

The Role of Management and Entrepreneurship Practices on Small-Scale Family Firms. Case Study of Households Supported by Merankabandi, Burundi

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The Role of Management and Entrepreneurship Practices on Small-Scale Family Firms. Case Study of Households Supported by Merankabandi Burundi.

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Abstract

This paper examines how the management strategies and entrepreneurial activity sustain and expand small-scale family businesses in Burundi Merankabandi's program. It highlights entrepreneurial behavior, financial aid, and managerial practices in building resilience, diversifying income, and fostering economic development in fragile socio-economic context. The study applied a mixed-method design, combining a structured household survey with interviews with local administrators. Quantitative data covered demographics, income changes after financial aid, and capital growth in agriculture, animal husbandry, and enterprises. Qualitative narratives explored community involvement, socioeconomic drivers, and implementation challenges. Reliability was ensured through pilot testing and Cronbach's Alpha, strengthening the validity of findings across diverse household and community contexts. Financial aid substantially increased household income and capital, with regression analysis showing a strong positive relationship between capital investment and annual income ($R^2 = 0.82$). Beneficiaries applying entrepreneurial practices such as record-keeping, saving, and networking gained better access to services and employment. However, illiteracy, financial ignorance, taxation, and weak alliances remain significant obstacles to sustained growth and resilience. Social safety programs, when paired with entrepreneurship training, financial literacy, and market linkage support, can transform family firms. By enhancing managerial capacity and fostering community coalitions, households reduce poverty and drive inclusive economic growth, even within unstable socioeconomic environments. The paper contributes to the literature by showing how social protection programs, when combined with entrepreneurial and managerial practices, strengthen household resilience and the importance of integrating financial assistance with capacity-building interventions to maximise long-term impact.

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Paper Type: Research Paper

1. Introduction

Rural economies in developing countries rely heavily on small-scale family firms for livelihood and resilience. Sustainability depends on the interaction between management practices and entrepreneurial behaviour in fragile contexts marked by poverty and vulnerability (Teklehaimanot, Mebrahtu Leake & Lamore, D. M, 2025). Burundi is one of the world's poorest nations, with over 74% living below \$3/day and a GNI per capita of only \$220 in 2023 (*World Bank Open Data*, 2021). With 80% of its population dependent on agriculture and

animal husbandry (Batungwanayo et al., 2023). The country faces humanitarian emergencies. The Merankabandi (Be equal to others) program, launched in 2017, provided unconditional cash transfers and complementary training in four provinces, reaching 56,104 households (World Bank, 2021). Activities included human capital development, facilitator training, and evaluation modules. Since 2022, Merankabandi has expanded nationwide, offering financial aid and entrepreneurial training to strengthen small-scale family businesses and household resilience. The Merankabandi scheme in Burundi, through its unconditional cash transfer mechanism, has a beneficial effect on poverty reduction, entrepreneurship, and managerial skills. This study will address four research questions about the role of entrepreneurial activity in household income, the effect of monetary support on economic growth, management practices in small family businesses, and the challenges of doing business in conflict-affected regions.

This study employed a mixed-method design to capture both quantitative and qualitative dimensions of household enterprise development. From a program population of 56,104 beneficiaries, a statistically relevant sample of 96 households was then selected. Surveys provided measurable data on income trends, resource distribution, and firm performance, while interviews and participant observation offered insights into community involvement and entrepreneurial perceptions (Jaikumar et al., 2026). Findings contribute to debates on social protection and local development by showing that cash transfers accelerate entrepreneurship when combined with managerial capacity building. Household enterprises enhance economic security and social stability through financial literacy, market linkages and training.

1.1. Entrepreneurship activities based on management structured practices

Entrepreneurship activities in rural households highlight three key enablers of success. First, structured management practices such as record-keeping, savings mobilisation, and cooperative networks are not mere routines but strategic assets that enhance competitiveness and resilience. Beck and Demirgüç-Kunt (2006) emphasise systematic record-keeping and financial literacy as critical for small firm growth, while Fatoki (2014) identifies entrepreneurship education as a determinant of microenterprises' sustainability. Second, social protection programs provide households with transfers and safety nets that can be transformed into productive assets when combined with structured management practices. Faster Capital (2024) notes that grants, subsidies, and training reduce risk and encourage entrepreneurial risk-taking among marginalised families. Finally, institutional and policy support strengthen entrepreneurship. The Entrepreneurship Development Institute of India (2024) shows that skill development and management training foster entrepreneurial mindsets, while Dushime et al. (2021) demonstrate that institutional innovation shapes SME performance in Burundi. Integrated with social protection, these strategies convert financial aid into entrepreneurial capital, fostering resilience, competitiveness, and sustainable small-scale enterprises.

1.2. Challenges in the management and entrepreneurship of small-scale firms.

Small-scale firms face systemic challenges in management and entrepreneurship, including poor infrastructure, market volatility, limited access to finance, limited financial knowledge, a lack of alliances, and inadequate planning (Khan, 2022). Market volatility undermines long-term confidence, exposing firms to erratic demand and shifting costs (Ridzwan et al., 2024). Poor infrastructure in digital, energy, and transport raises transaction costs and limits competitiveness (Bose et al., 2013; Khan, 2022). Financial exclusion, high interest rates, and weak venture capital markets hinder expansion (Kingdom et al., 2025). Inexperience in financial management, poor record-keeping, and illiteracy lead to misallocation and failure (Singh, 2024). Weak networks with cooperatives, government, and community bodies prevent

resource sharing and market access (Pal et al., 2025). Finally, ineffective planning, monitoring, and evaluation reduce flexibility and learning capacity (Owusu et al., 2021). Collectively, these barriers demand comprehensive policy responses, including infrastructure investment, financial education, improved access to credit, and stakeholder participation to strengthen the sustainability and growth of small-scale enterprises.

1.3. Entrepreneurial activities rules

Entrepreneurship in small-scale firms with weak economies is shaped by practices that enhance flexibility, competitiveness, and resilience. Pathare (2026) notes that producers engage in entrepreneurial activities to remain competitive, while Li et al. (2024) emphasise institutionalised norms of innovation, resource efficiency, market orientation, risk, and planning. Identifying local market opportunities renews entrepreneurship (Malesu & Syrovátka, 2025). Resource efficiency and financial frugality, through prudent management, savings, and reinvestment, promote sustainability (Nana & Otoo, 2026). Market orientation and responsiveness to customer needs improve resilience (Kaushik, 2023). Risk diversification and adaptability are essential in volatile contexts (Brustbauer, 2016). Strategic networking with cooperatives and stakeholders provides access to markets and knowledge (Oana & Nicolau, 2021). Business planning and evaluation, guided by strategy and performance standards, are critical (Nakajima, 2025, & Kraus, 2008). Overall, disciplined financial management, innovation, planning, and alliances enable small businesses to act as engines of local development, particularly in fragile economies.

1.4. Long-term business viability management.

The Long-term survival of small businesses in fragile economies depends on structured management practices such as systemic record-keeping, savings mobilisation, cooperative networking, market linkages, entrepreneurship education, and financial literacy (Abdallah, 2025). These practices enhance resilience, competitiveness, and sustainability, aligning with prior scholarship that highlights managerial capacity and financial literacy as determinants of enterprise success (Demirgüç-Kunt, 2006; Fatoki, 2018). Record-keeping supports cash flow monitoring, profitability assessment, and credit tracking, thereby minimising fiscal mismanagement (Keeping & Enterprise, 2024; Roy & Choudhury, 2019). Savings mobilisation reduces reliance on external finance, protects against shocks, and ensures liquidity for reinvestment (Simba et al., 2025). Cooperative networking strengthens bargaining power, knowledge sharing, and resource pooling (Brunjes & Diez, 2013; Jamaluddin et al., 2023; Minzar, 2024), while market linkages integrate small firms into local and regional economies, broadening growth prospects (Gudeta & Tulu, 2022). Entrepreneurship training fosters creativity, risk management, and competitiveness (Abid & Polo, 2026) and financial literacy enables informed borrowing, saving, and investment decisions, reducing vulnerability to debt traps (Daskalakis, 2025; Saezow & Sukhabot, 2025). However, scholars caution that internal practices alone are insufficient without supportive institutional environments, regulatory burdens, and weak infrastructure, which often undermine survival (Sluis et al., 2005). Taken together, structured management practices anchored in record-keeping, savings, networking, market integration, training, and financial literacy form a comprehensive framework for resilience and sustainability. Nevertheless, their effectiveness depends on complementary external conditions, underscoring the need for integrated policies to strengthen small-scale enterprises in poor economies.

2. Theoretical Approach

Theoretical approach explains, predicts, and analyses events within a subject using conceptual models and frameworks. According to Hiebert et al., Theoretical frameworks are local theories

designed to fit a study and grounded in larger frameworks to address specific research goals (Hiebert et al., 2022). This study applies theories of entrepreneurship, strategic management, and human capital to analyse how Merankabandi fosters household resilience and sustainability.

2.1.The Entrepreneurship and management practices theory

The entrepreneurship and management practices theory is a conceptual framework that has emerged progressively in the literature through repeated scholarly interventions. The idea crystallised in the early 2000s-2010s as scholars began linking structured managerial routines such as record-keeping, savings mobilisation, cooperative networking, and financial literacy to entrepreneurial success in small firms. Scholars such as Fatoki (2014) highlight that entrepreneurship education enhances sustainability in microenterprises, while Brunes and Diez (2013) show that cooperative practices build resilience through social capital. Beck and Demirgüç-Kunt (2006) further argue that access to finance and sound management practices are critical determinants of small firm growth. Applied to Merankabandi households, financial transfers become entrepreneurial capital through structured management practices, offering a coherent framework for understanding how social protection fosters resilience and competitiveness in small family firms.

2.2.The theory of low development

This theory originated in the 1970s and helps researchers understand the roles of entrepreneurship and management practices in small-scale family firms supported by social protection programs, as these families tend to have low incomes. The theory of low development emphasises how structural constraints such as weak institutions, limited capital, and low literacy undermine enterprise growth in fragile contexts (Mead & Liedholm, 1998). For small-scale family firms, effective management practices such as record-keeping, savings mobilisation, and cooperative networks are critical to resilience (Beck & Demirgüç-Kunt, 2006; Fatoki, 2014). Social protection programs like Merankabandi provide financial transfers that can be transformed into entrepreneurial assets when supported by managerial capacity. However, scholars caution that without institutional support, these practices alone may not overcome systematic barriers (Dushime et al., 2021). Thus, integrating structured management and entrepreneurship practices into social protection frameworks offers a pathway to strengthening household firms in Burundi's low-development environment.

2.3.Resource-based view theory

The resource-based view emphasises the efficiency of internal resources (human capital, financial support, managerial skills) that determine the firm's performance and sustainability. The households of Merankabandi use financial transfer as an asset that strengthens household resilience. The strategic resources that contribute to competitiveness and resilience are management practices (record-keeping, savings mobilisation, cooperative networking). Anwar et al. highlight the resource-based view as a dominant lens in analysing family firm entrepreneurship and resource utilisation (Anwar et al., 2024). Many scholars have argued and contributed to the role of the resource-based view. Bosco (2015) extends the resource-based view by introducing the concept of regional families, showing how family firms' embeddedness in local ecosystems enhances resource deployment and regional resilience. Cruz and Nordqvist (2012) highlighted how generational differences shape entrepreneurial orientation in family firms, linking the resource-based view to governance and resource utilisation across generations. Thus, the resource-based view in entrepreneurship and management practices plays a pivotal role in sustaining small-scale family firms.

2.4. Institutional theory

Institutional theory in the context of entrepreneurship and small-scale family firms emerged in the late 1970s and 1980s. Scholars contributed to its foundation. Meyer and Rowan (1977) introduced the idea that organisations adopt formal structures not only for efficiency but also to gain legitimacy in institutional environments. Urban and Kujinga (2017) applied institutional theory to entrepreneurship in emerging economies, showing how institutional environments influence entrepreneurial intentions and outcomes. The contribution of Scott (2014) systematized institutional theory into three main beliefs, which are regulative, second normative, and third cognitive, by providing a comprehensive framework for analysing how institutions shape organizational behavior. Institutional settings, social norms, government policies, and structural constraints shape enterprise practices. De Sousa Jabbour, Graafland, and Smid (2020) showed how institutional pressures drive small and medium-sized enterprises toward sustainability, linking regulatory frameworks and social norms to corporate responsibility practices. In Burundi, the Merankabandi program embeds entrepreneurship within social protection policy, yet household firms face barriers such as taxation, weak partnerships, limited guidance documents, and low literacy (Bekana, 2024 ; Dushime et al., 2021) further demonstrate that institutional factors including process, organizational, and market innovation, significantly influence small and medium enterprise performance. In practice, Balzano, Marzi, and Turzo (2025) conducted the first systematic literature review applying institutional theory specifically to small and medium enterprises, identifying four clusters: innovation, sustainability, internationalisation, and strategies in emerging markets. Thus, the institutional environment plays a decisive role in shaping entrepreneurial outcomes among small-scale family firms.

3. Research Method

3.1. Research design

This study adopts a mixed-methods design to assess the role of management and entrepreneurship in sustaining small-scale family enterprises in Burundi, particularly households benefiting from Merankabandi social protection program. From a population of 56,104 families, a statistically representative random sample of 96 households was selected using the Alain Bucharde technique, alongside 12 local administrators. Random sampling minimised bias and enhanced external validity (Clark & Clark, 2017). Quantitative data were collected through structured household surveys measuring income diversity, resource allocation, and firm performance, with responses evaluated on a five-point Likert scale to ensure consistency and support statistical analysis of management practices and economic feasibility (Joshi & Pal, 2015). Quantitative insights were obtained through in-depth interviews and participant observation, capturing administrators' narratives and community involvement. Triangulation of quantitative and qualitative strands strengthened internal validity, providing a richer understanding of household enterprises in fragile socio-economic contexts (Etikan et al., 2016).

3.2. Data collection and analysis

First, the quantitative data from the structured household survey indicate that households supported by Merankabandi engage in entrepreneurial activities that are major contributors to income diversification. Second, information on the role of management techniques in the stability and survival of small-scale family businesses in fragile environments is necessary. Moreover, the third concerns the data on which obstacles or limitations are problematic in scaling household enterprises, despite the aid of social protection programs. The replies were measured using a 5-point Likert scale (Strongly Agree = S.A, Agree = A, Disagree = D, and

Strongly Disagree = S.D), which is commonly used in entrepreneurship research to assess attitudes and perceptions. Second, the in-depth interviews addressed the narratives of the local administrators and their participation in the community. The semi-structured framework ensured the preservation of thematic focus with flexibility (Nowell et al., 2017). Third, the tests were piloted in 10 homes to enhance clarity and reliability as part of the validity and reliability checks pilot Testing. Expert proofreading and examination of related content validity have ensured that survey items align with the study's goals. For Likert-scale items, Cronbach's Alpha reliability was computed; values greater than 0.7 were deemed satisfactory as stipulated in this study (Taber, 2018).

3.3. Analytical methodologies for data

Quantitative analysis was used in this study to describe the statistics, which contained specific corporate and demographic information. The regression study investigated the links between management practices (Record-keeping, savings mobilisation, and cooperative networking) and firm performance metrics. According to Fatoki (2018) Regression is commonly used to assess causal relationships in entrepreneurship research, and the correlation analysis examined the relationship between entrepreneurial activity and household resilience. The regression formula adopted is $Y = b_0 + b_1X$. Y represents the dependent variable (income after assistance), X represents the independent variable (income before assistance), and b represents the intercept (-3,822,942.86). Qualitative analysis involved thematic coding and used inductive coding on interview transcripts and observation notes. The subjects included financial literacy and community involvement. Regarding ethical issues, informed consent was obtained from each participant, and the data were collected through voluntary participation. Participation in this study was completely optional.

4. Results and analysis

The empirical results of a study on the function of management and entrepreneurship in small-scale family businesses in Burundi are presented and assessed in this part, funded by the Merankabandi initiative. The approach combines demographic, economic, and behavioural data to determine how financial support, managerial methods, and entrepreneurial orientation impact the viability of home enterprises and local growth. The characteristics of the study's respondents are listed below.

Figure 1. Age distribution of beneficiary respondents.

By major demographic group, the 31-40 age group is the most common, accounting for 45.80% of all answers, and the 41 and above age group represents 40.6%. The significance of the majority combination is that respondents aged 31 and above constitute 86.40% of the total sample. The underrepresentation of persons below the age of 25, who represent 1%, suggests that there is only one response reflecting under-youth engagement. The 26-30 age group accounted for 12.5% of the survey.

Figure 2. Educational level of the beneficiaries

Table 1. Educational level of administrators

Educational Level	Number of Individuals
- Never attended school	0
- Primary School	1
- Secondary School	2
- High School	3
- University	6
Total	12

Source(s): survey, 2025

Educational levels of beneficiaries are low: 40.6% of respondents never attended school, 50% have primary school, 8.3% have secondary school, 1% have high school, and 0% have university. Briefly, 90.6 per cent of respondents had no education beyond primary school, which affects their entrepreneurial performance due to a lack of business planning, financial literacy, and strategic management skills. Even though such low-literate people have been involved in microenterprise undertakings, their prospects are limited by a deficiency of formal training. To respond to it, individualised entrepreneurial education, financial literacy courses, and local mentorship can be suggested (Bui et al., 2023) and (Sultono et al., 2025). Conversely, the educational level profile of the 12 administrators surveyed shows a predominance of higher education (6 university graduates, followed by 3 high school, 2 secondary school, and 1 primary school). In fragile contexts, well-educated administrators bolster household resilience by encouraging practices such as systematic record-keeping, savings initiatives, cooperative networks, and entrepreneurship training. Strengthening managerial capabilities and entrepreneurial know-how improves the viability of microenterprises, helps alleviate poverty, and promotes inclusive local development, especially in vulnerable communities grappling with deep-rooted socioeconomic barriers.

Figure 3. Beneficiary businesses' orientation

The key applications of the financial aid include purchasing school supplies (87 out of 96 respondents), agricultural operations (84 out of 96), and animal breeding (82 out of 96), which indicate that the financial aid aims at household welfare and subsistence entrepreneurship. The businesses of small-scale firms are in the background (56 out of 96 respondents), indicating nascent microenterprise development. The low rate of permanent asset investment (32 out of 96 were involved in housing building, 7 out of 96 were involved in buying land for agriculture) implies a low level of long-term capital accumulation due to small transfers or risk aversion.

Table 2. Beneficiary income before getting financial assistance

Income area before F.A	Income (BIF)	Share of Total
- Daily work (Other)	10,433,800	48.9%
- Agriculture	7,947,200	37.2%
- Animal breeding	1,566,000	7.3%
- Small businesses	1,399,000	6.6%
Total	21,346,000	100%

Source(s): survey, 2025

Figure 4. Beneficiary income before financial assistance.

The data show that daily labour (10.433.800 BIF), representing 48.9%, and agriculture (7.947.200 BIF), representing 37.2%, were the primary sources of pre-assistance earnings, accounting for over 86.1% of earnings. They are both highly dependent on informal jobs that are unpredictable and also represent the rural economy of Burundi and subsistence farming techniques. The small enterprises (1.399.000BIF) with 6.6% and animal breeders (1.566.000BIF) with 7.3% did little, which means limited entrepreneurial input was provided before financial support. Provide more assistance to agricultural production and the development of microenterprises to diversify income and minimise exposure to economic risks. Given the beneficiaries' low educational level, more than 90% of respondents have a low education level, making their business planning, financial management, and strategic decision-making difficult and adversely affecting their entrepreneurial practices. According to Sultono

et al. (2025), contextualised entrepreneurship education based on visual tools and peer learning is suggested for use with low-education groups because many of them experience unpredictable employment (48.9%) and informal agriculture (37.2%). Similarly, Bui et al. discovered that adaptive training models and community mentorship can help improve the work of an entrepreneur in the developing region (Bui et al., 2023). Also, Sluis et al. have shown that entrepreneurial income increases by 5.5 per year of schooling, which means that basic education is the key to entrepreneurship (Sluis et al., 2005).

Table 3. Base capital after receiving the financial assistance.

Income area after F.A	Capital (BIF)	Share of Total
- Small businesses	48,875,000	37.5%
- Animal breeding	42,506,000	32.6%
- Agriculture	38,859,200	29.8%
- Daily work (Other)	200,000	0.2%
Total	130,440,200	100%

Source(s): survey, 2025

The following results indicate how beneficiaries utilised their capital after receiving financial assistance, with small enterprises' base capital at 48.875.000 BIF (37.5%), animal breeders' at 42.506.000 BIF (32.6%), and agriculture base capital at 38.859.200 BIF (29.8%), leading in the number of investments. Financial support and an entrepreneur's income growth show a strong positive correlation ($R^2 = 0.63$).

Figure 5. Base capital income distribution after financial assistance

Beneficiaries shifted their investment behaviour from informal labour (200.000 BIF, 0.2%) to structured entrepreneurial activity. A strong decline was observed. Small enterprises (37.5%) and animal breeding (32.6%) dominate post-assistance capital use, indicating greater confidence and capacity for microenterprise development. Agriculture (29.8%) remains important, but a wider range of activities is supplementing it. Based on this regression formula: $Y = \beta_0 + \beta_1 X$, where Y represents the dependent variable (income after assistance), X represents the independent variable (income before assistance), β represents the intercept (-3,822,942.86), a negative intercept that households with very low baseline income may still struggle post-assistance, unless accompanied by training or mentorship. According to Bui et al. (2023), enhancing post-aid entrepreneurial performance requires financial knowledge and training. β_1 represents the regression coefficient 2.21 ($\beta_1 = 2.21$), which means that for every BIF obtained before aid, income climbed more than twice as much after support. R^2 showed a coefficient of determination of 0.63 ($R^2 = 0.63$), indicating a reasonably good correlation between financial support and entrepreneurial income growth. Sluis et al. confirm that education and initial income levels are significant indicators of entrepreneurial success (Sluis et al., 2005). Daily income from work fell dramatically, indicating a shift from survival labour to structured enterprise. The use of OLS regression to link government aid with financial outcomes validates the use of linear models in social assistance contexts (Lee et al., 2023).

Table 4. Income by Sector before and after financial assistance

Sector	Income Before (BIF)	Income After (BIF)	Growth Trend
- Agriculture	7,947,200	38,859,200	↑ +388%
- Animal Breeding	1,566,000	42,506,000	↑ +2,615%
- Small Businesses	1,399,000	48,875,000	↑ +3,393%
- Daily Work (Other)	10,433,800	200,000	↓ - 98%

Source(s): survey, 2025

Figure 6. Income by sector before and after financial assistance

The data in Graph 6 indicate that small-scale enterprises and animal breeding experienced the largest increases in capital (Small businesses from 1.399.333BIF to 48.875.000BIF and animal breeding from 1.566.000BIF to 42.506.000BIF), implying that financial aid helped beneficiaries build productive ventures. The daily labour income fell dramatically, indicating a shift away from informal survival employment toward structured enterprise (from 10.433.800BIF to 200.000BIF), with a decline of 98%. Agricultural income has doubled, indicating increased investment in agricultural inputs and productivity (from 7.947.200 BIF to 38.859.200 BIF). The regression coefficient of 2.21 for every BIF earned income has more than doubled since support, and $R^2 = 0.63$ indicates a relatively strong correlation between financial support and entrepreneurial income growth. Merankabandi's financial assistance facilitated entrepreneurial change, particularly in the microenterprise and livestock sectors. In this context, Lee et al. (2023) show how government aid programs improve financial outcomes and entrepreneurial potential. The next findings present the income benefits after a year of evaluation. The findings comparing income before and after the introduction of financial assistance and training, based on entrepreneurial activities and management practices, align more closely with those of Sluis et al. (2005), who report that education and financial support considerably improve entrepreneurial success and income growth. This section shows that the observed increases in capital and sectoral shifts in Burundi's Merankabandi program are consistent with broader empirical findings.

Table 5. Income benefits evaluation in the year after the financial assistance:

Income area	Income (BIF)	Share of Total
- Agriculture	64,797,000	36.5%
- Animal breeding	62,600,000	35.2%
- Small businesses	48,118,000	27.1%
- Daily work (Other)	2,080,000	1.2%
Total	177,595,000	100%

Source(s): survey, 2025

The outcome indicates that agriculture had a gain of 64.797.000BIF (36.5%), and animal breeding gain of 62.600.000BIF (35.2%), and small businesses gain of 48.118.000BIF (27.1%) was the highest income-earning small-scale business one year after the provision of financial aid, which is evidence of a big shift towards productive entrepreneurship. The correlation between base capital and annual income is strong and positive in a regression analysis ($R^2 = 0.82$), indicating that capital investment influences growth.

Figure 7. Regression of base capital via income benefits after one year

The average BIF per BIF of base capital earned by the beneficiaries was 1.2 BIF, indicating effective use of capital. There is a strong linear relationship ($R^2 = 0.82$), indicating that greater capital investment is associated with higher income. The regression line fits the data well, particularly in agriculture and small enterprises, indicating the program's effectiveness. The financial assistance provided by Merankabandi is primarily directed to agriculture and livestock. Local administrators played a significant role in steering investment decisions and sustaining growth. This is in line with statistical evidence that government aid and financial literacy education enhance entrepreneurial performance and household resilience (Lee et al., 2023, and Sluis et al., 2005).

Figure 8. Distribution of responses to challenges faced by beneficiaries**Table 6.** Administrators' responses to the challenges faced by beneficiaries

Challenges faced by beneficiaries	S.A (%)	A (%)	D (%)	S.D (%)	N (%)
- Lack of knowledge of how to plan, follow up, and evaluate a business	11=91.7	1=8.3	0	0	0
- Lack of adaptive strategies	12=100	0	0	0	0
- Family size	12=100	0	0	0	0
- High taxes before business stability	2=16.7	3=25.0	7=58.3	0	0
- Lack of diversification of income streams	9=75.0	1=8.3	1=8.3	1=8.3	0
- Lack of strategic alliances with local stakeholders	12=100	0	0	0	0
- Lack of knowledge of financial management	10=83.3	0	0	2=16.7	0
- Illiteracy of beneficiaries	11=91.7	0	0	1=8.3	0
- Others (Specify: Lack of guidance manual)	10=83.3	0	0	2=16.7	0

Source(s): survey, 2025

Findings reveal that beneficiaries and administrators identify serious obstacles to the sustainability of small-scale family firms supported by Merankabandi. Administrators unanimously cited deficiencies in adaptive strategies, large family sizes, and weak alliances with local stakeholders (100%). Beneficiaries similarly emphasised gaps in planning, financial management, and literacy(>80%). This correlates with limited skills and low literacy as primary barriers by Daskalakis (2025).

Taxation received mixed responses, though evidence shows excessive taxes reduce reinvestment and growth (Agyapong, 2010). Lack of partnerships restricts market access and resources (Malesu & Syrovátka, 2025), while demographic pressures undermine resilience (Sluis et al., 2005). Collectively, these challenges highlight that financial aid alone is insufficient; policies must strengthen entrepreneurship education, financial literacy, and institutional support to ensure resilience and long-term viability of household firms in fragile contexts.

Figure 9. Management practices to establish small-scale firms' viability**Table 7.** Administrators' responses to the strategies to enhance the effectiveness of family initiatives in reducing poverty.

Strategies by Administrators	S.A (%)	A (%)	D (%)	S.D (%)	N (%)
- Employing adaptive strategies	100	0	0	0	0
- Knowing the process of planning, follow-up, and evaluating income	100	0	0	0	0
- Establishing a strategic alliance with local stakeholders	100	0	0	0	0
- Employing strategic financial management of a family initiative	100	0	0	0	0
- Employing strategic land division for agricultural activities	91.7	0	8.3	0	0
- Literacy training for social and economic development	100	0	0	0	0
- Training for family planning	100	0	0	0	0

- Getting a wave of taxes to establish low-income family economic initiatives	83.3	0	16.7	0	0
- Teachings about family initiatives management	100	0	0	0	0
- Other (Punishment to those who misuse aid)	100	0	0	0	0

Source(s): survey,2025

Evidence from both beneficiaries and administrators highlights that strategic and instructional interventions are crucial enablers of household entrepreneurship. The most endorsed strategies, as explained by beneficiaries, were planning, assessment, and post- follow-up (92%), literacy training (91%), and alliances with local stakeholders (90%), underscoring the need for formal entrepreneurial support in resource-limited, low-literacy settings. The emphasis on planning and evaluation aligns with strategic management principles of goal-setting, monitoring, and adaptive learning, which are essential for sustainability (Bui et al., 2023). Literacy and money management training reflect the importance of human capital, as education enhances resource distribution, financial decision-making, and resilience (Sultono et al., 2025). Administrators also prioritised structural reforms, including tax relief (83.3%) and land division (91.7%), consistent with findings that high taxation constrains reinvestment. Agyapong (2010) and weak partnerships limit market access (Malesu and Syrovátka, 2025).

Figure 10. Factors affecting economic development after well-managed financial assistance
Table 8. Administrators' responses to the factors affecting economic development after well-managed financial aid.

Factors after managing the financial aid well by the beneficiaries	S.A (%)	A (%)	D (%)	S.D (%)	N (%)
- Having access to health and well-being	100	0	0	0	0
- Ability to send their children to school	100	0	0	0	0
- Ability to support themselves financially	100	0	0	0	0
- Ability to enhance productivity and attract investments	100	0	0	0	0
- Giving jobs to others for economic dynamism	100	0	0	0	0
- Having access to bank facilities	100	0	0	0	0
- Having access to housing	100	0	0	0	0
- Enhancing financial literacy and management skills	100	0	0	0	0

Source(s): survey,2025

Survey findings reveal unanimity among the administrators (100%) and strong beneficiary support (94% for school, 93% for health, and 92% for financial skills) that access to health, education, financial literacy, and productivity are central to household economic growth after aid. Prioritisation of education and health underscores the link between entrepreneurship and human capital investment (Lee et al., 2023). In addition, financial literacy interventions enhance budgeting, savings, and reinvestment (Sultono et al., 2025). Productivity gains and job creation confirm that aid is a catalyst for regional economic vibrancy, consistent with evidence that entrepreneurship fosters resilience through adaptive strategies and stakeholder engagement (Malesu & Syrovátka,2025).

Table 9. Synthetic overview of management and entrepreneurship contributions to overcome challenges when implementing small-scale businesses.

Challenges	Consequences	Managerial and entrepreneurial tactics
Lack of knowledge of how to plan, follow up, and evaluate a business.	Low family income and barriers to accessing auto financing.	- Entrepreneurship training on the process of planning a project, follow-up steps, and the evaluation of income benefits.
Lack of adaptive strategies	Low income and household problems of purchasing food and services.	- Employing adaptive strategies - Entrepreneurship diversity of methods
Family size	A large number of children puts a drain on resources and restricts the ability to reinvest.	- Training for family planning - Community mobilisation
High taxes before business stability	Hindrances to the business's stability and expansion	- State a wave period of taxes to establish business initiatives.
Lack of diversification of income streams	Expertise issues and market stagnation	- Cooperative network - Employing strategic land division for agricultural activities
Lack of strategic alliances with local stakeholders	Missing chances for resource pooling, market access, and knowledge sharing.	- Establishing a strategic alliance with local stakeholders - Market linkage
Lack of knowledge of financial management	Misallocation and business failure	- Literacy training for social and economic development - Entrepreneurship training
Illiteracy of beneficiaries	The problem of family development and poverty remains.	- Entrepreneurship training - Management learning
Climate change	Catastrophic acts	- Natural resources' management
Lack of justice in the distribution of financial assistance	Lack of equity in development and low-income family conditions remain in the community.	- Justice mobilization - Finance inclusion to all - Community oversight
Ghost of beneficiaries	Financial assistance remains insufficient, and poverty persists.	- Management with a technology digit ID system - Regular audits and spot checks
Corruption hindrances	Social cohesion problem	- While blower protection
Diversion of funds in small-scale businesses	Lack of sufficient financial aid and low development in communities	- Regular audits of management - Community oversights
Lack of infrastructure	Limitations on business efficiency and market access. Restricts competition and raises transaction costs	- Mobilisation of public community works. - Community engagement
Market volatility	Business stagnation, shifting input costs, and erratic demand in volatile marketplaces.	- Market linkage assistance - Competitiveness in a dynamic marketplace
Limited financial and availability	Small businesses struggle to expand due to high interest rates.	- Record-keeping - Savings mobilization

Source(s): Established by authors

This table shows the issues that small-scale family businesses face when implementing managerial and entrepreneurial strategies. It also offers a holistic overview by outlining the effects of such barriers, their causes, and management and entrepreneurial solutions to support

the economic growth of low-income families. Such undertakings are essential to the viability of the business in the long term and enhance the socioeconomic development of the low-income households within the vulnerable environments.

5. Conclusion and practical implications

This study, using a mixed-methods approach, demonstrates how management strategies and entrepreneurship sustain small-scale family businesses in Burundi. The results show that financial support, in addition to entrepreneurial education and management culture, has a significant positive effect on household revenues, enterprise sustainability, and community-level economic development. There were significant increases in base capital and annual income across agricultural, animal-breeding, and small-business activities, as evidenced by quantitative data. The financial support was also found to be positively correlated with entrepreneurial performance with R^2 being 0.82 as verified by regression analysis, resulting in a strong positive association between the two. Entrepreneurial practice, including financial management, diversification, and stakeholder involvement, was found to improve access to health, education, and banking services, as well as to create jobs and increase beneficiaries' productivity.

In conclusion, the study demonstrates that financial assistance through Merankabandi significantly fostered entrepreneurship, particularly in agriculture, animal husbandry, and small businesses, with regression analysis confirming a positive return of 1.2BIF per BIF invested (Lee et al., 2023). Beneficiaries reported enhanced resilience via improved financial knowledge, banking access, education, and healthcare, consistent with Sultono et al., (2025). Sustainability was reinforced through management practices such as savings, mobilisation and cooperative networking (Malesu & Syrovátka, 2025). However, persistent barriers such as tax burdens, illiteracy, weak partnerships, and demographic pressures mirror those of Nkurunziza's (2022) findings on fragile institutional environments. These results validate the scholarly consensus that well-structured cash transfers reduce poverty, mitigate crime, and strengthen socio-economic development, while highlighting the urgent need for institutional reforms and capacity-building to sustain long-term impact in fragile states. This analysis underscores the transformative potential of financial assistance when aligned with resilience-oriented policy frameworks.

The study's limitations stem from contextual and logistical constraints. The two-month timeframe was imposed because data collection took place in Burundi, Africa, necessitating rapid fieldwork under restricted access. Administrative delays due to authorisation procedures and concurrent elections further slowed progress. Respondents' low literacy (90,6%) necessitated reliance on self-reported Likert-Scale data, limiting precision. The one-year assessment period captured only short-term effects, excluding external influences such as market volatility or political instability. Moreover, the scope was restricted to agriculture, animal breeding, and small businesses, omitting other sectors. These limitations highlight the urgent need for improved financial education, governance, and tailored monitoring approaches. Practical implications of the study largely depend on policy formulation; social protection programs should be designed to make the most of the situation; the introduction of development, financial literacy lessons, and business training should be considered most beneficial. Local governance is improved through administrative mentoring, visual strategies, and peer outreach.

The next step in further research would be to consider long-term welfare outcomes, gender-specific assessments of entrepreneurial impact, and community digital inclusion strategies. The analysis of similar schemes in vulnerable regions can provide relevant strategies for continued improvement while emphasising the differences that lead to positive outcomes for sustaining

such initiatives with inclusive developmental benefits.

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Conflicts of Interest:

The authors declare no conflicts of interest.

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Ethics Approval

This study did not involve any clinical research, medical intervention, human trials, biomedical experimentation, or animal experimentation. This research was a non-interventional social sciences study and did not involve procedures requiring ethical review under the applicable institutional guidelines; formal approval from the Institutional Ethics Committee/Institutional Review Board was therefore not required. The study also complies with the principles of the Declaration of Helsinki (2013 revision), where applicable, with all relevant institutional and national ethical guidelines governing non-interventional social science research. This refers to the MINISTERIAL ORDER N° 540/1643 OF 25/11/2023 ON THE PROCEDURES FOR OBTAINING STATISTICAL VISAS FOR STATISTICAL SURVEYS IN BURUNDI.

Regulation of authorisations for statistical surveys to ensure compliance with national and international standards. Published in November 2023. ARTICLE NO. 2.

<https://www.insbu.bi/documents/ordinances/ordonance540cabsen1643.pdf>

Informed Consent

The data for this study were collected through voluntary participation in a questionnaire and/or an interview for academic research purposes. All participants were informed of the study objectives, and their informed consent was obtained before participation. Participants' confidentiality, respect for participants' rights, and anonymity were maintained throughout the research process, and no personally identifiable information has been disclosed in this manuscript.

Data Availability Statement

The full raw dataset for this study is available upon request, as it is part of a PhD research program in progress. The data and materials will be considered for public release at an appropriate level upon completion of the PhD.

Figures

Figure 1. Age distribution of beneficiary respondents.

Figure 2. Educational level of beneficiaries

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Figure 4. Beneficiary income before Financial Assistance.

Figure 5. Base capital income distribution after financial assistance

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Figure 7. Regression of base capital via income benefits after one year

Figure 8. Distribution of responses to challenges faced by beneficiaries

Figure 9. Management practices to establish small-scale firms' viability

Figure 10. Factors affecting economic development after well-managed financial assistance

RESPONSES

1). Authors' details

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2) Figures

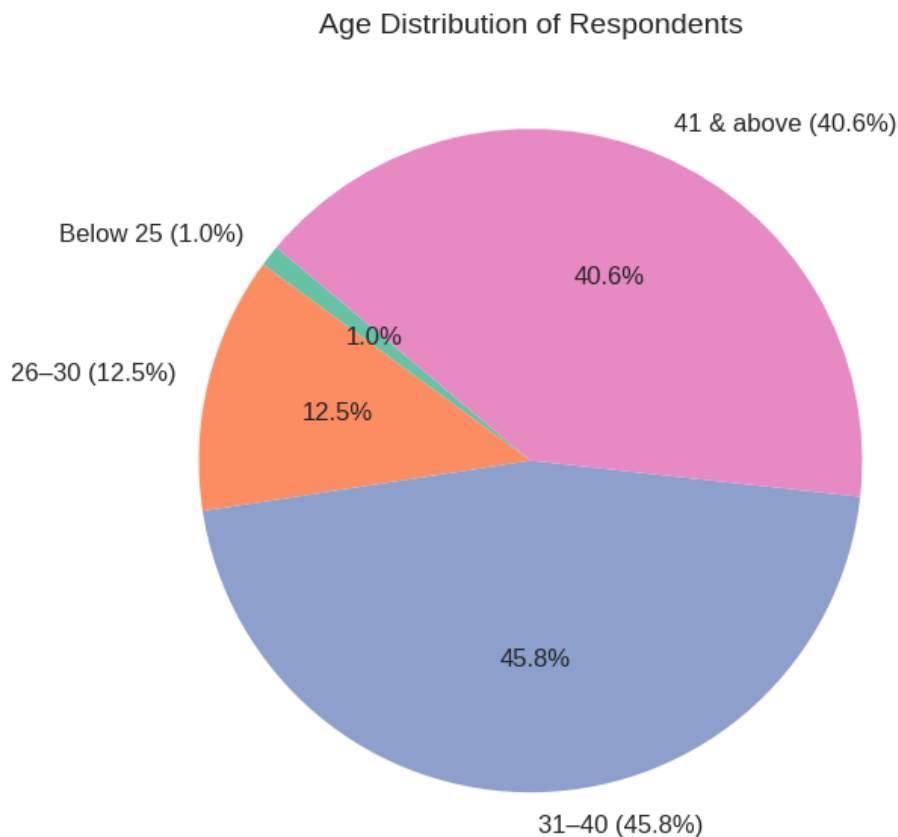


Fig1. Age distribution of beneficiary respondents.

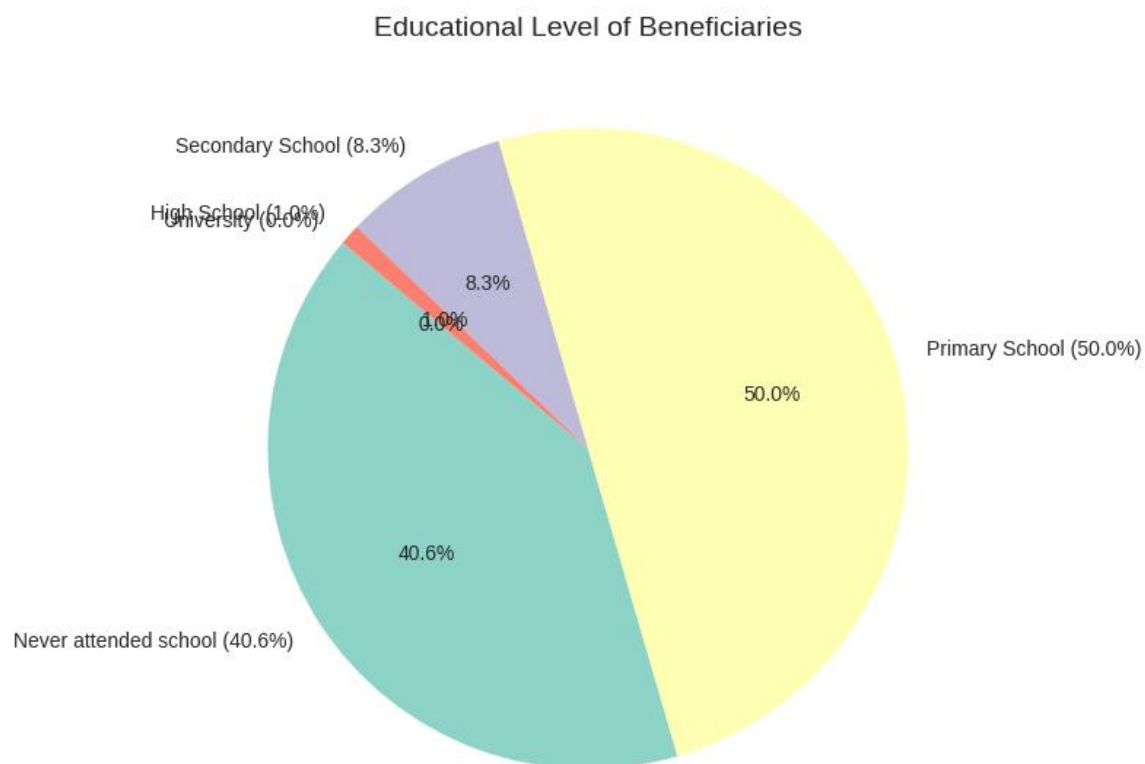


Fig2. Educational level of beneficiaries

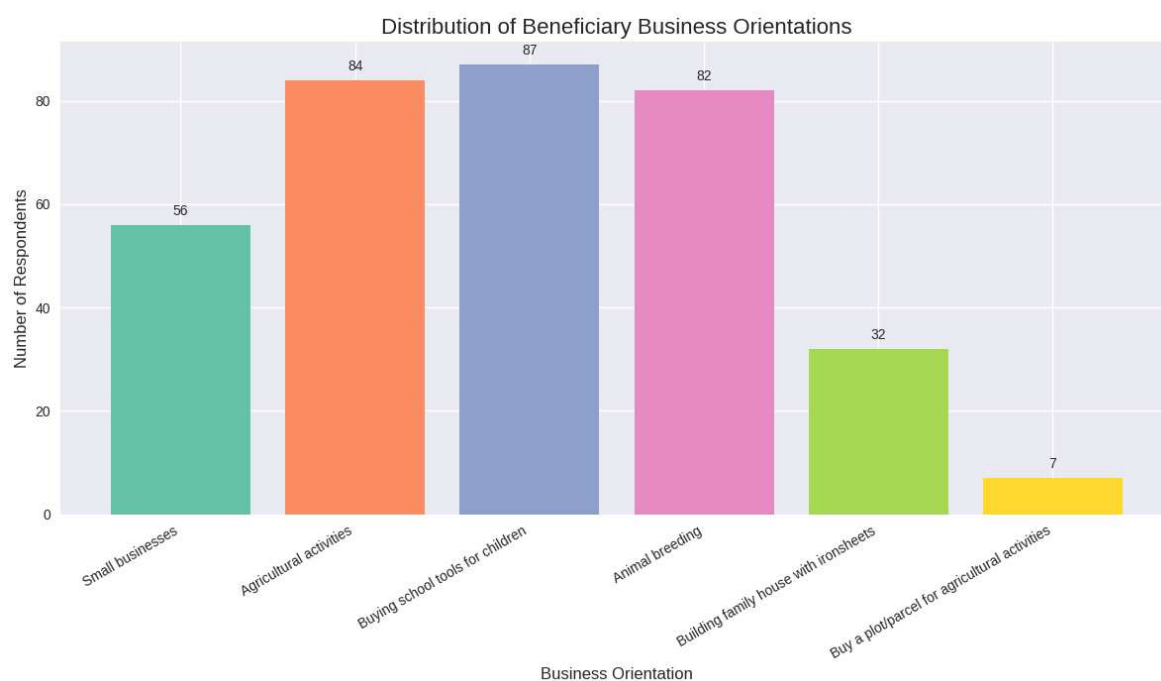


Fig3. Beneficiary businesses' orientation

Beneficiary Income Before Financial Assistance

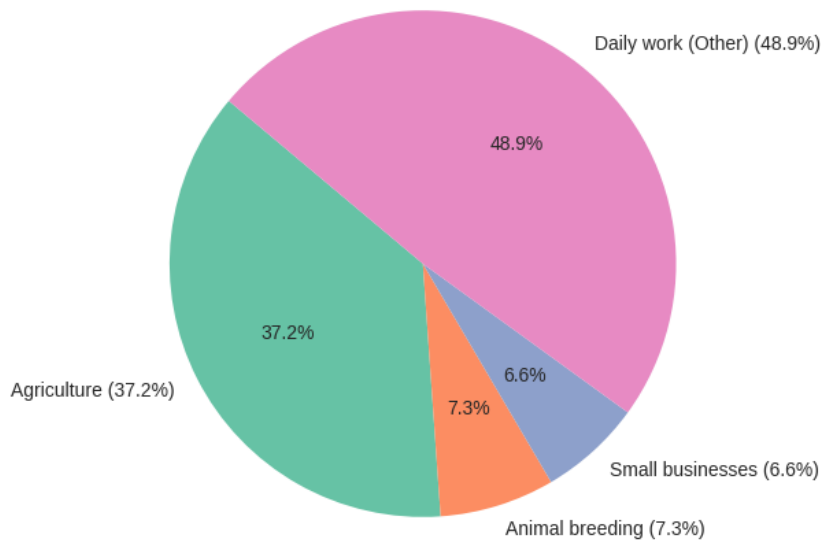


Fig4. Beneficiary income before Financial Assistance.

Income Distribution After Financial Assistance

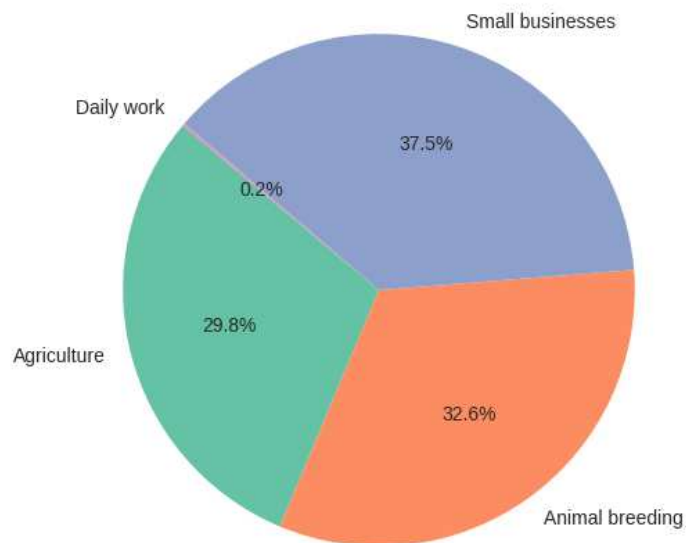


Fig5. Base capital income distribution after financial assistance

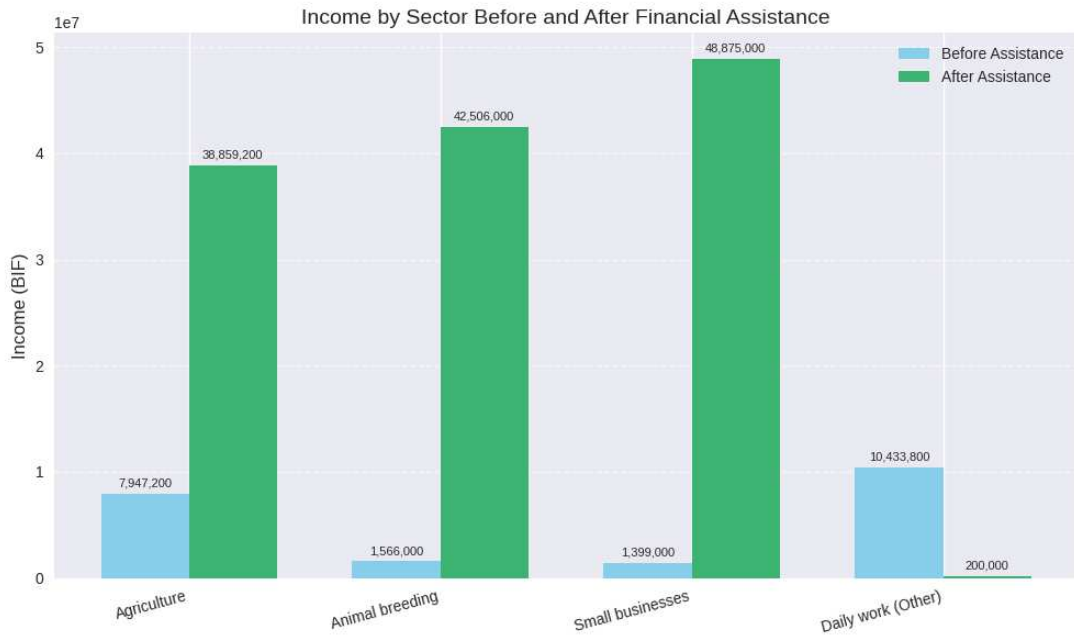


Fig6. Income by sector before and after financial assistance

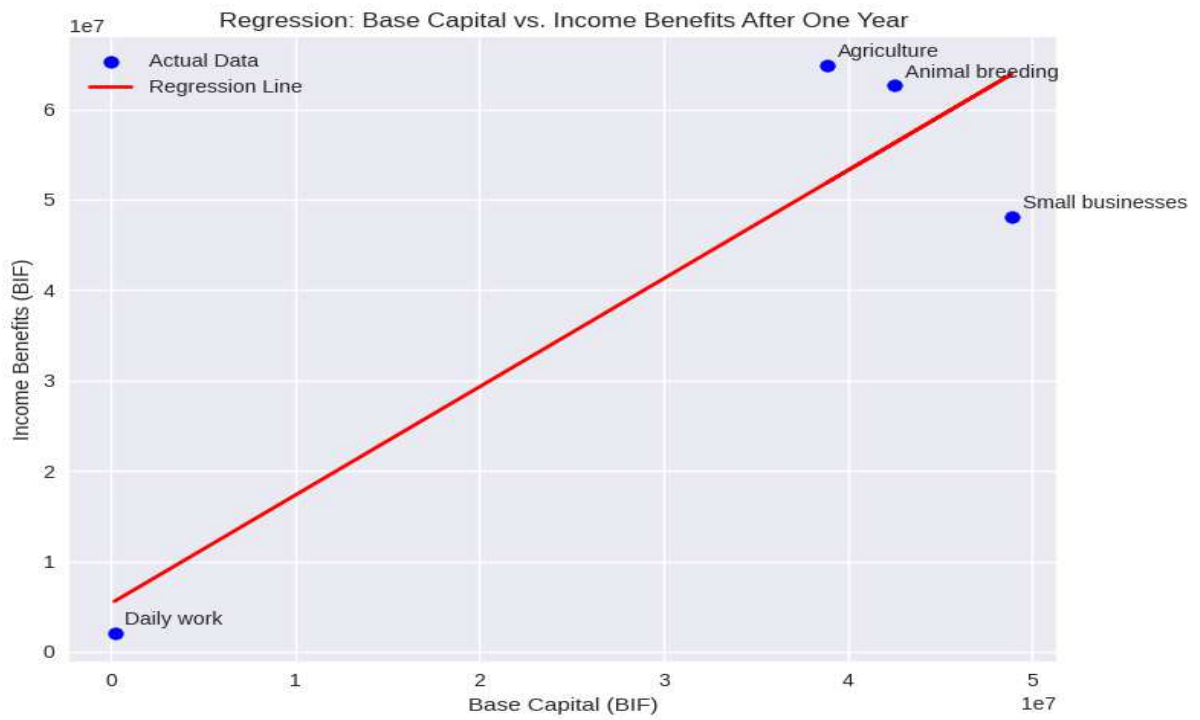


Fig7. Regression of base capital via income benefits after one year

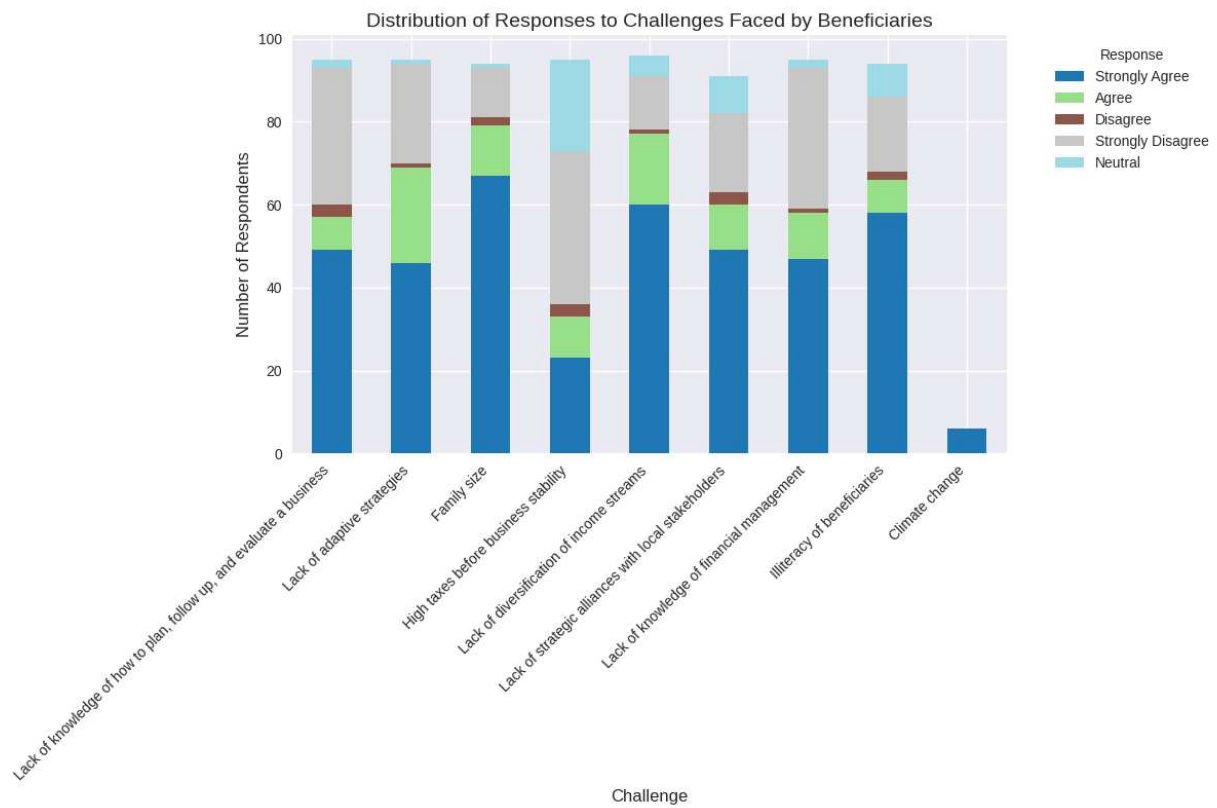


Fig8. Distribution of responses to challenges faced by beneficiaries

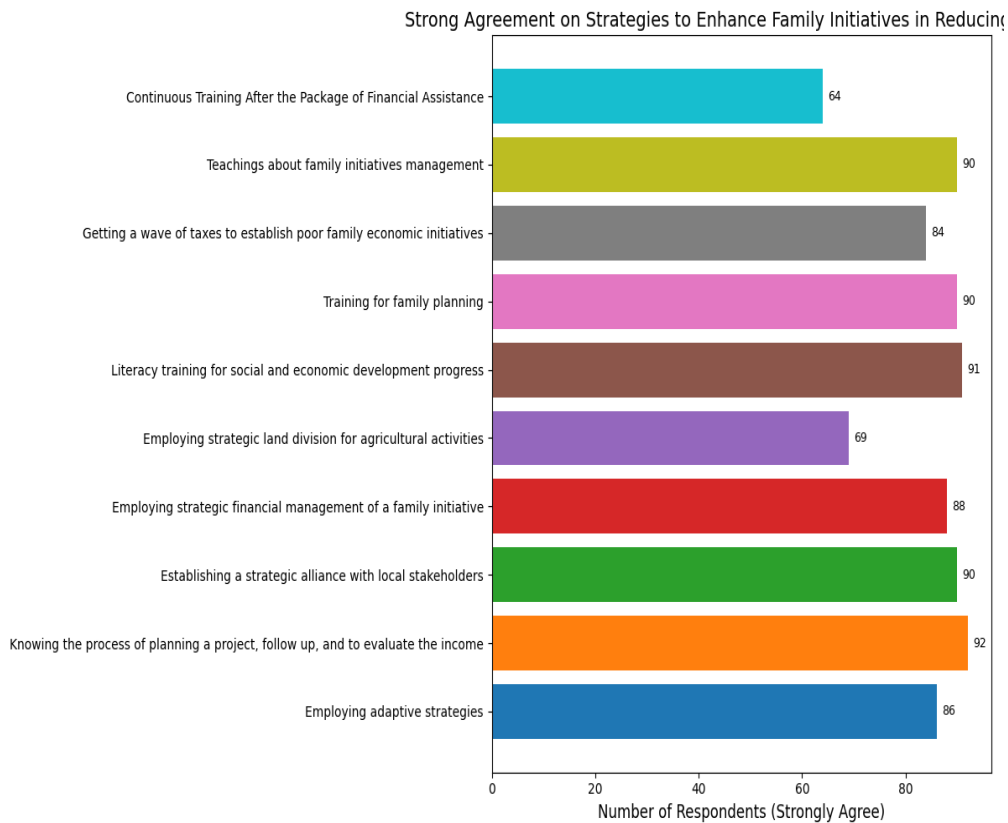


Fig9. Management practices to establish small-scale firms' viability

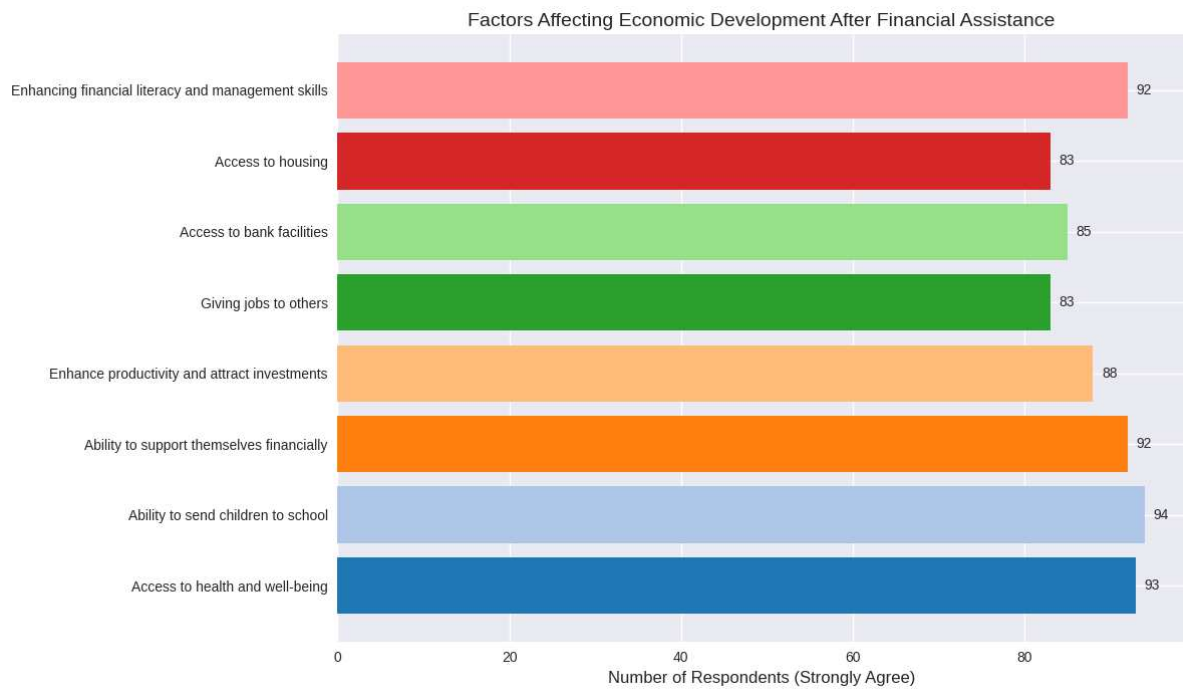


Fig10. Factors affecting economic development after well-managed financial assistance

Tables' details

Table 1. Educational Level of Administrators

Educational Level	Number of Individuals
- Never attended school	0
- Primary School	1
- Secondary School	2
- High School	3
- University	6
Total	12

Source(s): survey, 2025

Table 2. Beneficiary Income before getting financial assistance

Income area before F.A	Income (BIF)	Share of Total
- Daily work (Other)	10,433,800	48.9%
- Agriculture	7,947,200	37.2%
- Animal breeding	1,566,000	7.3%
- Small businesses	1,399,000	6.6%
Total	21,346,000	100%

Source(s): survey, 2025

Table 3. Base Capital after receiving the financial assistance.

Income area after F.A	Capital (BIF)	Share of Total
- Small businesses	48,875,000	37.5%
- Animal breeding	42,506,000	32.6%
- Agriculture	38,859,200	29.8%
- Daily work (Other)	200,000	0.2%
Total	130,440,200	100%

Source(s): survey, 2025

Table 4. Income by Sector Before and After Financial Assistance

Sector	Income Before (BIF)	Income After (BIF)	Growth Trend
- Agriculture	7,947,200	38,859,200	↑ +388%
- Animal Breeding	1,566,000	42,506,000	↑ +2,615%
- Small Businesses	1,399,000	48,875,000	↑ +3,393%
- Daily Work (Other)	10,433,800	200,000	↓ - 98%

Source(s): survey, 2025

Table 5. Income benefits evaluation in the year after the financial assistance:

Income area	Income (BIF)	Share of Total
- Agriculture	64,797,000	36.5%
- Animal breeding	62,600,000	35.2%
- Small businesses	48,118,000	27.1%
- Daily work (Other)	2,080,000	1.2%
Total	177,595,000	100%

Source(s): survey, 2025

Table 6. Administrators' responses to the challenges faced by beneficiaries

Challenges faced by beneficiaries	S.A (%)	A (%)	D (%)	S.D (%)	N (%)
- Lack of knowledge of how to plan, follow up, and evaluate a business	11=91.7	1=8.3	0	0	0
- Lack of adaptive strategies	12=100	0	0	0	0
- Family size	12=100	0	0	0	0
- High taxes before business stability	2=16.7	3=25.0	7=58.3	0	0
- Lack of diversification of income streams	9=75.0	1=8.3	1=8.3	1=8.3	0
- Lack of strategic alliances with local stakeholders	12=100	0	0	0	0
- Lack of knowledge of financial management	10=83.3	0	0	2=16.7	0
- Illiteracy of beneficiaries	11=91.7	0	0	1=8.3	0
- Others (Specify: Lack of guidance manual)	10=83.3	0	0	2=16.7	0

Source(s): survey, 2025

Table 7. Administrators' responses to the strategies to enhance the effectiveness of family initiatives in reducing poverty.

Strategies by Administrators	S.A (%)	A (%)	D (%)	S.D (%)	N (%)
- Employing adaptive strategies	100	0	0	0	0
- Knowing the process of planning, follow-up, and evaluating income	100	0	0	0	0
- Establishing a strategic alliance with local stakeholders	100	0	0	0	0
- Employing strategic financial management of a family initiative	100	0	0	0	0
- Employing strategic land division for agricultural activities	91.7	0	8.3	0	0
- Literacy training for social and economic development	100	0	0	0	0
- Training for family planning	100	0	0	0	0

- Getting a wave of taxes to establish low-income family economic initiatives	83.3	0	16.7	0	0
- Teachings about family initiatives management	100	0	0	0	0
- Other (Punishment to those who misuse aid)	100	0	0	0	0

Source(s): survey,2025

Table 8. Administrators' responses to the factors affecting economic development after well-managed financial aid.

Factors after managing the financial aid well by the beneficiaries	S.A (%)	A (%)	D (%)	S.D (%)	N (%)
- Having access to health and well-being	100	0	0	0	0
- Ability to send their children to school	100	0	0	0	0
- Ability to support themselves financially	100	0	0	0	0
- Ability to enhance productivity and attract investments	100	0	0	0	0
- Giving jobs to others for economic dynamism	100	0	0	0	0
- Having access to bank facilities	100	0	0	0	0
- Having access to housing	100	0	0	0	0
- Enhancing financial literacy and management skills	100	0	0	0	0

Source(s): survey,2025

Table 9. Synthetic Overview of management and entrepreneurship contributions to overcome challenges when implementing small-scale businesses.

Challenges	Consequences	Managerial and entrepreneurial tactics
Lack of knowledge of how to plan, follow up, and evaluate a business.	Low family income and barriers to accessing auto financing.	- Entrepreneurship training on the process of planning a project, follow-up steps, and the evaluation of income benefits.
Lack of adaptive strategies	Low income and household problems of purchasing food and services.	- Employing adaptive strategies - Entrepreneurship diversity of methods
Family size	A large number of children puts a drain on resources and restricts the ability to reinvest.	- Training for family planning - Community mobilisation
High taxes before business stability	Hindrances to the business's stability and expansion	- State a wave period of taxes to establish business initiatives.
Lack of diversification of income streams	Expertise issues and market stagnation	- Cooperative network - Employing strategic land division for agricultural activities
Lack of strategic alliances with local stakeholders	Missing chances for resource pooling, market access, and knowledge sharing.	- Establishing a strategic alliance with local stakeholders - Market linkage
Lack of knowledge of financial management	Misallocation and business failure	- Literacy training for social and economic development - Entrepreneurship training
Illiteracy of beneficiaries	The problem of family development and poverty remains.	- Entrepreneurship training - Management learning
Climate change	Catastrophic acts	- Natural resources' management
Lack of justice in the	Lack of equity in development and	- Justice mobilization

distribution of financial assistance	low-income family conditions remain in the community.	- Finance inclusion to all - Community oversight
Ghost of beneficiaries	Financial assistance remains insufficient, and poverty persists.	- Management with a technology digit ID system - Regular audits and spot checks
Corruption hindrances	Social cohesion problem	- While blower protection
Diversion of funds in small-scale businesses	Lack of sufficient financial aid and low development in communities	- Regular audits of management - Community oversights
Lack of infrastructure	Limitations on business efficiency and market access. Restricts competition and raises transaction costs	- Mobilisation of public community works. - Community engagement
Market volatility	Business stagnation, shifting input costs, and erratic demand in volatile marketplaces.	- Market linkage assistance - Competitiveness in a dynamic marketplace
Limited financial and availability	Small businesses struggle to expand due to high interest rates.	- Record-keeping - Savings mobilization

Source(s): Established by authors