

WOMEN'S ECONOMIC EMPOWERMENT PROJECTS AND RURAL HOUSEHOLDS LIVELIHOOD IN RWANDA.

A CASE OF DUTERIMBERE ONG FUNDED PROJECTS



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Preface

The current research revealed that women empowerment has led to economic development. The main objective of this study was to assess women economic empowerment and rural household's livelihood in Rwanda, A case of Duterimbere ONG funded projects. The specific objectives were to assess the economic contribution of Duterimbere funded projects on rural households livelihood in Rulindo District, to find out the challenges faced by women to sustain Income Generating Activities created under Duterimbere funded projects in Rulindo District and to determine the relationship between women's economic empowerment projects and rural household's livelihood in Rulindo District. When conducting this study, researcher adopted case study research design with quantitative and qualitative approach. The target population were 217 from which samples of 68 were selected. Researcher used probability sampling technique to select the sample and data were collected using questionnaire and interview. In this study SPSS (Statistical Package for Social Science) version 20 was used to analyse the quantitative data. Research findings highlight some of the challenges including technology problem, infrastructures, poor managerial skills and environmental challenges. It is shown that by the coefficient of correlation of economic empowerment was 0.100 and $p = 0.004$. Project funding had an intercept of 0.043 but significant and Project market survey had it at 0.067 and also positive. Project adversary services had an intercept of 0.075 with $p = 0.046$ As conclusion, Duterimbere funded project plays a great role for women economic empowerment throughout financial and non-financial support facilities for women in Rulindo District. It is highly recommended to the government in assisting women empowerment in all angles of activities and, women beneficiaries themselves need to have commitment for better using financial resources which can assist them in income generating activities.

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CHAPTER ONE: INTRODUCTION

1.2 Statement of the problem

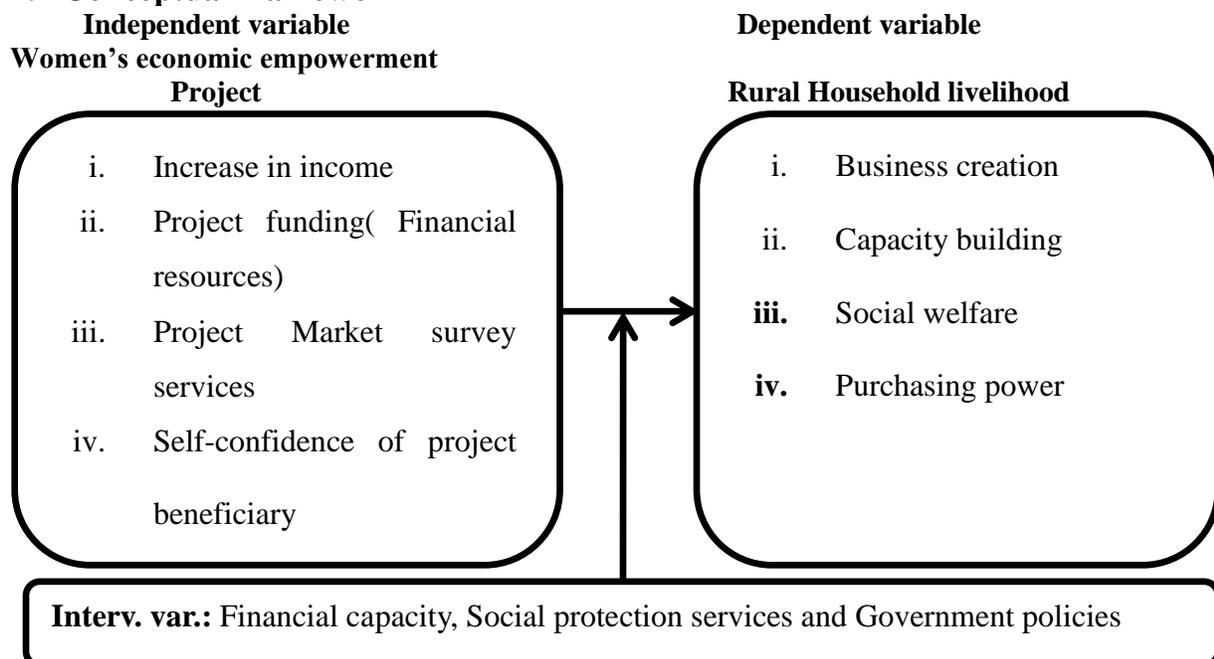
In Rwanda, income generating activities are being created for women empowerment even they are not sufficient enough compared to the size of women but different initiatives are being developed to support women. Even if all these initiatives are committed towards women empowerment, in Rwanda there is still a gap related empowerment among women in economic opportunities. Rwanda is still society characterized by a patriarchal social structure in which men dominate women economically, socially, culturally and politically (MIGEPROF, 2010).

1.3 Objectives of the study

The main objective of this study was to examine the contribution of women's economic empowerment project and rural household's livelihood in Rwanda. The specific objectives were To assess the economic contribution of Duterimbere funded projects on rural households livelihood in Rulindo District, To find out the challenges faced by women to sustain Income Generating Activities created under Duterimbere funded projects in Rulindo District and To determine the relationship between women's economic empowerment projects and rural household's livelihood in Rulindo District.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.2 Conceptual framework



CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Research Design

The researcher adopted case study research design with qualitative and quantitative approaches.

3.2 Target Population

The target population is composed of 217 beneficiaries coming from two projects being implemented in Rulindo District aiming at Greater Women and Youth Economic Empowerment. Therefore, a sample of 68 respondents was selected by use of Yamane formula. Therefore, Simple random sampling technique was used to get representative sample from the total target population.

$$n = \frac{N}{1 + N(e)^2}$$
 Where n=Number of Samples , N=Total population and e=Error tolerance (Kothari, 2010)

According to this formula, the samples are calculated as follows at 90% confidence levels then the sample was computed as following:

$$n = \frac{N}{1 + N(e)^2}$$
 The error of tolerance $e = 1 - \text{confidence level} = 1 - 0.9 = 0.1$. Given population $N = 217$, and $e = 10\% = 0.1$

Then $n = \frac{217}{1 + 217(0.1)^2} = \frac{217}{1 + 21.7} = \frac{217}{3.17} = 68.454 \cong 68$

3.4 Data analysis

Data were analyzed using SPSS (Statistical Package for social science) version 20 and Microsoft excel to generate charts, tables and figures. Data collected were all answered clearly by research participants and the information was relevant to achieve research objectives.

CHAPTER FOUR: DATA ANALYSIS AND DISCUSSION

4.2 Presentation of Research Findings

Table 4. 1: Empowerment and improvement in healthcare

Response	Frequency	Percent
Strongly agree	34	50.1
Agree	24	34.4
Not sure	6	8.8
Disagree	2	2.9
Strongly Disagree	2	2.9
Total	68	100.0

Source: Primary Data

Table 4.2 illustrates that out of 68 respondents, 50% and 34.4% respectively strongly and agrees that Duterimbere helped women to perform their healthcare services. This implies that with Duterimbere project support, income generated helped them to perform different activities like paying health insurance/mituel de santé and other social services within their families.

4.2.1 Capital accessibility and improvement in food security among women

Table 4. 2: Responses on whether there is an improvement of food security

Response	Frequency	Percent
Strongly agree	36	52.9
Agree	18	26.5
Not sure	7	10.3
Disagree	4	5.9
Strongly disagree	3	4.4
Total	68	100.0

Source: Primary Data

The table 4.4 above shows that 36(52.9%) of respondents strongly agreed that with capital received from Duterimbere funded project, women gained investment return which helped them to achieve the food security. This was also supported by 18respondents equivalent to 26.5% of surveyed respondents.

4.2.2 Kinds of assets bought through women income generated activities

The information collected from research participants are summarized in table 4.6 below

Table 4. 3: Kind of asset bought from income

Response	Frequency	Percent
Land	25	36.7
Cows	8	11.8
Small livestock	23	33.8
Domestic items	7	10.3
House	5	7.4
Total	68	100.0

Source: Primary Data

Table 4.6 shows that 36.7% of respondents have bought a land; 11.8% bought cows, 33.8% bought small livestock, 10.3% bought domestic items and 7.4% bought a house.

4.2.3 Challenges encountered by the poor women in sustaining small projects financed by Duterimbere funded projects in Rulindo District

Table 4. 4: Challenges faced by women in managing small businesses

Challenges	mean	St. Dev	Importance
Projects/business plan not well elaborated enough	4.23	0.851	High
Failure to improve the quality of goods and services through poor technological skills	4.16	0.86	High
Inadequate infrastructure	4.15	0.87	High
Low entrepreneurship skills and lack of information	4.14	0.88	High
Difficulties in transport	4.13	0.85	High
Limited financial resources and human capacity	3.90	1.012	High
The most problem for small businesses is access to capital	3.83	0.88	High
Some financial institutions feel reluctant of offering grants to SMEs due to risks, loss and lack of profitability	3.76	0.86	High
Small enterprises employ uneducated and unskilled people and Poor managerial skills	3.52	1.08	High
Total	3.9097	0.93	High

Source: Primary Data

Other problems or challenges faced by women with small business in Rulindo District consists of investment capital as indicated by the mean of 3.83 and standard deviation 0.88, insufficient of profit margin and and high risks, uneducated and unskilled businesses and poor managerial skills. The mean for this issues is 3.37, 3.52 with standard deviation of 0.86 and 1.08 respectively.

4.2.4 The relationship between Women empowerment projects and rural households livelihood in Rulindo District

Table 4. 5: Model summary

Multiple R	.360
R Square	.069
Adjusted R Square	.069
Std. Error of the Estimate	.100
Log-likelihood Function Value	54.469

Source: Primary Data

Research findings as presented in table 4.10 indicate the correlation between women empowerment projects and rural household livelihoods showed the correlation with the coefficient of 0.360 with a square of 0 in Rulindo District.

Table 4. 6: Analysis of variance (ANOVA)

	Sum of Squares	Df	Mean Square	Sig.
Regression	.077	1	.038	.005
Residual	.684	68	.020	
Total	.750	217		

Source: Primary Data

4.2.5 The relationship was significant at $p = 0.005$ with a mean square of regression at 0.038 implying no difference in the square.

Table 4. 7: Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta	Std. Error		
(Constant)	1.020	.119			8.679	.000
Economic empowerment	.100	.039	.318	.124	2.565	.004
Project funding	.043	.078	-.068	.117	-.569	.002
Project Market survey	.067	.089	-.129	.125	-.980	.035
Project Advisory	.075	.098	-.149	.113	-.923	.046

Source: Primary Data

The intercept of the regression was 1.020 and statistically significant ($p = 0.000$). While the coefficient of economic empowerment was 0.100 and $p = 0.004$. Project funding had an intercept of 0.043 but significant and Project market survey had it at 0.067 and also positive. Project adversary services had an intercept of 0.075 with $p = 0.046$

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 The level of women satisfaction on benefits provided by Duterimbere funded projects in Rulindo District

In terms of income, research findings revealed that 44.1% of women after they have been empowered, they have earned profit between 30-50 thousand Rwf and the average of annual profit of between 30-50 thousand Rwf. Women equivalent to 26.5% argued that the annual average profit received after working with Duterimbere is estimated to be between 50-70 thousand Rwf, 17.6% of surveyed respondents confirmed that the annual average profit varies between 10-100 thousand Rwf while 11.8% of respondents concluded that their annual average profit increased more than 100 thousand Rwf. In conclusion, majority of women had an

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appreciated annual average profit. This implies the viability of business supported by Duterimbere Projects.

In terms of improvement in housing conditions among women who joined the project, the study finding revealed that 76.5% of respondents showed that their housing conditions have been improved due to income generated activities from business created. One of the focus group argued that the presence of Duterimbere funded project played the crucial role for women empowerment in Rulindo District as most of project beneficiaries have their living homes together with their families. As indicate, those who have had no changes, was due to the fact that they faced with some emergencies of priority needs which prevented them from investing in housing properties.

5.2 Challenges faced by the poor women to sustain Income Generating Activities created under Duterimbere funded projects in Rulindo District

Research findings showed that women who invested in small business activities incur various challenges which constrained their desired development. Among these, there is lack of proper planning as indicated by the mean of 4.23 and with the standard deviation of 0.851. As indicated, inappropriate infrastructure as indicated by the mean of 4.15 and standard deviation of 0.87 was among the factors affecting the development of women business in Rulindo District followed by low level of skills and lack of information among women as indicated by the mean of 4.14 and the standard deviation of 0.87. As indicated by research participants, other challenges hindering the development of women business include poor skills as indicated by 20.6%, legal status as indicated by 13.2%, low rate of infrastructure as presented by 7.4% risks which constitute an obstacle of access to finance. Duterimbere funded has successfully managed to finance the basic projects activities that may facilitate women towards social and economic development but lack of collateral security for women business continue to restrict the development of their business.

5.3 Women's economic empowerment projects to rural household's welfare in Rulindo District

The correlation between women empowerment projects and rural household livelihoods showed the correlation with the coefficient of 0.360 with a square of 0.130 in Rulindo District. As indicated, the relationship was significant at $p = 0.005$ with a mean square of regression at 0.038 implying no difference in the square. In regards, research findings showed that the intercept of the regression

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was 1.020 and statistically significant $p = 0.000$). While the coefficient of economic empowerment was 0.100 and $p = 0.004$. Project funding had an intercept of 0.043 but significant and Project market survey had it at 0.067 and also positive. Project adversary services had an intercept of 0.075 with $p = 0.046$. This shows that the two variables are highly correlated.

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Appendix I: Questionnaire

Section A: Personnel information: Please, tick (√) in the appropriate response according to your anticipation

Section one: Socio-demographic characteristics of respondents			
Q1	What is your gender?	a. Male	<input type="checkbox"/>
		b. Female	<input type="checkbox"/>
Q2	What is your level of education?	a. Not attended school	<input type="checkbox"/>
		b. Primary education	<input type="checkbox"/>
		c. Secondary education	<input type="checkbox"/>
		d. Vocation education	<input type="checkbox"/>
Q3	What is your family size?	a. from 1-3 people	<input type="checkbox"/>
		b. From 4-6people	<input type="checkbox"/>
		c. From 7-9people	<input type="checkbox"/>
		d. 10 people and above	<input type="checkbox"/>
Q4	What kind of business carried out?	a. Agribusiness	<input type="checkbox"/>
		b. Dairy cows	<input type="checkbox"/>
		c. Both a & b above	<input type="checkbox"/>
		d. Commerce	<input type="checkbox"/>
		e. handcraft	<input type="checkbox"/>
Q5	What is your start-up capital?	a. Between 1-3millions rwf	<input type="checkbox"/>
		b. Between 3-5millions rwf	<input type="checkbox"/>
		c. Between 5-7million rwf	<input type="checkbox"/>
		d. More than 7million rwf	<input type="checkbox"/>
Q6	What is your average annual sale?	a. Between 5-7 million rwf	<input type="checkbox"/>
		b. Between 7-9 million rwf	<input type="checkbox"/>

		c. Between 9-10million rwf	<input type="checkbox"/>
		d. Above 10 million rwf	<input type="checkbox"/>
Q7	Do you earn profit in your business	a. Yes	<input type="checkbox"/>
		b. No	<input type="checkbox"/>
Q8	If yes, how much do you earn per year?	a. Between 2 - 2.5 million rwf	<input type="checkbox"/>
		b. Between 2.5 - 3million rwf	<input type="checkbox"/>
		c. Between 3 - 3.5million rwf	<input type="checkbox"/>
		d. 3.5million rwf and above	<input type="checkbox"/>

Section two: Questions pertaining research objectives

Objective one: To assess the contribution of women economic empowerment projects to the poverty reduction of the rural poor			
Q9	Does business created after empowerment increase the level of your income than before empowerment?	a. Yes	<input type="checkbox"/>
		b. No	<input type="checkbox"/>
		c. Prefer not to say	<input type="checkbox"/>
Q10	If not, what are the reasons of not increasing the level of your income?	a. Unprofitable business	<input type="checkbox"/>
		b. No distribution of income	<input type="checkbox"/>
		c. Prefer not to say	<input type="checkbox"/>
Q11	Does health conditions improved as result of income received from your business	a. Strongly agree	<input type="checkbox"/>
		b. Agree	<input type="checkbox"/>
		c. Disagree	<input type="checkbox"/>
		d. Strongly disagree	<input type="checkbox"/>
		e. Not sure	<input type="checkbox"/>
Q12	Does income from your business helps to perform education facilities of your children?	a. Strongly agree	<input type="checkbox"/>
		b. Agree	<input type="checkbox"/>
		c. Disagree	<input type="checkbox"/>

		d. Strongly disagree e. Not sure	<input type="checkbox"/> <input type="checkbox"/>
Q13	Does income from your business helped you to achieve the food security?	a. Strongly agree b. Agree c. Disagree d. Strongly disagree e. Not sure	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Q14	Does income from your business helped you to perform clothing needs?	a. Strongly agree b. Agree c. Disagree d. Strongly disagree e. Not sure	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Q15	Do you have your own house	a. Yes b. No	<input type="checkbox"/> <input type="checkbox"/>
Q16	Does income from your business helped you to improve your living condition	a. Strongly agree b. Agree c. Disagree d. Strongly agree e. Neutral	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Q17	What kinds of assets bought as result of the earned income?	a. Lands b. Cows c. Small livestock d. Domestic items	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Objective two: To find out the challenges faced by the poor women to sustain Income Generating Activities created under Duterimbere projects fund in Rulindo District

		Rating scale				
Challenges		SA	A	D	SD	N
		1	2	3	4	5
18	a. Does inappropriate planning led to difficulties of business execution in Rulindo District?					
	b. Does lack of stakeholders' participation led to poor planning of business projects undertaken by women in Rulindo District?					
	c. Does poor technology led to failure of achieving quality of goods and services in Rulindo District?					
	d. Do women undertaking business face with competition due to lack of core strategies?					
	e. Do women encounter problem related to financial issues, infrastructures, costs of energy, production costs and information and insufficient of skills for successful business development targets?					
19	Does lack of SMART objectives led women business in Rulindo District more difficult for achievement?					
20	Does other financial institution reluctant in providing source of finance due to fear of risks, losses and default payment?					
21	Do failure of business undertaken by women caused by use of unskilled workers and inappropriate managerial skills?					

Thanks