

Economic Empowerment of Women and Combating Female Genital Mutilation in the Gontougo and Hambol Regions: The VSLA Approach

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Abstract

This qualitative study examines the role of Village Savings and Loan Associations (VSLA) in reducing female genital mutilation (FGM) in two regions of Côte d'Ivoire. Through interviews and focus groups conducted with 216 participants, the research shows that VSLAs offer economic alternatives to traditional excisers and promote community dialogue. The authors conclude that while economic empowerment facilitates the abandonment of FGM, it must be accompanied by continuous social awareness and education.

Keywords

VSLA, Female Genital Mutilators, Economic Empowerment, FGM, Social Change

1. Introduction

Studies on VSLAs reveal that they are a powerful tool for economic empowerment and participation of women in West Africa (Diallo, 2020; Mwate et al., 2024; ILO, 2011). By opening up access to credit, strengthening financial skills, and providing spaces for collective learning, these schemes help to change social relations and shift the norms that govern rural communities.

At the same time, the literature on FGM emphasizes that the practice cannot be abandoned through legislation alone. Lasting change occurs mainly when social norms are challenged. Studies by Mackie and LeJeune (2009), Shell-Duncan et al. (2011), and Berg and Denison (2013) reveal that the most effective approaches integrate women's empowerment, community dialogue, and aware-

ness-raising. The experience of the TOSTAN program reported by [Population Reference Bureau \(PRB\) & USAID \(2007\)](#) in West Africa shows that collective mobilization and empowerment lead to a dynamic of voluntary abandonment.

This is the approach taken by the MMD/VSLA model, developed by CARE International in Niger in 1991 and adapted in Côte d'Ivoire in the form of VSLA ([CARE International, 2024](#)). Beyond financial assistance, these associations are places of mutual aid, training, and discussion, enabling women to question certain ancestral practices, such as FGM.

In Côte d'Ivoire, although female genital mutilation is prohibited by Law No. 98-757 of December 23, 1998, it remains deeply rooted in certain communities in Gontougo and Hambol, where it is still considered a marker of identity and a source of income for mutilators ([UNICEF, 2022](#)). In this context, VSLAs are increasingly being used as an instrument of economic conversion in order to reduce financial dependence on excision and bring about lasting behavioral change.

So how can VSLAs help to end FGM by influencing both the economy of female genital mutilators and the social norms that maintain the practice.

To answer this question, this research explores the role of VSLAs in the Gontougo and Hambol regions in three dimensions: economic impact, by offering financial alternatives to mutilators and other members; social impact, by strengthening cohesion, solidarity, and community participation; and educational and normative impact, by organizing spaces for dialogue and awareness-raising.

The challenge is to determine how these associations can be a lever for social change and the gradual and definitive abandonment of FGM.

2. Methodology

2.1. Study Sites

This study was conducted in eight villages in the departments of Bondoukou and Dabakala. Located in the northeast of Côte d'Ivoire with an area of 16,770 km², the department of Bondoukou is bordered to the east by the department of Dabakala.

The villages involved in the study are as follows:

Region	Department	Villages
Gontougo	Bondoukou	Sôkô; Sorobango; Borokponko; Zagala
Hambol	Dabakala	Dédjougoudougou; Kafoudougou; Tagbonon-Bambarasso; Kongobanadougou

2.2. Data Collection and Analysis

This is a qualitative study conducted in the communities of Dabakala and Bondoukou, focusing on the economic empowerment of female genital mutilation (FGM) practitioners and the improvement of their living conditions through Village Sav-

ings and Credit Associations (VSLAs). The study employed a purposive sampling method, defined in accordance with the research objectives and the local sociocultural context. The sample size was set at 216 participants, including: i) women members of VSLA groups, aged 18 and over, some of whom identified as former practitioners of female genital mutilation; ii) community actors involved in the fight against FGM; iii) recognized community leaders; and iv) social workers operating in the concerned localities. Minors, those not residing in the study areas, and anyone who did not provide their free and informed consent were excluded.

The data analysis was based on a structured and progressive qualitative approach, combining thematic analysis and inductive logic. After the complete transcription of the semi-structured interviews, focus groups, and notes from participant observation, an initial phase of in-depth reading allowed for familiarization with the discourse and identification of recurring ideas. This exploratory phase led to the development of an initial coding framework, based both on the study's objectives: economic empowerment, social status transformation, and awareness of FGM, and on the emerging elements from the field. The coding was then repeatedly refined: the categories were adjusted, grouped, or specified as the analysis progressed to faithfully reflect the experiences and perceptions of the participants. The key themes were validated through a systematic cross-referencing of data sources (interviews, focus groups, and observation), thereby enhancing the consistency of the results and limiting interpretation biases. Particular attention was paid to convergences, but also to the nuances and variations observed between the villages and the profiles of the actors. This analytical approach has allowed for the identification of central themes, which are: economic empowerment, transformation of the social status of excisers, evolution of perceptions around FGM, and community engagement, and to highlight the dynamic links between them, thus shedding light on the mechanisms through which VSLAs influence individual behaviors, transform social norms, and contribute to the collective dynamic of abandoning female genital mutilation.

The discussions aimed to monitor the evolution of economic empowerment, analyze the transformations in the social status of excisers, and assess the impact of VSLA on community awareness and education. Three data collection strategies were employed: semi-structured interviews with anti-FGM stakeholders, social workers, and community leaders; focus groups with beneficiaries of VSLA groups in the eight targeted villages; and participatory observation during VSLA meetings. Given the sensitive and legally regulated nature of excision, the identification and recruitment of the women involved were carried out with caution and confidentiality, through VSLA groups, vigilance committees, and local social workers. The status of practitioner has never been an explicit selection criterion and has only been mentioned voluntarily by the participants themselves, in a secure and respectful setting, thus ensuring their dignity, safety, and social and legal protection.

Method	Participants/Units	Bondoukou	Dabakala	Total
Focus Group Discussions	Women (15 women per group VSLA)	60	60	120
	Men (8 men by VSLA)	32	32	64
Semi-Structured Interviews	Key informants (Community leaders, Activists, Social workers)	16	16	32
Participatory Observation	Participation in eight VSLA meetings			
Total		108	108	216

2.3. Ethical Considerations and Safety of Participants

The data collection was conducted in strict adherence to ethical principles, taking into account the sensitive and legally regulated nature of female genital mutilation in Côte d'Ivoire. Particular attention was given to the protection of anonymity and the legal security of women identifying as former practitioners of FGM. No real names, nicknames, or information allowing for direct or indirect identification of the participants were collected or recorded. The data was anonymized from the field phase using codes, and the localities were only mentioned at an aggregated level to avoid any targeted stigmatization.

Before each interview or focus group, the participants were informed of the study's objectives, the strictly scientific use of the data, and their right to withdraw at any time without consequence. The exchanges were conducted in secure spaces, familiar to the participants, and facilitated by trusted community actors, in order to ensure an atmosphere of respect, confidentiality, and non-judgment. This approach allowed for the collection of sincere narratives while preserving the dignity, safety, and legal protection of the women involved:

3. Results

The results of the study show that VSLAs play a decisive role in the lives of excisers and women in the communities surveyed. They highlight three main dynamics: i) The economic empowerment of female genital mutilators, thanks to access to credit and income-generating activities; ii) The transformation of their social status, which evolves as they acquire new skills, gain confidence, and become more involved in community life; iii) The strengthening of community awareness and education, facilitated by VSLA meetings, which become genuine spaces for dialogue and collective mobilization.

In this study, the women designated as "excisers" correspond to differentiated profiles. The results show that the majority of participants who had practiced excision had abandoned the practice by the time of data collection, mainly due to their integration into VSLA and access to alternative sources of income. Others are in a transitional phase, marked by a gradual break from excision and a social and economic repositioning within their community. No testimony indicates an active and claimed continuation of the practice during the study period. Engagement in VSLA thus appears as a central factor in the sustainable or progressive

abandonment of excision, by reducing economic dependence and promoting adherence to new social and community norms.

These three dimensions are developed below.

3.1. Economic Empowerment of Female Genital Mutilators

Interviews and focus groups show that VSLAs are perceived as a real opportunity for economic empowerment for female genital mutilators and other women in the villages. Many explain that access to credit now allows them to finance their agricultural or commercial activities without depending on excision or outside support.

This idea comes up regularly in the comments collected. A young leader from Zagala sums up the general perception as follows:

“With the arrival of VSLAs, female genital mutilators will no longer need excision to make a living. They will be able to carry out their activities thanks to the money obtained from VSLAs. Most of these women are farmers.” (Youth President, Zagala, Bondoukou).

The female genital mutilators confirm that easy access to loans is a major asset. Several say they have been able to buy fertilizer, open a small business, or diversify their production thanks to collective savings.

The women interviewed also emphasize the social role of VSLAs: the meetings strengthen solidarity, promote the exchange of experiences, and give a new place to the female genital mutilators who participate in them. This recognition reduces the economic pressure that contributed to the continuation of the practice.

In general, participants see access to credit and collective savings as concrete levers for reducing financial dependence on excision and improving the living conditions of their families.

3.2. Transformation of the Social Status of Female Genital Mutilators

Interviews conducted in the villages of Djimini, Nafana, Koulango, and Degha show that female genital mutilators were heavily dependent on income from excision, due to a lack of other economic opportunities. Several participants confided that this activity provided them with both an income and a form of social recognition.

The integration of female genital mutilators into VSLAs is gradually changing this situation. Thanks to accessible loans, they can now finance small income-generating activities. Some explain that they have learned to manage a budget, keep simple accounts, or plan a project, which are new skills for them.

A VSLA member from Tagbanon-Bambarasso illustrates this change well:

“Here (in Tagbanon-Bambarasso), we have several VSLAs. During meetings, we encourage former female genital mutilators to join savings groups to set up projects that are more profitable than excision.” (VSLA member, Tagbanon-Bambarasso, Dabakala).

The testimonies collected also show that these new economic activities enable

former female genital mutilators to diversify their resources, improve household income, and participate more in family decisions. In some villages, they are even involved in awareness-raising activities. In Kafoudougou, a social worker reports:

“The VSLA member who used to perform excisions supported a couple who refused to have their daughters excised” (social worker, Dabakala).

For the women interviewed, this financial independence boosts their confidence, status, and ability to resist social pressures to continue the practice. In general, the testimonies converge: VSLAs allow female genital mutilators to detach themselves economically from excision and lead them to become real agents of change within their communities.

3.3. Awareness-Raising and Community Education

Interviews and observations conducted during VSLA meetings show that these meetings are genuine spaces for community dialogue. Members regularly discuss topics related to women’s rights, reproductive health, and the consequences of excision. Several participants indicate that these settings encourage women to speak out. As one beneficiary in Kafoudougou explains:

“VSLAs also allow women to speak out and participate in decisions to defend their rights and those of their daughters.” (Male VSLA beneficiary, Kafoudougou, Dabakala).

Discussions also show that VSLAs encourage solidarity initiatives that benefit the village. In Soko, for example, one member reports:

“The income from our solidarity fund has made it possible to improve the village school canteen’s food supplies.” (Female VSLA member, Soko, Bondoukou)

In San-Poro, another beneficiary adds:

“Thanks to VSLA, we were able to buy 30 chairs to rent out for village events.” (Male VSLA beneficiary, San-Poro, Bondoukou)

Observation of meetings and savings cycles confirms these dynamics. In Kongobanadougou, one participant describes how the funds generated are mobilized collectively:

“After nine months, when the Social Center came for the distribution, we used our interest to repair the village pump.” (Male beneficiary, VSLA, Kongobanadougou, Dabakala)

These community actions, described by the members themselves, strengthen social cohesion and create an environment conducive to raising awareness about FGM. Several female genital mutilators and former ones involved in VSLA explain that they now actively participate in prevention and awareness-raising activities, helping to challenge the norms that support excision.

4. Discussion

The results show that, in the Ivorian context, VSLAs play both an economic and social role. The interviews reveal that female genital mutilators who participate in VSLAs are gradually reducing their financial dependence on excision and gaining

recognition within their communities. These findings are consistent with the analyses of [Diallo \(2020\)](#) and [Mwate et al. \(2024\)](#), which highlight the capacity of VSLAs to strengthen women's economic inclusion and social confidence.

They also highlight the growing involvement of female genital mutilators in raising awareness about FGM. This phenomenon confirms the work of [Mackie and LeJeune \(2009\)](#): traditional practices change sustainably when social norms change from within. The testimonies collected show that VSLAs are becoming spaces where this questioning is possible.

However, as highlighted by the TOSTAN program reported by [Population Reference Bureau \(PRB\) & USAID \(2007\)](#), economic empowerment alone is not enough. Participants still mention family and cultural pressures, reminding us that abandoning FGM requires a supportive social environment, backed by education, community dialogue, and the involvement of leaders, a dynamic also highlighted by [Shell-Duncan et al. \(2011\)](#) and [Berg & Denison \(2013\)](#).

Field data also show that some female genital mutilators become role models in their villages, actively supporting families who refuse to perform excision. This development is consistent with the [ILO's \(2011\)](#) observations on the role of collective organizations in strengthening female leadership and social innovation. The solidarity initiatives observed (pump repair, school canteens, small infrastructure projects) bear witness to this transformation.

Finally, the results confirm the importance of linking economic interventions to educational actions. As [Boyle \(2002\)](#) points out, education protects girls and encourages them to question FGM, a trend also noted in the interviews. Analyses by [UNFPA \(2020\)](#) and [UNICEF \(2022\)](#) emphasize that the impact is greatest when economic, educational, and community approaches reinforce each other.

Ultimately, VSLAs are a powerful lever but are insufficient on their own. Their effectiveness depends on their integration into awareness-raising, education, and community mobilization strategies, particularly with the support of local leaders. By combining these dimensions, they create fertile ground for sustainable social change and the voluntary abandonment of female genital mutilation.

5. Conclusion

As a vehicle for economic empowerment, VSLAs are a powerful and sustainable lever for combating female genital mutilation. To be effective, this strategy must be combined with awareness-raising and fundamental rights initiatives. VSLAs offer female genital mutilators an economic alternative, social recognition, and a space for continuing education. VSLA encourages the voluntary abandonment of FGM by encouraging communities to reinvent their traditions rather than conflict with laws that prohibit the practice.

Conflicts of Interest

The author declares no conflicts of interest regarding the publication of this paper.

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