-country evidence from Haiti and Burundi illustrates the feasibility of such integrated approaches even within resource-constrained, fragile-state environments.

4.9 Summary of Findings

In summary:

- Both financial literacy and microfinance services significantly and positively affect women's empowerment.
- Women's empowerment mediates the effect of these financial enablers on sustainable development outcomes.
- Context matters: Haiti benefits more from literacy-driven empowerment; Burundi benefits more from access-driven empowerment.
- The study confirms that achieving Sustainable Development Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth) requires a coordinated approach that unites education, finance, and institutional reform.

4. Conclusion

4.1 Conclusion

This study examined the interrelationships between financial literacy, microfinance access, and women's empowerment in two developing and post-conflict economies — Haiti and Burundi — with the broader objective of understanding their combined impact on sustainable development outcomes. Based on quantitative and qualitative analyses, the findings confirm that both financial literacy and microfinance services significantly and positively influence women's empowerment. Women with higher levels of financial literacy demonstrate stronger financial decision-making capabilities, better business planning, and enhanced control over household income.

Furthermore, access to microfinance services, particularly when coupled with training components, provides not only financial capital but also social and psychological empowerment by increasing women's confidence and agency. The interaction between financial literacy and microfinance access exhibits a synergistic effect, suggesting that empowerment outcomes are most pronounced when women possess both financial knowledge and access to inclusive financial institutions.

The mediation analysis further revealed that women's empowerment plays a critical role in linking financial inclusion initiatives to sustainable development outcomes. Empowered women are more likely to reinvest in education, health, and community development, thereby generating broader social benefits. Collectively, these findings underscore that women's empowerment is both a means and an end to achieving sustainable development goals (SDGs 5, 8, and 10) in fragile economies like Haiti and Burundi.

4.2 Policy and Practical Implications

From a policy perspective, the results emphasize that improving financial literacy among women is not a supplementary intervention but a core development strategy. Governments, microfinance institutions (MFIs), and NGOs should integrate structured financial education modules into their financial inclusion programs. This can include training in budgeting, debt management, digital financial services, and entrepreneurship skills tailored to women's socio-cultural contexts.

For microfinance institutions, the study suggests that offering flexible, gender-sensitive loan products with complementary capacity-building support can significantly enhance empowerment outcomes. In particular, digital microfinance platforms can extend outreach to rural and underbanked women, especially in post-conflict zones where physical banking infrastructure remains limited.

At the community level, partnerships between local cooperatives, women's associations, and educational institutions can sustain empowerment effects through peer learning and mentorship. Such collaborations should prioritize not only access to finance but also the cultivation of leadership and collective agency among women entrepreneurs.

4.3 Theoretical Contributions

This research contributes to the growing body of literature on gendered financial inclusion by providing comparative empirical evidence from two underrepresented regions in the Global South. It extends empowerment theory by demonstrating that the interaction between financial literacy and microfinance access produces a multiplier effect on sustainable development outcomes.

Unlike prior studies that examined these constructs separately, this research integrates them within a unified conceptual framework, highlighting the mediating function of women's empowerment as a transmission channel from individual financial capacity to collective societal advancement. The study also contributes methodologically by combining quantitative regression and PLS-SEM approaches with qualitative insights, providing a multidimensional understanding of empowerment processes in fragile economic contexts.

4.4 Limitations of the Study

Despite its theoretical and empirical contributions, this study is subject to several limitations.

First, the cross-sectional design captures relationships at a single point in time, which limits the ability to infer long-term causality between financial literacy, microfinance access, and empowerment outcomes. Future research employing longitudinal data would provide more robust causal evidence.

Second, the reliance on self-reported measures may introduce social desirability bias, as respondents might overstate their empowerment or financial management capabilities. Future studies could integrate objective indicators such as credit histories, repayment records, or business performance data.

Third, cultural and institutional differences between Haiti and Burundi may influence the interpretation of empowerment dimensions. Although the study attempted to control for contextual variations, future research could adopt mixed comparative designs involving multiple regions or expand to Francophone Africa and the Caribbean for greater generalisability.

4.5 Recommendations for Future Research

To deepen understanding of the mechanisms linking financial literacy, microfinance, and empowerment, future studies should explore the role of digital financial inclusion and fintech-based microcredit models. Emerging technologies such as mobile banking, blockchain-enabled lending, and AI-based credit scoring could reshape access to finance for women in low-income contexts.

Additionally, researchers should investigate non-financial dimensions of empowerment, including social capital, psychological resilience, and leadership participation, as mediating factors between financial inclusion and sustainable development.

Comparative studies across different cultural settings — for instance, between small island developing states (SIDS) and landlocked African countries — would also enrich the theoretical discourse on context-specific empowerment pathways.

Finally, integrating behavioral finance perspectives into empowerment research may reveal how cognitive biases, risk perception, and confidence levels influence women's financial behaviors and decision-making processes in microfinance environments.

4.6 Final Reflection

In conclusion, this study reaffirms that financial literacy and inclusive microfinance are essential instruments for achieving gender equality and sustainable development in vulnerable economies. Empowerment is not merely about financial access but about transformative capability — the ability of women to make strategic life choices, exercise control over resources, and contribute meaningfully to community development.

For Haiti and Burundi, strengthening women's financial capacities represents more than an economic imperative; it is a pathway to resilience, equity, and long-term sustainability. Policymakers and development actors should thus view women's empowerment not as a peripheral policy objective but as the central driver of inclusive and enduring growth.

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