

**THE CONTRIBUTION OF WOMEN'S EMPOWERMENT TO THEIR SOCIO-  
ECONOMIC WELLBEING  
A CASE OF SELECTED COOPERATIVES IN BUGESERA DISTRICT  
(2017-2023)**

**By**

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**Thesis Submitted in Partial Fulfillment of the Academic Requirements for the Award of  
Master's Degree in Development Studies**

**KIGALI INDEPENDENT UNIVERSITY ULK**

**SEPTEMBER 2023**

**DECLARATION**

This research study is a result of my original work and has not been presented to any other Institution.  
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**APPROVAL**

I confirm that the work reported in this thesis “**The contribution of women’s empowerment to their socio-economic wellbeing; a case study of Bugesera District (2017-2023)** ” has been carried out by **NYIRABASINGA Beatrice** under my supervision.

Supervisor: **Dr. Vincent NKUNDABARAMYE**

Signature.....

Date.....

## DEDICATION

To

My husband,

My children,

My parents,

My brothers and sisters

My dear friends.

## **ACKNOWLEDGEMENTS**

I wish to express an abundance of credit and gratitude to God for His divine intervention that made everything possible.

My special gratitude goes to the founder and President of ULK Prof. Dr. Rugamba Balinda.

I am greatly indebted to my supervisor, Dr. Vincent NKUNDABARAMYE for undertaking the task of directing this work, his willingness, incomparable commitment, guidance and assistance to identify gaps in this research. Under his supervision I gained a tremendous amount of knowledge as research skills is concerned despite his limited time due to his daily workload at the university and his constant encouragement, constructive criticisms and suggestions, this research has been successfully completed.

I express my gratitude to the teaching staff of the Kigali Independent University ULK for the favorable learning environment and cooperation during my stay at the University.

My deep gratitude is also are addressed to my family members for their emotional, brotherly and material support that they granted me.

I heartedly recognize the special concern to people who directly or indirectly contributed to the completion of this dissertation.

**NYIRABASINGA Beatrice**

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## ACRONYMS AND ABBREVIATIONS

<b>CBOs</b>	: Community Based Organisations
<b>EDPRS</b>	: Economic Development and Poverty Reduction Strategy
<b>FAO</b>	: Food and Agriculture Organization of the United Nations
<b>FBOs</b>	: Faith Based Organisations
<b>FFRP</b>	: Forum des Femmes Rwandaises Parlementaires
<b>HIV/AIDS</b>	: Human Immunodeficiency Virus / Acquired Immune Deficiency Syndrome
<b>ICT</b>	: Information Communication Technology
<b>MDGs</b>	: Millennium Development Goals
<b>MIGEPROF</b>	: Ministry of Gender and Family Promotion
<b>MINALOC</b>	: Ministry of Local Governance
<b>MINECOFIN</b>	: Ministry of Finance and Economic Planning
<b>NGOs</b>	: Non-Government Organisations
<b>SACCO</b>	: Saving and Credit Cooperatives
<b>SPSS</b>	: Statistical Package for Social Sciences
<b>SSA</b>	: Sub-Saharan Africa
<b>UN</b>	: United Nations
<b>UNDP</b>	: United Nations Development Programme
<b>VUP</b>	: Vision 2020 Umurenge Programme
<b>WFP</b>	: World Food Programme

## ABSTRACT

The main purpose for this study was to assess the contribution of women's empowerment to their socio-economic wellbeing by considering Bugesera District as case study. In particular, it sought to assess women's socio-economic empowerment programmes in Bugesera District, to examine the extent to which women's empowerment contributes to their socio-economic wellbeing in Bugesera District, to compare the relationship between women empowerment and their socio-economic wellbeing in Bugesera District, to understand the challenges of women's economic empowerment in Bugesera District and to highlight the strategies to overcome the challenges of women's economic empowerment in Bugesera District. The study used descriptive research design and the population of this research was 2584 cooperative members while the sample size was 346 respondents selected using stratified and simple random sampling techniques. Data were obtained using different approaches including questionnaire surveys and interviews. The findings revealed that in agriculture, various programs such as Crop Intensification Program (CIP) (Monocrop farming, land use consolidation and wetland/ marshland management among others have been set up to promote women in Bugesera District. The results also shown the strong relationship between women's empowerment and their socio-economic wellbeing in Bugesera District, whereby 61.8% of respondents very highly confirmed that women's economic empowerment increased the ability of women to bring about change that drives valuable outcomes. The individual regression model coefficients on extent to which dependent variable as socio-economic development women Bugesera district is influenced by women's empowerment namely women's economic empowerment programmes, women's social empowerment programmes, and direct support programs to vulnerable people and micro financing activities. The study revealed that the P-value was less than 0.05 in all the variables, which shows that all the independent variable were statistically significant and thus in position to make conclusion for the study. From the findings on the coefficient of determination, the study found that at 95% confidence interval, great variation in the socio-economic development of women in Bugesera District is accounted to changes in women's economic empowerment programmes, women's social empowerment programmes, and direct support programs to vulnerable people and micro financing activities. However, the results show that some challenges to women's economic empowerment in Bugesera District include insufficient involvement of men in reproductive health and family planning, lack of collateral security to access funding, and limited skills for women to take technical jobs that are well paying. The strategies to overcome the challenges of women's economic empowerment in Bugesera District were to facilitate and support capacity building programs for increased participation of women and Increasing measures to address GBV by tackling the different influencing factors. This research recommends to the future researcher to investigate poverty alleviation and empowerment of rural women through self-help groups in Rwanda.



## **CHAPTER 1 : GENERAL INTRODUCTION**

### **Introduction**

The study stated by chapter one as general introduction and presents background to the study, the problem statement, objectives of the study, research questions and the significance of the study. The chapter further presents limitations of the study as well as the scope of the study. The second chapter presents the review of related literature while the third presents the research methodology. Chapter four presents analyse and interprets the collected data while chapter five presents the conclusion and recommendations of the study.

### **1.1 Background to the study**

The issue of women's empowerment and gender equality is at the top of agendas across the world, as gender inequality is widespread in all cultures. Women's economic empowerment is directly tied to the status and terms and conditions of their paid and unpaid work, and to the opportunities that exist in labour markets (Antonopoulos, 2014). Extensive scholarship, numerous recent research and policy publications of note, including the report of the UN Secretary-General's High-Level Panel on Women's Economic Empowerment, and global policymaking in the form of the Sustainable Development Goals (SDGs) (notably, SDG 5, Achieve gender equality and empower all women and girls, and SDG 8, Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all) affirm these key relationships (Bank, 2013). Akhtar (2016) stated that due to the Women's Economic Empowerment Poverty fell most sharply in China, Vietnam, and Cambodia, but has also decreased appreciably in Indonesia and Lao PDR. Still, there remain large numbers of Nevertheless, relatively slow employment growth

and a persistently high share of vulnerable employment have contributed to rising income inequality in Asia and the Pacific (Akhtar, 2016).

Woman participation in decision making at the domestic level is important for addressing the wider socio-economic issues in any given society. Women who are empowered to make their own decisions have higher self-esteem than their contemporaries. Baig shows that the confidence provided by a higher sense of self-worth in women contributes significantly to the overall development of a region. The evolving global norms and commitments of 21<sup>st</sup> century suggests a broad-based understanding on various socio-economic, political and environmental issue areas, which helps in awakening of social consciousness and preserve the basic rights of individuals (Baig, 2018). For instance, for gender sensitization and protection of women's right the 5<sup>th</sup> goal out of the 17<sup>th</sup> sustainable development goal emphasize "to achieve gender equality and empower all women and girls" the world (UN, 2016). These goals include end of discrimination and violence against girls and women across the world by 2030 (Cling, 2011).

In developing countries, gender disparity is highly rampant compared to the developed countries (Staab, 2011). Most importantly, in African countries, gender-based discrimination and inequalities are very much apparent, although the government is working aggressively towards alleviating such problems. As a result, low empowerment of women and high gender gap still impede the development process of the country. Even though the country is on the path of development in various respects, the likelihood of its sustainability is in question, given such a large gender disparity. Hence, this study reveals the need to empower women and achieve gender equality for the sustainable development of the country (Samman, 2016).

The African continent has demonstrated commitment to promoting gender equality and the empowerment of women. Almost all countries have ratified the Convention on the Elimination of

all forms of discrimination against women; more than half have ratified the African Union's protocol on the rights on women in Africa. Other milestones include the African Union's declaration of 2010–2020 as the African Women's Decade (Williams, 2018).

Although Africa includes both low- and middle-income countries, poverty rates are still high. The majority of women work in insecure, poorly paid jobs, with few opportunities for advancement. Democratic elections are increasing, and a record number of women have successfully contested for seats. But electoral-related violence is a growing concern (FMI, 2016).

Through regional offices in Dakar and Nairobi and a number of country and multi country offices, UN Women implements programmes tailored to individual countries, in close collaboration with governments, the UN system and civil society. Our strategies to promote women's participation in decision-making include engagement with national electoral systems and political parties to provide an equal playing field for women candidates. By supporting leadership development, we assist women politicians in cultivating their skills (Yavuz, 2015).

Towards ending violence against women and girls, UN Women calls for adequate services for all survivors, and backs the replication of good service models. Our programmes also help strengthen policies and laws against violence (UN, 2013).

According to United Nations Secretary General report (2016) only about one in two women work, compared with three in four men. In some low-income countries, such as Zimbabwe and Madagascar, the labor force participation rate for women has reached 90%, but these women are often underemployed. Hard economic circumstances often force them to be self-employed or work in small enterprises that are unregulated and unregistered (UNSG, 2016).

About 83% of all domestic workers are women, most of whom work in precarious conditions. Women also do much more unpaid work than men, including caring for children, the elderly, and people with disabilities; contributing to family farms or businesses; and performing household chores such as collecting water or gathering firewood. Improving women's livelihoods constitutes basic human rights protection (Mujawamariya, 2014).

According to a report by UN Women (2018), about 63% of women in Sub-Saharan Africa (SSA) are part of the economic labour force. Nonetheless, Acs et al. (2011) established that women still struggle with low income, partial access to financial opportunities, employment bias and legal obstacles that prevent them from thriving economically. Cooperatives have been acknowledged as one way of empowering women and fostering economic development through improving their socio-economic status (Wanyama, 2008).

In Rwanda, for the past 29 years after the 1994 Genocide against Tutsi, as result of a strong commitment and the political will of the Government, Rwanda has registered significant achievements in promoting gender equality and empowerment of women ranging from; an enabling policy, legal and institutional framework, enhanced socio-economic and political participation-setting a global pace for equality between men and women. Particularly, the constitution of the Republic of Rwanda, of 2003 revised in 2015, provides for equality between men and women without discrimination of any kind (MIGEPROF, 2020).

Since 1994, policy and legal reforms to empower women have been adopted and implemented in Rwanda. Of particular importance is the National Gender Policy (GoR, 2010) which together with the Economic Development and Poverty Reduction Strategy (GoR, 2013) focus on gender-related issues affecting women's development prospects in different sectors of the economy, with poverty reduction at their core. Other laws, such as Land Organic Law (GoR 2013), Matrimonial Regime,

Donations and Successions Law give women the same succession rights as men and the Labour Law guarantees equal pay (GoR, 2018). In addition, the implementation of the Cooperative Policy by the Rwandan Government, with a focus on women, is intended to assist them by working together in a group. The aim is to improve women's socio-economic situation, as well as encouraging their empowerment by supporting them to make decisions related to their own lives and to participate actively in the economic development of the country (Masabo, 2015).

Through various projects sponsored by the Government of Rwanda, in partnership with diverse organisations such as UN agencies and International Non-Governmental Organisations, women's roles and responsibilities in families as well as communities have been redefined to promote WEE. For example, the Ministry of Local Government, Good Governance, Community Development and Social Affairs (MINALOC) implemented the Vision 2020 Umurenge Programme (VUP) to eradicate poverty through financial benefits for rural men and women. Gahamanyi (2015) study found that this programme improved women's asset holdings, savings, food security, and access to microfinance. Other programmes such as ActionAid's food security and economic empowerment enables disadvantaged women to improve their food security and economically empowers women through small-scale farming (Gahamanyi, 2015). These examples are among a number of programmes that have been implemented in Rwanda to enhance women's economic livelihoods.

The Post-Genocide government recognizes that recovery would only be possible with both women and men playing central role. It considers gender equality as a prerequisite for sustainable development. Gender Equality and Women Empowerment has been positioned as a central and strategic pillar in the Constitution of Rwanda and in different development frameworks including vision 2020, EDPRS (1&2), NST1 and upcoming vision 2050. The political will at the highest

level of the leadership of the Country has been a key driver to promote gender equality and empowerment of women (MIGEPROF, 2020).

The Government of Rwanda has adopted regional and international treaties, conventions and agreement that promote gender equality including but not limited to the Universal Declaration of Human Rights (2003), Convention on the Elimination of all Forms of Discrimination against Women (2004), Beijing Platform for Action (2005), the United Nations Security Council Resolution 1325 (2000), Sustainable Development Goals (2015), Kampala Declaration on Sexual and Gender Based Violence, Maputo Protocol to the African charter on human and peoples' rights on the rights of women in Africa (2003), and Solemn Declaration on Gender Equality in Africa in 2014 (PNUD, 2018).

Rwanda has established an enabling legal framework to support gender equality and women empowerment. The National Gender Policy, National Policy against Gender Based Violence, National Family promotion and Protection Policy among others have been developed and approved by the Government to ensure that the principle of gender equality is mainstreamed across sectors. More to this, the National Strategy for Transformation (NST1) sets to strengthen and promote gender equality and ensure equal opportunities for all Rwandans whilst fostering the culture of solidarity with vulnerable groups (PNUD, 2018).

Therefore, Rwanda is the case study used in this study because of the Rwandan Government's concerted efforts to enhance women's economic status following the genocide in 1994 (MIGEPROF, 2015). The violence and its after effects impacted all sectors of the economy, resulting in severe poverty with women being the most affected. One of the consequences of the violence has been the rapid increase in the number of families headed by women and children.

These families suffer deep poverty exacerbated by the patriarchal system in Rwanda, which privileges men (MIGEPROF, 2015).

In his report Sebastien (2015), the medical model is the basis for unemployment of women with disability in Bugesera district. They undervalue themselves and avoid to apply for jobs thinking that they are not normal people and none can hire them. On the other side, the job providers also see women with disability as unable to work due to their impairment and consider them as people to provide medical services rather than assigning to them responsibility (Sebastien, 2015).

About 700 girls out of schools, (of which 483 are vulnerable teen mothers) were trained on SGBV prevention, women's rights, leadership and economic empowerment in Bugesera, Kicukiro, Nyaruguru, and Rulindo districts (Mirembe, 2013).

The PoH Center in Bugesera started in 2006 and is currently reaching out to 1,200 persons from 10 Sectors of Nyamata, Butama, Musenyi, Ruhuha, Gashora, Mayange, Rilima, Juru, Kamabuye and Rweru. The Center initially started with services for women survivors of the 1994 genocide that were raped and living with HIV and AIDS. However, the outreach has expanded to other vulnerable women including the poor, as well as victims and survivors of sexual and gender based violence. The PoH in Bugesera was created for two reasons that may slightly be different from other centers, although same activities are carried out. Bugesera is one of the districts worst hit by genocide against Tutsi. This means that many widows and orphans were left landless. RWN anticipated more land wrangles in the area as the road to Bugesera was being built and some people were being expropriated-majority women. This precipitated RWN to start a paralegal service to help women who were faced with land problems (RWN, 2011).

The Community Paralegal program is an initiative that enhances the RWN rights based approach to dealing with vulnerable women and their families' issues including rights to land and inheritance. Paralegals are selected by the community based on trust and the level of integrity and willingness to volunteer. Paralegals work closely with local leaders and abunzi whose mandate among others is to mediate and or solve land disputes. Paralegals in Bugesera give legal advice to beneficiaries and orient them to abunzi if necessary. Paralegals monitor cases for women and advise on issues such as appealing cases to higher courts. Currently, women in communities know their land rights and are able to pursue them. Women also mortgage their land and get loans to invest in other developmental activities. Children who lost their parents have been able to claim their land, which they have used to improve their welfare (Uvuza, 2016).

## **1.2 Problem statement**

Women face significant barriers to improving their lives, such as fear of victimization and violence, lack of child care, and legal and informal discrimination. Removing those barriers could help draw women into higher-productivity sectors and improve family, community, and national prosperity.

The issue of gender inequality is embedded in patriarchy as a system that accords more powers to men than women. Thus, boys are attributed more values than girls. This is evident in different overarching issues, including poverty, which is felt more acutely by women than men; lack of institutionalization of gender accompanied by unequal participation of men and women in all social, cultural, economic and political spheres; unequal access to services; the contribution of care economy in GDP that is not expressed in economic terms and the issue of human rights. It goes without saying that misinterpretation of the notion of gender has made it synonymous to women's



business, which developed a sort of silent resistance in a significant number of men and women. This has contributed, among other reasons, to limited efforts for gender mainstreaming. These general issues permeate all areas for women in all walks of life as illustrated in the development sectors.

In the area of decentralisation and community participation, gender inequality lies in the underrepresentation of women at different administrative levels. For example, at the district level women as Districts Mayors represent 6.7% and men 93.3%. Women as District Vice-Mayors in charge of Social Affairs represent 96.6% while men as Vice-Mayors in charge of economic affairs represent 86.6%. Women as District Executive Secretaries represent 17%. At Sector level, women as Executive Secretaries represent 13%. This is a replication of the traditional conception of women's roles as care givers. Lack of self confidence among women is also a critical problem affecting their participation, especially at the Sector/Umurenge level.

In justice, women fear taking their cases to courts due to their cultural background that does not encourage them to address relevant issues through courts. Even those who overcome the issue of fear face the challenge of paying for costly legal assistance. It goes without saying that most discriminatory laws have been revised. However, difficulties persist in that the populations are not informed about the gender sensitive laws that have been enacted, nor are they informed about their rights under these laws.

Gender-based violence (GBV) remains rampant despite of various measures adopted to address it. A significant number of gender discriminatory laws have been revised, although not exhaustively, but their dissemination needs to cover the entire national territory. Different influencing factors have been identified including poverty, ignorance, consumption of alcohol, to name a few. Women are the majority among the victims of GBV and men are the majority among the perpetrators.

Women remain poorly represented as companies. Their representation remains low in the key positions. However, they are the majority in services associated with their traditional roles, which tend to be poorly paid. Another gender issue is that some enterprises are reluctant to employ pregnant women or those who have babies requiring breastfeeding.

Capacity building and employment promotion are two interrelated areas. Women are the minority in key employment positions and they are the majority among the supporting staff. Also, women are underrepresented in technical jobs which are generally well paying. This scenario is concurrent with the poor representation of women among skilled populations.

In Bugesera District, the agricultural sector employs the vast majority of Rwandan populations, and women constitute the vast majority (87.6%). The major problem facing women and men involved in agriculture is that they are dealing with agriculture of subsistence. Thus, women are the majority among the poor as very little income is coming from agriculture.

Indeed, in public secondary schools in Bugesera District, the number of boys (55%) is higher than that of girls (45%). However, the number of girls (51.3%) is higher than that of boys (48.7%) in private secondary schools. The problem at this level lies in the fact that boys' performance is better than that of girls, which facilitates more access for boys than girls to public secondary schools. The private schools remain the possible option for majority of girls but the costs are very expensive, as compared to the public schools.

The present study therefore analyzed the contribution made by women's empowerment on their socio-economic wellbeing.

### **1.3 Objectives of the study**

#### **1.3.1 General objective**

The general objective of this research is to assess the contribution of women's empowerment to their socio-economic wellbeing by considering Bugesera District as case study.

#### **1.3.2 Specific objectives**

The research was guided by the following specific objectives;

1. To assess women's socio-economic empowerment programmes in Bugesera District
2. To examine the extent to which women's empowerment contributes to their socio-economic wellbeing in Bugesera District
3. To compare the relationship between women empowerment and their socio-economic wellbeing in Bugesera District
4. To understand the challenges of women's economic empowerment in Bugesera District
5. To highlight the strategies to overcome the challenges of women's economic empowerment in Bugesera District.

### **1.4 Research questions**

This research has been carried out with the following research questions

1. What are the women's socio-economic empowerment programmes in Bugesera District?
2. To what extent does women's empowerment contributes to their socio-economic wellbeing in Bugesera District?
3. What are the relationship between women empowerment and their socio-economic wellbeing in Bugesera District?

4. What are challenges of women's economic empowerment in Bugesera District?
5. What are the strategies to overcome the challenges of women's economic empowerment in Bugesera District?

### **1.5. Significance of the study**

This study was the benefit of the researcher, future researchers, Kigali Independent University, Society, future researchers and the public in different ways including the following: Through this study, the researcher improved or increased her understanding in the field of women's empowerment and socio-economic development. The researcher fulfilled partial requirements for the award of a Master's Degree in Development Studies of Kigali Independent University. Future researchers on women's empowerment and socio-economic development used this research for reference. The research was also form a basis for future understanding of the role played by women's empowerment in promoting socio-economic development. The Government of the Republic of Rwanda may use this research to know the contribution of women's empowerment in promoting socio-economic development. The public may use this research to know the important role played by women's empowerment in promoting socio-economic development in Rwanda.

### **1.6 Scope of the study**

The research was limited in terms of content, geography and time, this will be done to make the research remained clearer and focused.

#### **1.6.1. Geographical scope**

The District of Bugesera is one of the seven (7) Districts of the Eastern Province of RWANDA. It is situated to the South West of the Province, between 3005 of longitude and 2009 of latitude South

and covering a surface of 1337 Km<sup>2</sup> Its capital is Nyamata. Bugesera district is among the districts that have relatively a high mean size of land cultivated (in the interval of >0.75-0.97 ha) but still have a high percentage (71%) of cultivating households that cultivate under 0.9 ha of land.

The district is the location of two memorial sites of the Rwandan genocide at Ntarama and Nyamata. Bugesera comprises areas south of Kigali, which were formerly in the Kigali Ngali province, around the town of Nyamata. The area is prone to droughts as it has a higher average daytime temperature than the Rwandan average, and lower precipitation. It is the construction site for a new international airport to serve Kigali, 40 km away, and the rest of the nation, replacing Kigali International Airport in the future. Bugesera district is divided into 15 sectors such as Gashora, Juru, Kamabuye, Ntarama, Mareba, Mayange, Musenyi, Mwogo, Ngeruka, Nyamata, Nyarugenge, Rilima, Ruhuha, Rweru and Shyara.

The resident population of Bugesera district is 391,000. Males comprise 190,000 and females 201,000, meaning females outnumber males by 11,000. Walking distance to basic services considered as an indicator of both provision and coverage of such services and the remoteness of households' dwellings. The basic services were categorised into Food Market/Shop, Primary School, Secondary School, and Health Centre.

### **1.6.2. Scope in domain**

The study brought on the socio-economic development and mainly focuses on the role of women's empowerment on their socio-economic wellbeing, a case study of Bugesera District. Therefore, the focus was based mainly on study objectives of assessing women's economic empowerment programmes/activities/services in Bugesera District, assessing the relationship between women's empowerment and their socio-economic wellbeing in Bugesera District and identifying challenges

of women's economic empowerment and strategies to overcome those challenges in Bugesera District.

### **1.6.3. Time scope**

The study covered the period of seven years from 2017 - 2023. This period especially interested the researcher because it is overlapping between the two Sustainable Development Goal (SDG) programs so that the findings can be compared to the information of the SDG. It was also a year where Rwandans reflected on what has been achieved for the past 7 years (2010-2017) and set new targets for the next 7 years (2017-2024), as reflected in the 7-year Government Program by providing equal access to financial services, helping give women more power over income and assets like land and technology, and professionalizing the care-giving sector which can help accelerate progress in women's economic empowerment.

### **1.7. Organization of the Study**

The research is in five chapters, the first chapter presents the introduction and background to the study, the second presents the review of related literature while the third presents the research methodology. Chapter four presents analyse and interprets the collected data while chapter five presents the conclusion and recommendations of the study.

Chapter 1 introduces the research problem and the evidence supporting the existence of the problem. It outlines an initial review of the literature on the study topic and articulates the purpose of the study.

Literature reviews provide a synthesis and evaluation of the existing literature on a particular topic with the aim of gaining a new, deeper understanding of the topic. Published literature reviews are typically written by scientists who are experts in that particular area of science.

Research methodology highlight the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In this research, the methodology section allows the reader to critically evaluate a study's overall validity and reliability.

The interpretation of results in research requires multiple steps, including checking, cleaning, and editing data to ensure its accuracy, and properly organizing it in order to simplify interpretation. Findings of this study are the observations extracted from data respondents views'. They are the facts that helped to drive deeper conclusions about the research.

Conclusions were logically and clearly explained based on limitations of the data and analysis of the findings study. While Recommendations were specifically actions that can be taken based on the findings and conclusions.

## **CHAPTER 2: LITEARTURE REVIEW**

### **Introduction**

This chapter presents the review of literature related to the contribution of women's empowerment to their socio-economic wellbeing the review of literature was done in relation to the study objectives of assessing women's economic empowerment programmes in Bugesera District, assessing the relationship between women's empowerment and their socio-economic wellbeing in Bugesera District, identifying challenges of women's economic empowerment in Bugesera District and highlighting the strategies to overcome the challenges of women's economic empowerment in Bugesera District.

## **2.1. Conceptual review**

In this part, the study looked for key factors of women empowerment and socio-economic development, concepts and variables and the presumed relationship between them.

### **2.1.1. Women's empowerment**

Empowerment can be defined as a “multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important” (OECD, 2018). In the same way, women's empowerment refers to “women's ability to make strategic life choices where that ability had been previously denied them” (Page, 2019). Accordingly, empowerment is involves the action of boosting the status of women through literacy, education, training and raising awareness (Alvarez the processes of maintaining the benefits of women at individual, household, community and broader levels.

Hence, women's empowerment is all about allowing and equipping women to make life-determining choices across different issues in the country (Alvarez, 2013).

### **2.1.2. Social development**

Social development is a key pillar of sustainable development. And social transformation as a component of sustainable development is unthinkable without the involvement of women (Solomon, 2014). Even though Africa has witnessed commendable achievements in social development, its progress on gender and women's empowerment indicators is slow; it still has to face considerable challenges within post-2015 development frameworks (King, 2001). As part of the continent, the same also holds true for Ethiopia, where the gender-based problem is still very



much prevalent and impedes social development. In this respect, the researcher looked into the role of empowering and educating women in reducing population growth, maintaining healthy family/society and avoiding the badly socialized, stereotyped perception of society towards women.

The world population is growing at an alarming rate. In this regard, the fast population growth in Africa, is well-known. Also remarkable is the role of the undermined life of women. As one instrument of women's empowerment (OECD, 2018), educational access should be equally given to women. The education of girls and women plays a tremendous role in social development. However, women are not well educated compared with men. Their access to education has been hindered by traditional customary attitudes. For this reason, the knowledge of women regarding family planning is very poor, especially in rural areas. As a result, they produce children in an unplanned way, thereby contributing to the alarming population increase (Korra, 2012).

### **2.1.3. Economic development**

One major justification why we should work so hard towards women's empowerment and gender equality is economics. Economic development, as one component of sustainable development, is unthinkable without the involvement of women (Solomon, 2014). However, like many developing countries, the women's labour force has not been properly utilized. Despite certain improvements following efforts from the government, the economic opportunities for and participation of Ethiopian women are still low. This is due to male-oriented development projects and the exclusion of women from the formal employment sector, confining women to unpaid, tiresome household work. Moreover, women still suffer from lack of adequate access to training, extension and credit services, financial support and modern technology. Furthermore, inadequate access to education

has excluded them from jobs requiring different skills and qualifications. All of this leads women to remain passive observers in the economic sector of the country (Malhotra, 2019).

Struggling to bring about economic growth with the recognition of men's efforts only is like clapping with one hand. For the effective and sustainable economic growth of any country, the equal participation of both sexes is crucial. It is a well-established fact that the achievement of economic growth is contingent upon the full use of the skills and qualification of women (OECD, 2018). Most importantly, in Ethiopia, the participation of women is a matter of necessity. This compelling situation arises because half the entire population of the country is comprised of women. Hence, their empowerment is mandatory, as it enables them to fully use their potential, creativity, and talent, which are instrumental for the economic development of the country. However, if they are not empowered and allowed to use their potential, the country will not go forward at the expected pace (Stevens, 2010).

#### **2.1.4. Wellbeing**

Within the framework of the second meeting of the regional Office for Europe, WHO settled the following (WHO, 2013): Wellbeing is a multidisciplinary concept with subjective and objective elements; therefore, for setting the goals related to wellbeing, it is necessary to describe the two types of elements; wellbeing can be seen as a concept in itself; it proposes the following definition: „wellbeing exists within two dimensions, a subjective and an objective one. It includes the life experience of an individual, but also the comparison of the life circumstances with social norms and values”. There is a two-way type of relationship: the wellbeing is in relation to the health vice versa, it is a determinant of health, but also a result of it. There are differences between the concept of wellbeing and the quality of life in relation to health (Locker, 2014).

*The approach of wellbeing from a subjective point of view* actually means, asking individuals for opinions about their own perception on wellbeing. Thus, we can ask questions regarding the satisfaction in life, or we can use an index based on questions relating to eight different aspects of life and how wellbeing influences health. Thus, we can collect data on how different dimensions of life influence wellbeing (Diener, 2012).

The subjective perception on the wellbeing state differs depending on the specific circumstances present at some point, especially in the case of long-term evaluation. Therefore, is necessary to approach this aspect from an objective point of view. There may be variations depending on cultural differences: depending on certain conditions, on overall health status, for example, obesity is perceived differently according to the social norms. Similarly, there may be differences between population groups depending on their social expectations. Specifically, the approach from the subjective point of view is necessary, along with the traditional objective assessment (Locker, 2014).

There are records showing that individuals with higher scores of wellbeing, have a better state of health, but the causes this association have not yet been established.

*Addressing the state of wellbeing in terms of an objective point of view* means the use of indicators. Their number must be as small as possible (some indicators are required, others are optional), and the data to be submitted depends on several variables: age, gender, ethnicity, socio-economic status, belonging to vulnerable groups, etc. The data collected at national level and submitted to the WHO must be accompanied by meta-analyses as well.

### **2.1.5. Women's Empowerment**

Empowerment is viewed as a means of making a social environment in which one can make his or her decisions and make choices either individually or collectively for social transformation. It strengthens the innate ability by way of acquiring knowledge, power and experience (Bennett, 2012). In another study by Alsop & Heinsohn (2015), empowerment is defined as a situation when the individual can make effective choices i.e. to translate his/her choices into desired actions and outcomes experience (Alsop, 2015). It is also described as multi-dimensional and defined as an increase in the privilege of making choices and decisions in various dimensions of life be it social, economic, and political, to shape one's life, (Chattopadhyay, 2015). It means one has control over one's resources and decisions. It is the process of not only gaining control over one's own life but also supporting and facilitating others' control over their lives (Aspy, 2019).

In another study, empowerment is explained as “a benevolent but unilateral transaction in which one person enhances another's ability to feel competent and take action, that is, enhances another's power-to” (Darlington, 2012).

### **2.1.6. Indicators of Women Empowerment**

Women empowerment has been studied as an important medium to achieve the goal of gender equality in recent times. Gender equality impacts not only the women but the society as a whole. Need for women empowerment got felt strongly around 1970s with the issues such as feminization of extreme poverty and disparities in politics, education and wealth getting raised. In 2000, the millennium development goals furthered the campaign for women's rights in areas such as education, health and poverty. A number of agencies including United Nations, World Bank, World Health Organization are currently working on the theme of women empowerment (Klasen, 2014).

So far, the literature is presenting no clear distinction between indicators and determinants of women empowerment. In fact, the two terms have also been used as synonyms in various studies. Besides, there is also little mention of the psychological patterns of the women, families and society in causing or hindering women empowerment. There is a genuine need to present the determinants of women empowerment in difference that the indicators. The efforts to empower women and to attain the goal of gender equality can only take a real shape once the determinants are clearly identified. This study addresses the issue of women empowerment in a psychological perspective, distinguishing clearly between the indicators and determinants of women empowerment (Chung et al, 2013).

#### **2.1.6.1. Economic participation and opportunity**

In present era of consumerism, perception in respect of requirement of unlimited physical facilities is on a constant increase. This leads to the need of more monetary resources at the level of family, which makes a case for every adult member of the family to contribute in terms of money. With women representing one-half of human capital, limiting the ability of women to contribute impedes economic growth (Hausmann et al, 2012). Gender Inequality in Sub-Saharan African and East Asian countries is 15-20% observes that ensuring equal access to women with respect to financial and development opportunities empowers women, expedites progress towards gender equality and can translate into improved national and international economic efficiency (Klasen, 2014). Economic growth and women's empowerment are the key concepts to develop theories as "Simultaneous relationship" to understand the existence of relation between them (Slusser, 2009). Women emerging as actors of society to help in shaping up the inclusive policies as they are getting equal access to economic

opportunities. This coupled with the spread of education across genders has increased the awareness among women about the need to make monetary contributions to the family. So much so, that woman has started taking 'Work' as a right than just a responsibility. The effects of economic contribution on women empowerment are hard to capture. While some studies show economic globalization reducing gender inequalities and increasing women's status indicate non-significant, negative or curvilinear relationships (Randriamaro, 2016).

The monetary contribution of women in household is being viewed as a symbol of status in society in particular. Women who contribute monetarily are perceived to be indispensable member of family by general public though the fact may be different within the family structure where her status among family may not be treated to be as high as in society. It cannot thus be assumed that contribution in household income will always lead to higher status and further to empowerment. While, in some families, women enjoy equal status irrespective of their monetary contribution; in some others, the situation may be reverse such that despite making monetary contribution, women may not enjoy equal status (Forsythe et al, 2014).

#### **2.1.6.2 Economic freedom**

Having control over one's own resources carries positive implications for improved ability and empowerment relations for the holder, suggesting that cash savings were a strong indicator of the woman's improved and evenly balanced power relations within the household (Handapangoda, 2012). Besides contributing economically to the family, having freedom to spend it as per her own wishes, remains a core indicator of a woman's empowerment. The purpose of women joining professional careers is commonly assumed to be the improvement in their financial status, which may lead to freedom of fulfilling their own shopping desires-including

jewellery, clothing, holiday trips, etc and their desires in terms of family-including electronic appliances, furniture, property, etc (Handapangoda, 2012). It is also assumed commonly that the women have full freedom to spend their earnings as per their own wishes, while in reality, those earnings may usually be handed over to their senior member of family. The right to spend their money as per their wishes does not necessarily come with the women making monetary contributions to the family.

Vogler argued that the partner with the larger income was likely to play a dominant part in decision making. It is also observed that the power relations between husbands and wives would become more evenly balanced if wives start gaining access to economic resources through paid employment. On the contrary, this could become reality only in rare cases (Vogler, 2018).

There are also instances where women enjoy economic freedom even without making economic contribution to the family. For example, Kabeer pointed out that in rural areas women have a longstanding practice of having “Secret savings” for themselves, which ensures them a sense of economic autonomy. Differences are also observed in the ways women use their freedom to spend their earnings. While, in earlier times, women earnings were used as savings for future requirements; in present era, there are examples of women who only spend their earnings on themselves without any savings or contribution in household expenditure. Further, women entrepreneurs tend to invest a major part of their earnings for the expansion of their business (Kabeer, 2011).

### **2.1.6.3 Household management and decision-making**

This indicator attempts an important evaluation of women where empowerment and decision making at household matters go hand in hand. In the countries where women are usually the homemakers for their families, they consider the decision-making autonomy with regard to household management as their prime right (Handapangoda, 2012). Handapangoda reported that greater monetary contribution to the household offers women an active agency to have a stronger voice in family decision making and evenly balanced marital power relations. The decision making in household sphere plays a significant role for women.

In terms of resource equity, literature shows a generally positive relationship with gender equality. Better livelihoods help women gain greater bargaining ability, become more independent in taking personal and household decisions, overcome spousal resistance, leading to influence the cause of gender inequality (Baunach, 2011).

Kabeer presented evidence from studies on South Asia suggesting that, within the family, the purchase of food and other items of household consumption and decisions related to children's health, appear to fall within women's arena of decision making; while the decisions related to the education and marriage of children and market transactions in major assets tend to be more clearly male oriented. It is also assumed by family members that the outlook of a working woman is widened as compared to a non-working woman, because of her increased vision and awareness about the present environment (Kabeer, 2011).

There is different evidence on the household freedom to women in nuclear and joint families. In most of the nuclear families, women enjoy equal right to take decisions on household



expenditure, whereas it is limited in the case of joint family system where the women may not even be consulted on major decisions irrespective of her economic contribution to the family.

#### **2.1.6.4 Perceived status within the household**

The perceived status of women could not develop as an extensively utilized subjective indicator of measuring women empowerment (Malhotra et al, 2012). The woman working out has to face huge challenges both at household and professional level. It requires women to be multi-talented if they opt for professional careers since they need to balance their work life and family life comes along. It is commonly viewed that the work of women outside the home should not interfere with their proper duties of nurturing and caring for children. The women play dual responsibility to take care of the family with respect to food, child education, guest's hospitality and other similar duties. Adhikari pointed out that absence from home for a long time makes women vulnerable to the questions about character. Women have to perform multiple tasks of being a breadwinner, a homemaker and a mother-to-be-at-home (Adhikari, 2006). More actively performing the role of a breadwinner may lead them to achieve a better and more reasonable status as a breadwinner but a lower evaluation in the other two roles (Ogaya, 2006). The traditional approaches to measuring poverty assign no economic value to unpaid domestic work. It makes a strong case that women should be recognised and appreciated within the family for their timeless devotion. Their work needs to be appreciated by the family members. On the contrary, previous studies reveal that very rare cases are found on any material appreciation or recognition of the women by their family members (Handapangoda, 2012).

Further, it is perceived that women enjoy good status in society if they are working for their family.

In early times, only few professions were treated to be respectful for women to work and were

honoured in society and within family also. But in the modern era, no work is treated as hazardous for women to be employed though it may confine the status of being appreciated by family within. The women who spend long hours on their work are perceived to be careless for household activities and are not appreciated for her contribution to the family (Baunach, 2011). The children of the family feel lonely in the absence of their mother and come up with complaints. Also, it has been found that bonding with their children is less during the childhood but with the passage of time when they are grown up, they realise the situation and feel appreciated for the mother. It has been also seen that at the time of retirement, the family members whole-heartedly appreciate the dedication of women on both the front (Malhotra et al, 2012).

#### **2.1.6.5. Education and educational freedom**

Education empowers women to achieve more in their social, career, economic and family lives. It is believed that men and women have a similar distribution of innate abilities. Gender inequality in education leads to less opportunities getting provided to no less able (than men) women. This may lower the productivity of the human capital in the economy and thus lower economic growth (Baunach, 2011). Dollar and Gatti observed that lowering the impact of male education on economic growth will raise the impact of female education. One can view this factor as similar to a distortionary tax on education that leads to a misallocation of educational resources and thus lowers economic growth. This effect could affect economic growth directly through lowering the quality of human capital. In addition, it can also reduce the investment rate as the return on investments is lower in a country with poorer human capital (Dollar, 2019).

Gender bias in education and employment appears to have a significant negative impact on economic growth which further leads to higher fertility and child mortality. Hill and King also

studied the impact of gender differences on education in an empirical growth context. Instead of trying to account for growth of GDP, they relate levels of GDP to gender inequality in education (Hill, 2015). It is found that a low female-male enrolment ratio is associated with a lower level of GDP per capita, over and above the impact of levels of female education on GDP per capita.

The effects account for a considerable portion of the differences in growth experience between the developing regions of the world. Gender inequality in education may generate a poverty trap which would justify public action to escape this low-level equilibrium with self-perpetuating gender gaps in education (Barro, 2011). Barro and Lee and Barro and Sala-i-Martin suggested that a large gap in male and female schooling may signify backwardness and may therefore be associated with lower economic growth. As female education is believed to promote the quantity and quality of education of their children (through the support and general environment educated mothers can provide their children), this positive externality is likely to exist (Sala-i-Martin and Barro, 2015).

Moreover, to the extent that similarity in education opportunities at the household level generates positive external effects on the quality of education. Reduced gender inequality may be one way to promote such external effects. For example, it is likely that equally educated siblings can strengthen each other's educational success through direct support and play inspired by educational activities. Similarly, couples with similar education levels may promote each other's life-long learning. The effect of educational inequality reduces the employment chances of women at higher positions and lower availability of human capital to the country that will further be a hurdle in the growth of the economy. Promoting female education appears to therefore have a higher payoff there than elsewhere (Klasen, 2014).

### 2.1.6.6. Health

Educated women have greater knowledge about health, which develops her ability to focus on the health of her children (Bank\_World, 2012). The bargaining power of educated women particularly with respect to family health and nutrition is on a higher side as compared to their spouses. Thomas<sup>23</sup> maintained that in the case of families where women were working, the impact of unearned income on child survival was 20 times greater as compared to other families. Gender role plays an integral part on women's health which further affects both individual and at national economic welfare level. In low-income and middle-income countries, healthy and productive life of women is crucial for the well-being of a nation, given the fact that around three-fourth of the food production is accounted for by women (Thomas, 2019). It is observed that women live longer than men and have lower mortality rate in comparison to men at any age but this does not indicate that women are healthier or better able to access health-care resources. Mortality rates reveal extreme damages to health and do not take into account other, large health differences between men and women.

In addition, women usually prepare meals for family members and take care of children. Women face different environmental issues than men because of their greater involvement in domestic work inside the home. Air pollution and access to sanitation and clean water are the key indicators in this category. In general, one of women's main responsibilities is water collection for daily use at home. Exposure to air pollutants (e.g., tobacco smoke and air particles from using solid fuels to heat and cook) can lead to chronic health ailments. Therefore, it is essential to ensure that women must be physically well and knowledgeable about her health first then only she can fulfil all her duties (Dollar, 2019).

Thus, gender equity in health does not necessarily mean equal rates of mortality or equal resources for both genders. Rather, gender equity should be the elimination of preventable health-related differences between genders and the proper allocation of health resources based on gender-sensitive needs. An increase of 1 year in life expectancy of the population leads to a real GDP increase of 4%. If women take a front step to make decisions regarding childbearing, childrearing, sexual relations and use of contraceptives then, a broad change within communities and regions can be seen (Bloom, 2014).

#### **2.1.6.7. Media**

Media plays a significant role in shaping women's importance in society. By perpetuating gender inequalities and stereotypes, media can play an important role in empowering women. Women access to communication systems, such as media does not guarantee that their opinions will be expressed equally or that their participation in the media will be mainstreamed. Stereotyping and alienation of women by the media are still remarkably widespread phenomena (Hill, 2015).

According to the international federation of journalists, "If we continue at the current rate of progress, it will take another 75 years to achieve gender equality in media". Indicators pertaining to 20 gender equality measure the extent to which women participate and are fairly represented in the media. Media reflects social and cultural values of society and does have the capability to empower women through purposefully voicing their opinions and perspectives among the population. According to UNESCO, the diversification of media workers (e.g., females writing news items, presenting all types of news stories and making top-level decisions in news organizations) promotes fair gender portrayal in the media (Sen, 2017).

The 1995 Beijing Declaration and Platform for Action, adopted at the UN's Fourth World Conference on Women, highlighted the key role of media to promote gender equality. In 2010, UNESCO, as part of International Women's Day celebrations, launched a global exchange on gender sensitive indicators for media organizations. Two years later, in 2012, UNESCO published its report on gender-sensitive indicators for media, the most comprehensive listing of such indicators. In November 2013, UNESCO will hold the first global forum on media and gender (Narayan-Parker, 2015).

But mass media into economic emancipation of women is quite inconsistent. On one hand, the TV and the newspapers with the use of the female figure as a stereotype of male desire, the object woman and on the other, the presence of many women who are well established, successful and renowned for their commitment. The mass media, however, like all social media are good and practical means to increase, through the dissemination of healthy concepts of being woman, of what is the role of women in modern society, by good examples that women give us every day. Mass media had made a strong contribution, with the implementation of media campaigns, to the dissemination of the concept of gender equality. If people see in the media the overcome of the differences between men and women will bring him back into everyday life. The mass media have always unconsciously affected and influenced the thinking and behaviour of masses (Aruna, 2009).

#### **2.1.6.8 Economic contribution**

The spread of formal education is leading the women of modern times to contribute economically towards the family. This is leading to the economic well-being of their families. The results of economic contribution are not similar in all the cases. There are varied results

depending upon the three determinants, i.e., psychological patterns of the society, family and women themselves. In the families that are not driven by the typical social perceptions, women continue to enjoy enough empowerment irrespective of their economic contribution to the family. In families with limited reach to education, women have still not been able to enjoy the empowerment even despite making economic contribution. In still other families, empowerment level is directly tied to the economic contribution to the family (Banerji, 2013).

Economic contribution by women can also be seen as arising out of compulsion of nuclear families where the earnings of one member cannot suffice at all. Depending upon the three psychological patterns as above, the economic contribution from women has been found to result in, (a) Domestic work being outsourced, (b) Male members of the family starting to contribute more towards the domestic work as a gesture of returning favours to women starting to contribute economically and (c) Women performing household responsibilities in addition to the economic contribution (Williams, 2018). In such situations, economic contribution cannot be seen as an indicator of women empowerment at all. Rather, this happens to be a demonstration of women exploitation where they are supposed to work tirelessly in professional careers as well as household (Cling, 2011). Thus, the economic contribution of women has a clear impact of the determinants as also of the other indicators of women empowerment. Hence, the economic contribution as an indicator cannot be looked at in isolation at all (Samman, 2016).

#### **2.1.6.9. Entrepreneurship**

“Entrepreneurship is a creative process and innovative response in any field of social, business, agriculture, education and others.” Entrepreneurship is the dynamic process of creating wealth and

it is created by individuals one who assume risks in time, equity, career, commitment and to provide value in business. In 20<sup>th</sup> century, women became more aware of social potentials hidden by social, economic and political constraints. Economic empowerment leads to women empowerment (Shalini, 2014).

According to Sabiha initially presence of women was more in agriculture, forestry, fishing, plantation and allied activities. But now there is a shift in work as the seasonality of work becomes more vulnerable, women's are started working in predominant industries like garment textiles, food and electronics. It was observed that with growing awareness and spread of education over years, women started getting engaged in new activities from traditional business to manufacturing business (Sabiha, 2014).

Empowerment of women involves many things such as economic opportunity, social equality and personal right. Without freedom to work and earn a good income the goal of empowerment is difficult (Shanta, 2012). Therefore women empowerment through entrepreneurship is an important tool for socio-economic development. This can be achieved when the society recognizes women as one among the social partner, provides them equal right, facilitates them with equal education, health and allows them to participate equally and effectively. Thus supporting women to earn income through self-employment or entrepreneurship is an important tool of empowerment (Kumar, 2014). Women are very important segment in development at local to global levels. Their role in work productivity, employment generation and income oriented activities are hindered by many socio-economic constraints. Thus mobilizing the potential productivity of rural people and particularly of women is indispensable to achieve the resilient economic growth that will pull people above the poverty line (Gunatharan, 2012).



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### **2.1.7. Determinants of Women Empowerment**

The determining variables leave an impact on the level of women empowerment either directly or through the indicators. All the three determining variables are rooted in psychological patterns of society, family and the woman under reference. The inter-relationship of these determining variables forms an important subject of study. Over the years, the psychological patterns of the society have shaped-up the psychological patterns of the family, which in turn has impacted that of the women (Desai, 2010). The conditioning about gender discrimination stems from the societal psychology. This discriminatory thinking against women has over the time, travelled from society to families. In turn, family's thinking with regard to such conditioned thinking has created a pressure on women. This has led to a number of major patterns in behaviour with respect to women including restrictions on the women moving outside the house, limited opportunities to women in terms of education and work, women being considered as less important members of the family therefore, lesser concerns about health and safety of women (Aruna, 2009).

#### **2.1.7.1 Psychological patterns of society**

The origin of discriminatory thinking against women in societal thinking roots back to the

mythology, scriptures as well as historical literature. The cases of discrimination against women are evident, which of course, played a lead role in shaping-up the psychology of society against the women. For example, the life of the following characters portrays the classic cases of women exploitation either at the hands of others or by themselves (Bushra, 2015).

### **2.1.7.2 Psychological patterns of family**

The male-biased psychological patterns in the society have largely been reflected in the family behaviour as well. Family-level psyche has been caused and dominated by the psyche of society at large. It can clearly be argued as a strategic (intentional) intervention. An understanding of the following factors shall help to establish this strategy (Duflo, 2012).

### **2.1.7.3 Psychological patterns of individual women**

An understanding of the psychological patterns of the women themselves is very critical in identifying the women empowerment dynamics. It is important to check if the will to liberate (from psychological conditionings) and thereby to empower does exist among the women. Miller proposed that women's psychological patterns are fundamentally different from that of the men (Miller, 2016). The study observes that women place special emphasis on building and maintaining connections with others. Women are able to appreciate their worth when their actions arise out of connection with others and lead back into, not away from, connections. The experience of psychological connection is based on empathy and mutuality in relationships. Connection is experienced as a feeling of mutual presence and joining in a relational process. The "Relationship" develops a new, unique and always changing existence that can be described, experienced and nurtured (Anderson, 2009).

For maintaining the relationship, women begin to change themselves when they feel that mutuality may not be achieved. Miller<sup>38</sup> described this as basic relational paradox. Making similar observations. Stiver discussed that women turn to substances to alter themselves to adapt to the disconnections within the family, thus giving the illusion of being in relationship when one is not or is only partially in relationship (Stiver, 2019).

The above points lead to the fact that women psychology places more relevance to other's happiness as compared to their own happiness. Such thinking followed by similar behaviour is not natural for any human. Therefore, the psychological patterns of the women appear to be caused or conditioned through a long-term politics of conditioning. Over the ages, woman has been made to believe that after marriage she is dependent on her husband. Sati paratha is one prime example of this, where after the death of husband wife has to accompany him on his funeral pyre and be burnt alive (UN, 2016).

The cultural conditioning specifically in Asian countries where woman has to shift to husband's house after marriage has a deep impact on her psychological pattern of thinking in making her believe that she does not belong to family where she is born and treated as the wealth of others (Paraya dhan). Further, aforesaid gender roles that define woman has to nurture the kids and take care of all household work has significantly conditioned her to find her worth through others no matter anyone is bothered about her. The traditional system of dowry can be treated as politics to condition the family of a daughter to follow the rule with an understanding that the worth of women in family is assessed through the amount of dowry she bought at the time of marriage (OECD, 2018).

Over the years, these factors have essentially conditioned the psychology of women in a way that they accept being deprived of empowerment with a smile and do not really long for being

empowered. The psychology of women, conditioned in this way, forms the base for the behaviour of women at large as also for them to accept the male-dominated patterns without questioning (Alvarez, 2013).

#### **2.1.7.4 Patrilocality**

As part of a cultural system, married couples start living with or near the male partner's family particularly in Asia, middle East and North Africa. Ebenstein established that the male-female sex ratio is directly and positively correlated with the rate of co-residence (Ebenstein, 2014). The anticipation of living with male children for a longer duration causes parents to invest more in the male children as against the females. As an illustration of this, Ramakrishnan *et al.* reported that 405 parents were advised to get their children operated upon to correct a congenital heart condition. Out of these, 70% of the boys had undergone surgery as against only 44% of the girls within the period of 1 year (Jain, 2011).

#### **2.1.7.5 Patrilineality**

As part of the socially-caused male-dominance system, the names, properties and other family assets pass onto the male child in a patrilineal system. Families look up to their sons to carry forward the legacy of their families. Worse, is the fact that in countries like India, widows traditionally do not inherit their husband's ancestral property, they rely on their sons as their conduit for holding onto the family property and maintaining their standard of living in widowhood (Mandelbaum, 2011).

Patrilineality does not extend merely to the assets. Rather, the impact of patrilineality is also visible on importance given to the sons while performing the rituals. The belief systems of Confucianism

in China and Hinduism in India are specific examples of this. Confucianism assigns major role to a son in the rituals. Ancient Hindu texts (Vedas) also prefer sons to daughters. Further, a son lights a deceased person's funeral pyre and brings him or her salvation. In an interesting observation, it is found that the upper castes adhere to the Hindu kinship norms more strictly than lower castes (Mandelbaum, 2011). More skewed sex ratio for upper castes than lower castes by Chakraborty and Kim (Chakraborty, 2010).

#### **2.1.7.6 Dowry system**

Dowry system is another creation of the society for strengthening the male-bias. Interestingly, it has been observed that the prevalence of dowry has increased in some countries over the past few decades and the real value of dowry payments has also risen (Eswaran, 2009). However, the system has faded away from societies such as the European societies. The dowry system in South Asian societies and families has been much worse as compared to the European system. In the European system, the bride held the rights to the dowry and it was her pre-mortem inheritance from her parents<sup>27</sup>; whereas, in South Asia, the groom typically controls the money (Rao, 2013).

#### **2.1.7.7 Female purity and safety**

The social pressure has also increased the families' intention to protect the purity by ensuring safety of the female child by not letting her be as open as the male child, thereby depriving her of the opportunities. So much so, that it has become very difficult to understand as to how much of this deprivation is due to the genuine concern for women's welfare by protecting them from harassment and sexual violence and how much is as part of the strategy to restrict their autonomy. Restrictions on female mobility may easily be related to keeping unmarried women

chaste and married women faithful. Making a very interesting observation, Buss found that in India, China, Indonesia, Taiwan and Iran, men put more weight on their spouse's sexual inexperience at marriage than on physical appearance, while the opposite prioritization was seen in European, North American, South American and Sub-Saharan African countries (Buss, 2009). Such social pressures certainly reflect upon the families and the families marry off their daughters early in societies where female chastity is prized by men, which leads to early school dropout (Rao, 2013). Further, disallowing women from working outside the home is perceived as one way of maintaining their purity. Such restrictions apply more strictly to upper caste women in India since lower caste women often have more professional flexibility and autonomy. In Islam also, female seclusion (purdah) is an important feature. Muslim women also report low market participation and low freedom of choice. However, many of the societal and family such as dowry are much weaker among Muslims. As a result, the sex ratio at birth and child survival in India has less pro-male bias among Muslims than Hindus (Borooah, 2015).

#### **2.1.8. Socio-economic wellbeing**

A contrasting view on well-being is that well-being refers to a quantitative assessment of an individual's daily living conditions in order to determine whether or not they have the capabilities and opportunities to live a good life in a particular community or country (Dasgupta 1993; Helliwell et al. 2009; Kahneman 2003; Kahneman & Krueger 2006; Layard 2010). Some recent views of well-being are more holistic and contextualised, reflecting meaningful and sustainable interactions between an individual and their social and physical environment (Knoop & Delle-Fave 2013).

### **2.1.8.1 Programmes of women's empowerment in Rwanda**

Women's equality and empowerment (SDG 5) is one of the 17 sustainable development goals, and is also integral to all dimensions of inclusive and sustainable development. Women's and girls' social and economic empowerment also contributes to their ability to pursue their right to a healthy life. In all societies, power is not equally distributed (OECD, 2016).

According to Pretty et al. (2011:7), agricultural intensification is a concept that has a traditional definition articulated in three different ways: increasing yields per hectare, increasing cropping intensity per unit of land or other inputs (water), and changing land use from low value crops or commodities to those that receive higher market prices. The need to transform Rwandan agriculture so as to meet the national food security is expressed in the EDPRS, 1 & 2 and the goal is to move Rwandan agriculture from a largely subsistence sector to a more knowledgeintensive, market-oriented sector, sustaining growth and adding value to products (MINAGRI, 2013:4). The CIP launched by the Rwandan government in August 2007 is seen as an attempted solution to the issue of low productivity and smallholder agriculture transformation. The Crop Intensification Program (CIP) has been introduced to guide production through designation of regions for crop types, to ensure wide- spread use of new technologies through making approved seed types and subsidized chemical fertilizers available and to set targets to make sure that the desired production of those crops is achieved. The CIP policy has been implemented nationally through "Imihigo" targets, for which local officials are held accountable (MINAGRI, 2008)

Rwanda's agricultural policies have been pronounced as successful in alleviating poverty and enhancing food security (IMF, 2011). The Rwanda Vision 2020 (MINECOFIN, 2000) aims at reaching (lower) middle-income status by 2020. The most important objectives of Vision 2020 with respect to agricultural development are to promote agricultural intensification and achieve

yield growth rates of 4.5 % to 5% per year. It also lays focus on the production of high value crops; aiming to replace subsistence farming by a fully business oriented, commercial agricultural sector.

LUC policy was implemented for the first time in 2008<sup>10</sup> by the Government of Rwanda, through the Ministry of Agriculture, as part of the Crop Intensification Program (CIP). The CIP was initiated by the same Ministry in September 2007 with a goal to increase agricultural productivity of high-potential food crops and to provide Rwanda with greater food security and self-sufficiency. The implementation of this program involves various components, including Land Use Consolidation as the main pillar, the proximity advisory services to farmers, inputs (seeds and fertilisers) distribution and post-harvest technologies (e.g. driers and storage facilities). The program is also supported by other initiatives like land-husbandry, irrigation and mechanization infrastructure development to bring more land under production, avoid dependency on rainfed farming system and use of farm power in the context of a market-oriented agriculture.

Eight priority crops (Irish potato, cassava, beans, maize, wheat, rice, banana and soybean) have been selected for promotion under land use consolidation policy. The rotation system is based on comparative advantage, crop suitability in a specific agro-ecological zone and its contribution to the overall food security. Crops like Irish potato, cassava, beans and maize have shown a competitive advantage with a positive trade balance, according to the recent cross-border trade study (MINAGRI, 2010).

Small-scale irrigation is expanding rapidly in parts of the world, especially sub-Saharan Africa, offering smallholder farmers an opportunity to improve their livelihoods, diets, and resilience to climate change among other benefits. Growing research focuses on the potential for small-scale irrigation to offer a pathway for women's empowerment, yet the factors conditioning the relationship between small-scale irrigation and women's empowerment are not well understood.



The evidence tends to be scattered across context-specific case studies that focus on targeted outcomes, without distinguishing between technology types, scales, or approaches to irrigation systems or technologies. Because gendered dynamics with small-scale irrigation play out differently depending on the scale of irrigation and the technologies used. The case study cover a range of farming and livelihood systems in which women's roles and gender relations vary, highlighting the importance of the opportunity structure or context in which irrigation takes place. This paper then draws lessons on the various ways in which small-scale irrigation, gender relations, and women's empowerment interact and highlights areas where research gaps remain.

Rwanda women volunteer project looks at tackling inequality and improve the quality of life for women in marginalized rural and semi-urban communities by providing economic stability. As in many countries around the world, women in Rwanda face a number of challenges: discrimination, unequal rights, poverty, low social status, low literacy rates, limited access to education and greater risk of HIV/AIDS infection. Traditional and cultural codes often result in girls being taken out of school early to help with income generating activities or agricultural labour and are more likely to be married at a young age. Become a business development or a women empowerment volunteer in Rwanda. Working with local women, our target is to develop opportunities and network with local businesses and organisations to promote women empowerment (Brown, 2006).

In Rwanda there is overwhelming evidence that women contribute to economic development in various ways and are the primary caregivers in households. Although women contribute to the socio economic development of Rwanda, they still remain an economically disadvantaged group and in particular those from rural and semi-urban communities.

Bugesera is a district (akarere) in Eastern Province, Rwanda. Its capital is Nyamata. The district is the location of two memorial sites of the Tutsi Genocide in Rwanda at Ntarama and Nyamata (Mirembe, 2013).

Geographically Bugesera comprises areas south of Kigali, which were formerly in the Kigali Ngali province, around the town of Nyamata. The area is prone to droughts, and has been earmarked as the location for a possible new international airport to serve Kigali, 40 km away, and the rest of the nation, replacing Kigali International Airport (RoR, 2012).

**a) Rural Women Economic Empowering (RWEE)**

Empowering Women is empowering a Sustainable Society. Economic empowerment is a key step in making women full participants in their communities, through which they can contribute to creating jobs and social and environmental capital. FAO and three other UN agencies (WFP IFAD and UN Women) under the ONE UN initiative, delivering as one, in 2015 launched a project in Nyaruguru district with the goal of increasing women's access to resources, services, technologies and economic opportunities (Cyzia, 2002).

The project known as "Accelerating Progress towards the Economic Empowerment of Rural Women (RWEE) trained the 974 beneficiaries on better farming techniques under the Farmer Field and Life School (FFLS) approach. As a result, productivity of their agricultural activities improved, dreams were conceived for the first time in their lives; they came to a realization that they are capable. Capable in a sense that they were confident to engage in small scale on and off farm activities. The beneficiaries being in the first and second categories as classified under UBUDEHE programme they have constructed better life of their families, and can now easily afford household necessities such as school fees and medical insurance that they previously received from the government free of charge (Cyzia, 2002).

## **b) Women for Women**

To provides women survivors of war, civil strife and other conflicts with the tools and resources to move from crisis and poverty to stability and self-sufficiency, thereby promoting viable civil societies. Women for Women International (WFWI) mobilizes women to change their lives by bringing a holistic approach to addressing the unique needs of women in conflict and post-conflict environments. They support socially excluded women emerging from war and community violence through a multi-layered core program of direct aid and sponsorship, rights-based education, and economic development. Women with WFWI participate in a one-year program that launches them on a journey from victim to survivor to active citizen. WFWI serves women in Afghanistan, Bosnia and Herzegovina, Columbia, the Democratic Republic of the Congo, Iraq, Kosovo, Nigeria, Rwanda and Sudan. WFWI will direct DFW's donations to Rwanda where 35 Rwandan staff members have served 11,116 women since 1997. Aside from providing malaria prevention training, the Rwanda program provides job skills training in basket making, tie-dye, tailoring, beadwork, card making, hairdressing, mushroom growing, knitting, catering, bag making, and soap and candle making (RoR, 2012).

## **c) Rwanda Women's Network (RWN)**

Rwanda Women's Network (RWN) is a national non-governmental organization working in Rwanda since 1997 when it took over from its parent organization-Church World Service. RWN was established with the mission of promoting and improving the socio-economic welfare of women in Rwanda (Rwanda\_Women\_Network, 2011). Its main administrative offices are located in Gasabo district "village of Hope" - Kigali City but RWN has also established 4 spaces/centers (Polyclinics of Hope) for women in the districts of Gatsibo, Nyarugenge and Bugesera. RWN began with a program of promoting women's rights to land, housing and inheritance specifically targeting victims of rape and other violent crimes largely perpetuated during the 1994 genocide

against Tutsi, as well as vulnerable homeless women returnees after the war (Rwanda Women Network, 2011).

RWN has got strengths that enable the organisation to move towards success in securing women's land rights. This has been achieved through use of different innovative tools and approaches as described above. The holistic approach used has enabled women to access health services, socio-economic services (cooperatives and tontine system) and shelter among others. For instance, RWN gives health support to women living with HIV/AIDS and then advises them on how to deal with the land's conflicts. Research has shown that in Rwanda, some women are unable to secure their land rights due to sickness (Mirembe, 2013). It is imperative for women to have full support to secure their land rights.

### **2.1.9 Relationship between women's empowerment and their socio-economic wellbeing**

Women's equality and empowerment (SDG 5) is one of the 17 sustainable development, and is also integral to all dimensions of inclusive and sustainable development. Women's and girls' social and economic empowerment also contributes to their ability to pursue their right to a healthy life. In all societies, power is not equally distributed (WorldBank, 2015).

#### **2.1.9.1. Improving donor practice in key areas of the economy**

Integrating gender-specific perspectives at the design stage of policy and programming starting with women is an over-arching good practice for both donors and recipient countries. This means specifying gender equality as a goal in policies, strategies, budgets, programmes and projects, as well as identifying unintended consequences and risks for women (Stiglitz, 2009).

### **2.1.9.2. Responding to country and regional contexts**

As with all development programming, it is critically important for donors to understand the context in a given region or country, and to support existing frameworks and plans that governments have in place to address gender equality in central and line ministries and at local and community levels. Interventions need to vary according to countries' different development needs and whether they are stable or fragile/conflict-affected. In low-income countries, women's access to basic agricultural inputs and microfinance continue to be needed, whilst in transition countries, the focus needs to be on labour market skills, access to commercial credit and women's entrepreneurship (OECD<sub>1</sub>, 2009).

### **2.1.9.3. Control of productive assets and access to services in the agricultural sector**

The recent financial, food and fuel crises have led to renewed attention by donors to agriculture, food security and rural development. Women are major players in agriculture, making up the majority of farmers and farm labourers in many countries. Women produce most of the food that is consumed locally and are responsible for household food security in many rural areas. More equitable access to land, fertilisers, water for irrigation, seeds, technology, tools, livestock and extension services would make agriculture a more efficient means of promoting shared economic growth, reducing poverty and improving food security and rural livelihoods (Tani, 2017). However, compared to men, women: “operate smaller farms, keep fewer livestock, typically of smaller breeds, and earn less from the livestock they do own, have a greater overall workload that includes low-productivity activities like fetching water and firewood, have less access to innovation and productive assets and services, are much less likely to purchase inputs such as fertilisers, improved seeds and mechanical equipment, have weaker property rights and tenure

security and reduced incentives to invest in their land, are poorly represented in the leadership of rural organisations, particularly at regional and national level, if employed, are more likely to be in part-time, seasonal and low-paying jobs, receive lower wages for the same work, even when they have the same experience and qualifications” (Nations, 2017).

According to the Food and Agriculture Organization, closing the gender gap in agriculture would generate significant gains for the agricultural sector and for society. If women had the same access to productive resources as men, they could increase yields on their farms by 20-30%. This could raise total agricultural output in developing countries by 2.5-4%, which could in turn reduce the number of hungry people in the world by 12-17%. Research commissioned by the Bill & Melinda Gates Foundation also shows that by increasing women’s participation in smallholder sourcing and support programmes, international food companies can improve crop productivity and quality, grow the smallholder supply base, and improve access to high-value markets (Molyneux, 2009).

#### **2.1.9.4. Access to tools, innovations and agricultural extension services**

Technology can enhance women’s productivity, economic decision-making power and their entrepreneurial opportunities. Technologies such as fuel-efficient stoves or motorised scooters and other time-saving products are particularly important. Improving women’s access to innovations and extension services would increase agricultural productivity. Yet, across countries and contexts – women have less access than men to agricultural assets, inputs and services (World Bank, FAO and IFAD, 2019). Gender gaps exist for a wide range of agricultural technologies, including machines and tools, improved plant varieties and animal breeds, fertilisers, pest control measures and management techniques. Often technologies and tools have been adapted to men’s tasks or to

equipment used by men, whilst women struggle with cultivation and harvesting using handheld tools, mechanical equipment use (IFAD, 2019).

According to a (2018-19) FAO survey of extension organisations, covering 97 countries, only 5% of all extension resources were directed towards women. Only 15% of the extension personnel were female. Several new and participatory extension approaches have been developed and tested in the past decade in an effort to move away from a top-down model to more farmer-driven services. The impact of agricultural extension services can be improved by working with the whole household, rather than with individuals. When both women's and men's work is explicitly recognised, the entire farm is strengthened as a productive enterprise. Working with the whole household enables women in male-headed households to be targeted. These women are amongst the hardest to reach (FAO, 2012).

Recruiting and training female extension workers, particularly in areas where cultural norms restrict male-female interaction, can increase women's participation in extension activities and their adoption of new technologies. Where men dominate community-level processes, women often request women-only spaces so that they can learn more effectively (Clench-Aas, 2011).

#### **2.1.9.5. Securing women's property and land rights**

Globally there have been many innovative initiatives to secure women's property rights and land tenure, including rights to inherit. Land is not only a productive asset, it is also important as collateral for securing finance and credit. Lack of security in land tenure reduces incentives to invest in improving the land, resulting in lower productivity. Women are disadvantaged in many statutory and customary land tenure systems. They often have weak property and contractual rights to land, water and other natural resources.

Even where legislation is in place, lack of legal knowledge and weak implementation often limits the ability of women to exercise their rights (Cheng, 2017).

#### **2.1.9.6. Making markets work better for women**

Many women entrepreneurs in developing countries face disproportionate obstacles in accessing and competing in markets. These include women's relative lack of mobility, capacity and technical skills in relation to men (World Bank, FAO and IFAD, 2019).

The World Bank Action Plan (2006) Gender Equality as Smart Economics argues that economic empowerment is about making markets work for women and empowering women to compete in markets. Because markets come in many forms, the Action Plan targets four key markets: land, labour, financial and product (increasing access to business services and facilitating the creation of female-owned businesses) markets (Bank\_Action\_Plan, 2018).

Where globalisation has widened the gap between rich and poor, there is evidence that it is women and children who are most affected. The global economic recession has had a massive impact on poor producers. Donors can help ensure that globalisation and trade liberalisation benefit all - both women and men (Cheng, 2017). Current barriers include some trade policies and regulations, lack of economic infrastructure and limited access to export markets. In 2007-2008 only 12% of total aid for trade policy and regulations targeted gender equality and women's empowerment. Donors' interventions need to be responsive to international trade and investment regimes and could, for example, support fair trade initiatives (FAO, 2012).



### **2.1.9.7. Designing infrastructure programmes to benefit poor women**

The gender dimensions of infrastructure and road building programmes are often ignored. Infrastructure programmes should be designed to maximise poor women's and men's access to the benefits of roads, telecommunications, energy and water. Infrastructure initiatives that help women to carry out everyday chores more efficiently, such as the supply of piped water, free up time for educational opportunities, productive work, and participation in community life and decision making. Improving rural roads, transportation facilities and services increases rural women's mobility and can increase their productivity and income by easing access to markets, reducing post-harvest loss of perishable goods (OECD<sub>2</sub>, 2010). Improvements to rural water and irrigation systems and transportation infrastructure reduce the amount of time women spend on arduous tasks such as fetching water and tending family crops. These investments will bring returns in the form of increased women's engagement in market-based activities and greater productivity (OECD<sub>2</sub>, 2010).

From the outset, the EC/UN funded Ngaoundere-Garoua Boulai road programme in Cameroon engaged women actively in decision-making on the design of this comprehensive programme which is being implemented from October 2010. The priorities identified at the design stage were (OECD<sub>2</sub>, 2010): construction of feeder roads to reduce women's workload; creation of markets to facilitate wealth creation for women through the purchase and sale of goods; recruitment of women in all phases of a road programme, including equal pay for both women and men for the same job; programmes to modernise agriculture for increased production; accessible facilities to process agricultural products so that women can benefit from better means of transportation to sell their goods, ensuring that distance and loss of product from spoilage will not be a deterrent factor;

introduction and improvement of healthcare facilities, which could be readily accessible to both women and men due to a better road network (OECD<sub>2</sub>, 2010).

#### **2.1.9.8. The care economy**

Women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies. This undermines their chances of going to school or being able to translate returns on their own productive work into increased and more secure incomes, and better working conditions.<sup>38</sup> Some unpaid care work, such as looking after family members, is valued by those undertaking it but much else is drudgery, such as water and fuel collection. Improved delivery of, and access to public services, such as health clinics and public transport can also reduce the time burden that women face (ILO, 2009).

Women's unpaid work, particularly in the care economy, needs to be given greater attention by donors. Reducing and redistributing women's unpaid work by improving access to infrastructure and technology is one aspect but it is not the whole story. Discriminatory social norms also need to be tackled, and there needs to be increased recognition and valuing of the ways in which care work supports thriving economies (OECD<sub>3</sub>, 2011). The design of donor policies and programmes can more adequately address these issues by: highlighting and helping to change attitudes and values that put the main responsibility for the home and care of children, the sick and the elderly on women and girls; designing and financing social transfers (such as Conditional Cash Transfers) which address the inequitable gender relations of care; supporting investments in infrastructure such as water and sanitation, as well as domestic technologies that reduce the time-consuming

elements of care work; developing existing services, such as pre-school health and education; co-ordinating support for time use surveys and household labour force surveys so that there is more accurate information on women's contribution to the formal and informal economies, including the care economy (OECD<sub>3</sub>, 2011).

#### **2.1.9.9. Improving employment for women**

Productive employment and decent work in developing countries, including in fragile contexts, are the main routes out of poverty for both women and men (ILO, 2009). Women's participation in the labour market can be increased by addressing the constraints and barriers women face accessing work, including public employment programmes, and by providing well-focused vocational training. Social protection measures can enhance the productivity and participation of poor women in the labour market by reducing their vulnerability to livelihood risks and economic shocks (DFID, 2010).

Women experience barriers in almost every aspect of work – including: whether they have paid work at all, the type of work they obtain or are excluded from, the availability of support services such as childcare, their pay, benefits and conditions of work, the insecurity of their jobs or enterprises, their access to vocational training (Maeda, 2017).

Almost two-thirds of employed women in developing countries are in vulnerable jobs, as own-account or unpaid family workers, as casual agricultural labourers at the bottom of a global value chain, as workers in urban factories and workshops or as domestic servants (Griva, 2017). Structural and cultural factors make it more difficult for women to access vocational training programmes due to their caregiving responsibilities and societal expectations about which jobs are suitable. One example of an effective vocational programme is the Jóvenes en Acción scheme that

was implemented in Colombia from 2002-2005. It provided on-the-job training and stipends for women with children so that they could participate. Donors are supporting efforts to ensure equitable access to decent and productive work for women, and equal pay for equal work, but could further scale up their focus on women's employment. Of all DAC members' aid to employment policy in 2007-08, on average 25% targeted gender equality and women's empowerment (Antonopoulos, 2014).

### **2.1.10. Challenges of women's economic empowerment**

Women's economic empowerment is not a "women's issue" it affects everyone. Evidence indicate that when women are excluded from the formal economies of low-income countries, rates of poverty reduction and economic growth suffer. With over 50 years of work supporting women's economic empowerment around the world, here are four substantial barriers that TechnoServe has determined limit women's economic advancement (Cling, 2011).

#### **2.1.10.1. Lack of access to resources**

Around the world, women are significantly less likely than men to have access to productive resources such as land, finance, and information (Staab, 2011). For instance:

Only 68% of women in low-income countries have access to a formal bank account, compared to 74% of men; Globally, women are paid less than men, with an estimated wage gap of about 23%. Women make up only about 12.8% of agriculture landholders worldwide, leaving the majority of women lacking access to an immensely important economic asset

In Peru, for instance, where many rural women in particular struggle to access finance, TechnoServe helped women coffee farmers find new solutions. This expanded financing helped them double their monthly coffee production and improve their incomes (UN, 2016).

“[We] are happy and are working together towards the shared goal of being able to save, invest, access low-interest loans, obtain capital and bring our earnings home to improve the quality of life of our families,” said Karen Guevara Sánchez, one of the farmers (UN, 2016).

#### **2.1.10.2. Discriminatory societal norms**

Gender-based discrimination presents an entrenched barrier to women’s economic empowerment. Deeply held beliefs about what women should and should not do exist in many different contexts in their homes, their communities, and their workplaces, restrictive social norms can affect every aspect of women’s lives (Williams, 2018).

Gender-based discrimination and prohibitive societal norms both limit women’s access to decent employment and directly affect their experiences in the workplace. For instance, gender-based harassment at work costs the global economy an estimated \$12trillion every year. In many developing economies, women are specifically prohibited from holding certain jobs, or from working in roles where they must mix with men. Globally, 2.7billion women are restricted from having the same employment choices as men (FMI, 2016).

These restrictive societal norms often leave women relegated to informal, vulnerable, and low-wage employment. On occasion, these socially enforced restrictions are codified. As of 2018, 104 of 184 economies studied had laws specifically preventing women from working in certain roles, and 59 had no laws at all about sexual harrassment or violence in the workplace (Yavuz, 2015).

Women in India often struggle to overcome family disapproval of their working outside the home. TechnoServe therefore engages families directly in its programs to help Indian youth from disadvantages backgrounds find corporate employment (WHO, 2013).

### **2.1.10.3. Unequal domestic responsibilities**

Women are more likely to be unemployed than men, and the COVID-19 pandemic has only exacerbated this gap, the global labor force participation rate among men was 72%. For women, it was only 47%. What's more, many women around the world, employed and unemployed, bear heavy, unequal domestic workloads (USAID<sub>2</sub>, 2022).

Around the world, women shoulder disproportionate responsibility for domestic work and unpaid care—tasks essential to the functioning of the economy. It has been estimated that if women's unpaid domestic labor were assigned a monetary value, it would make up between 10 and 39% of the GDP (Aspy, 2019).

This unequal divide in domestic labor is perpetuated by laws restricting what work women can do outside of the home, as well as by social expectations. For example, recent qualitative studies from East Africa found that, while attitudes towards “women's work” were changing somewhat, criticism of the perceived quality of working women's domestic skills persisted, and the idea that undertaking domestic responsibilities made men “unmanly” remained common (Bennett, 2012).

### **2.1.10.4. Gender-based violence**

According to Human Rights Watch, millions of women workers around the world are subjected to intimidating, hostile, or humiliating work environments where they experience many different forms of unwelcome sexual conduct (Klasen, 2014).

Though sexual harassment at work is a widespread and relatively well-known issue, many women are unable to report this behavior due to fear of social or professional retaliation, civil or criminal consequences or backlash, loss of immigration status, and fear of being disbelieved or blamed for their own experiences (Hausmann et al, 2012). Fear of experiencing gender-based violence in the workplace is yet another factor constraining women's economic opportunities and contributing to gendered job segregation. In collaboration with the Ford Foundation, TechnoServe is leading a study to gain a clearer understanding of the relationship between gender based violence (GBV) and women's economic empowerment in Ghana, Nigeria, and Senegal and provide recommendations to create safer working conditions for women entrepreneurs and workers (TechnoServe, 2019).

#### **2.1.11. Strategies to overcome the challenges of women's economic empowerment**

Promoting women's economic participation requires action in a range of areas, including (a) the revision, adoption and enforcement of legislation that mandates equality of rights and opportunities for women and men; (b) the implementation of measures that encourage balance between working life and family life, for women and men; (c) gender-based budgeting to improve allocation of resources for women's economic empowerment programmes and policies; (d) enhancing women's access to productive assets, including property and financial and digital assets; and (e) tackling discriminatory social norms (Forsythe et al, 2014).

##### **2.1.11.1. Working in partnership for women's economic empowerment**

Effective implementation and scaling-up requires strong and innovative partnerships. Too often "women's projects" do not move beyond the pilot phase, only ever amounting to 'boutique'

projects - “saving one woman at a time.” This section examines ways of scaling-up women’s economic empowerment initiatives through partnerships (Baunach, 2011).

#### **2.1.11.2. Using aid modalities, including dialogue**

Donors support women’s economic empowerment through various modalities, including project-based aid and sector and general budget support. With the Paris Declaration on Aid Effectiveness (2005) and the Accra Agenda for Action (2008), development partners have agreed to engage in dialogue on development policies (Adhikari, 2006). It is important that donors work with those stakeholders that are in a strong position to advance women’s economic empowerment, such as Ministries of Finance, Agriculture and Labour, to ensure that appropriate strategies are put in place. Building the evidence base, through research and data collection is an important part of engaging key players (Malhotra et al, 2012).

#### **2.1.11.3. Improving co-ordination amongst donors to scale up successful approaches**

To achieve women’s economic empowerment, bilateral and multilateral donors need to improve co-ordination of objectives, target beneficiaries, benchmarks and indicators for performance and impact. When donor agencies are facing severe financial constraints, it is cost-effective to explore innovative approaches to funding including pooling resources to scale up approaches which have been proven to work (Hill, 2015). Improved co-ordination is essential if women’s economic empowerment programmes are to graduate from the piloting to the scaling up phase. This approach is in line with commitments in the Paris Declaration and the Accra Agenda for Action (Barro, 2011).



#### **2.1.11.4. Working with allies, including the private sector**

Working with allies and partners in both the public and private sectors is essential for successfully addressing and scaling up women's economic opportunities. Within donor agencies, staff working on gender equality and women's empowerment need to work more closely with colleagues responsible for programming in rural development, agriculture, private sector development, trade and social protection. Expanding partnerships with the private sector and the NGO community can be effective ways of leveraging support for initiatives that contribute to women's economic empowerment (Klasen, 2014).

#### **2.1.11.5. Supporting women's associations and collective action**

Several donors support initiatives designed to strengthen women's opportunities and capacity to organise themselves, form associations and act collectively for their common interests. Women's associations and civil society groups have the potential to raise the voice and visibility of women and can provide many services and benefits to their members. Through collective action, women's associations are able to reach out to government and private sector organisations and to seek institutional support for women's income generating activities. They are well-placed to negotiate collective loans and micro-leasing for their membership (World\_Bank, 2012)..

Women in Informal Employment Globalising and Organising (WIEGO) is a global research-policy network seeking to improve the status of the working poor, especially women, in the informal economy. It receives support from a number of donors, including Sida (Thomas, 2019).

Using financial assistance from the Netherlands, WIEGO has initiated a Women's Economic Empowerment project<sup>48</sup> with six elements: voice for domestic workers; fair trade for women producers; organising home-based workers; market support for street vendors; occupational health

and safety for working poor women; and a global assembly of working poor women (Bloom, 2014).

## **2.2. Theoretical review**

Scientists are urged to be cautious on the abstruse meaning of “happiness”, as in different languages, the word “happiness” is understood through the lens of historically, culturally, and locally developed meaning systems (Carlquist et al. 2017; Lomas 2016). For example, some languages suggest that happiness is the idea of luck or good fortune (German, Norwegian, French, Korean, Russian, Japanese, Chinese); and others suggest intimate satisfaction of one’s desires or wishes, goals and enjoyable experiences (Italian, Portuguese, Spanish). In a cross cultural comparison of the concept of happiness, Oishi (2010) found that Americans associated happiness with an intense feeling and excitement, whereas Chinese people described it as “a calm, peaceful feeling and a sense of equilibrium”. Furthermore, Chinese people asserted that if happiness is gained from personal accomplishments, it is acceptable to express it; but if it is gained from luck and fortune, it is not acceptable to express it.

### **2.2.1 Subjective Well-being (SWB)**

Subjective Well-being (SWB) theory refers to individual’s dimensions of satisfaction judgement, pleasant emotion and moods (positive affect), and lack of unpleasant emotion and mood (negative affect; (Diener 1984b; Diener et al. 1985). Subjective well-being is understood to be the sum of cognitive and emotional evaluations of their lives ; whereas life satisfaction can be regarded as a more cognitive component of SWB as it refers to a cognitive judgmental process by which a person assesses her quality of life (Diener et al. 1999). On the other hand, happiness by maximizing

positive affect and minimizing negative affect are regarded as an affective component of SWB (Lyubomirsky et al. 2005; Lyubomirsky et al. 2005).

Most studies use a single item scale to ask general evaluation using interchangeably the word “happy” or “satisfied”, such as “Taking your life in general as consideration ... would you consider yourself to be happy or satisfied?” (Alesina et al. 2004; Binswanger 2006; Brickman et al. 1978; Cuñado & Gracia 2011; Lyubomirsky et al. 2005; Pedersen & Schmidt 2011). There are ample studies, which have validated the single item Life Satisfaction scale (Diener et al. 1985) across countries, age and gender, for well-being measurements (Arrindell et al. 1999; Clench-Aas et al. 2011; Sachs 2001; Silva et al. 2015; Tomás et al. 2015). A recent publication from Latin America on validating the Satisfaction with Life Scale across countries, gender and age, support a single-factor structure as well as the internal consistency of the scale (Esnaola, et al, 2017).

### **2.2.2 Social Well-being Theory**

Unconvinced with SWB and theories detailing the psychological component of wellbeing, Keyes (2018) introduced the dimension of social well-being, pointing out that wellbeing is “the appraisal of one’s circumstance and functioning in society. Individuals remain embedded in social structures and communities, and face countless social tasks and challenges, including:

Social integration: the evaluation of the quality of one’s relationship to the society and community;

Social acceptance: the construal of society through the character and qualities of the other people as generalized category (trust others, think that others are capable of kindness; a social counterpart to self-acceptance; Social contribution: the evaluation of one’s social value (belief that one is a vital member of society with something to give to the world);

Social actualization: the evaluation of the potential and the trajectory of society (evolution of society and potential); Social Coherence:

the perception of the quality, organization and operation of the social world; includes a concern of knowing about the world. Social Well-being theory can be applied to study individual's capacity for adaptation and integration into the society, such as the case of migration, refugee or asylum seekers.

### **2.2.3 Self-Determination Theory**

Ryan and Deci (2000) developed self-determination theory, which begins with the assumption that individuals possess autonomy, with an innate determination toward psychological growth and development, and strive to be competent in facing ongoing challenges and in integrating their experiences into a coherent sense of self. This natural human tendency requires ongoing support from the social environment toward active engagement and psychological growth.

A decade later, Ryan and Deci (2011) further improved their theory, incorporating modern conceptions of happiness, including hedonic and eudaimonic perspectives. They view happiness as a symptom rather than a prerequisite of well-being. Being a symptom, happiness is related to human capability for autonomous self-regulation. Using a selfdetermination framework, individuals from all cultures use their autonomy to satisfy basic psychological needs for competence and relatedness, and thus to attain psychological well-being and happiness. Ryan and Deci (2011) highlight that autonomous selfregulation is dependent on individuals' personal / interpersonal relationships and distal (political, cultural, economic) supports. In supporting the universal need for autonomy in well-being, Yu et al. (2017) conducted a comparison study among 36 independent samples (22 from the US and 14 from East Asian samples including China and Japan) totalling 12,906 participants. The study showed a moderate correlation between autonomy and subjective well-being and the difference between correlations for studies conducted in the East

and West was not significant. A study on the well-being of ageing population also supports the self-determination theory's proposition that autonomy is a universal psychological need (Vanhove\_Meriaux et al. 2017).

#### **2.2.4 Positive Psychology Theory**

Positive psychology advances the study on well-being from a multilevel perspective, which includes positive experiences and enduring psychological traits at the individual level, positive relationships at the meso level, and positive institutions at the organization and macro level. In the words of Seligman (2002, p.3), "The aim of positive psychology is to catalyze a change in psychology from a preoccupation only with repairing the worst things in life to also building the best qualities in life". Positive psychology promotes human flourishing, with a strong emphasis on prevention and health promotion, not merely the treating of mental illness. Happiness, starts with positive emotion, engagement and meaning. By including an analysis of relationships and achievements, they are then able to articulate a theory of wellbeing (see Figure 3, Seligman & Csikszentmihalyi 2014). In line with self-determination theory, positive psychology places responsibility on the individuals incorporating meaning to determine their own life.

#### **2.2.5 Quality of Life Theory**

Veenhoven (1994; 1999; 2006; 2014), a sociologist, has devoted three decades to studying quality of life. He conducted a seminal meta-analytic literature review and summarized it in the Quality of Life Matrix model, by looking into variants of potential quality of life: outer opportunities vs inner qualities of human being in two life domains: life chances and life results. The matrix shows different ways of looking at quality of life; once individuals make use of their outer opportunities

and inner qualities, their quality of life can be seen in the life result domain. The result is the reflection of one's appraisal of one's environment and value for oneself.

Live-ability of the environment means good living conditions, a quality of society as a whole. Economists may refer to it as welfare; ecologists see liveability in the natural environment and describe it in terms of global warming.

Life-ability of the person means inner life chances; how well we are equipped to cope with the problems with life. Psychologists may refer to this as self-efficacy or intelligence/potency or self-actualization; biologist refers to it as adaptive potential; medical perspective refers to this quality of life based on the absence of functional defects, such as physical and mental illness.

Nussbaum and Sen (2013) introduced a similar concept called the Capability approach which stipulates that in order to achieve a quality of life, a person needs to have three factors: functioning (achievement of a person), freedom (range of choice & autonomy for judgment/measurement of quality of life) and conversion efficiency (ability of person to convert his/her resources into functioning's given his/her freedom; depends on individual, society and environment).

Utility of life is the external worth of life result. A good life is a meaningful life for others, such as contribution to the society, pro-social behaviour, environmentally friendly living, virtuous living, and is often presented as the essence of true happiness. Appreciation of life is the inner appraisal of life result, or eminently worded as Subjective well-being, life satisfaction and happiness.

### **2.2.6. Inclusive Development Theory**

This study has adopted Inclusive Development Theory as it addresses gender relations and aims at enhancing development cooperation outcomes through collaboration between different stakeholders in the economy. Gupta 2015 (in van Gent 2017) notes that inclusive development is a recent dimension of development that puts a strong emphasis on the poorest and most marginalised by considering economic, social and environmental dimensions and structural factors that hinder the poorest from participating in the development process. There has been well documented feminisation of poverty literature, with female headed households being poorer than male headed households (Mafa et al 2015). As such, inclusive development gives voice and power to marginalised groups such as women to enhance their capabilities and participate in the process of development such as land reforms and agriculture.

The ideas of inclusive development emerged in the second half of the twentieth century focusing on different levels including the individual, states and international relations (Gupta, Cornelissen & Ros-Tonen 2015). Rauniyar and Kanbur, (2015) note that inclusive development was first published by the Asian Development Bank (ADB, 2007) as a strategy towards equity and empowerment through poverty reduction, human and social capital development and gender development. According to Ali and Zhuang 2007 (in van Gent 2017) there is no agreed-upon and common definition of inclusive development.

### **2.3. Empirical literature review**

Women Empowerment is the vital instrument to expand women's ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the

society. Structural power, whereby dominant individuals have more control over resources than subordinates, is one of the major contributors to social inequalities. A growing body of evidence suggests that institutionalized inequities in the distribution of resources contribute to power imbalances and gender-based norms that create an environment that legitimizes and perpetuates women's subordinate status (e.g., Connell 2017; Glick and Fiske 2009). Because the economic policies of the 1980's and 1990's introduced or exacerbated several structural factors that have contributed to rising levels of gender inequity, rapidly changing conditions in the restructuring of resources in “developing countries provide a perfect context for an analysis of social structures that reflect dominance and power (Grabe 2010a; Naples and Desai 2002). Inequities have been especially visible within the area of property rights, with pervasive gender inequities in land ownership, in particular, being recognized as a violation of women's human rights (Deere and Leon 2011; Pena et al. 2008). In the current study, land ownership will be examined as a sociocultural inequity that perpetuates the unequal distribution of power.

In recent years, a small body of literature has emerged examining processes surrounding women's land ownership. In the first published study in this area, authors found that in Kerala, India women's receipt of long-term physical violence was related to owning land, a house, or both (Panda and Agarwal 2005). Since that initial publication, investigators have expanded on this research and demonstrated links between property ownership and women's negotiating power within the marital relationship, financial decision-making, and receipt of physical and sexual violence in West Bengal, Nepal, and Nicaragua, respectively (Grabe 2010b; ICRW 2006; Pandey 2010). Collectively, these studies put forth a framework for investigating land ownership as a potential resource that may be related to women's well-being.



Although empowerment is conceptualized as an iterative process whereby relationships between components are likely reciprocal, there is also evidence to suggest that there are pathways to empowerment in other words, changes in resources and agency that may lead to positive outcomes (Cattaneo and Chapman, 2010; Kaber 2019). Specifically, there is a wealth of evidence in psychology that individuals' beliefs in their abilities to exercise control over events that affect their lives is related to human achievements and well-being outcomes, in particular to one's experience of self-worth and depression (Bandura 2019).

Within psychology, empowerment theory identifies subjective well-being as a fundamental part of empowerment (Zimmerman 2010). Therefore it is argued that wellbeing indicators, rather than more traditional outcomes measures (e.g., education or income levels; Hill 2013; Malik and Lindahl 2018), are critical to assess as components of empowerment. Because subjective well-being heightens individuals' probability of taking action, a certain level of well-being is necessary to pursue a range of options such as employment or civic engagement that may have been previously denied to women. In contrast, it is also possible that a woman may be empowered, but choose not to participate in the domains that are typically assessed as empowerment outcomes (e.g., political).

#### **2.4. Critical review and research gap**

Despite the fact that women's empowerment are a common topic of study in development studies, there has been very little research on women wellbeing and their contribution to the socio-economic development in rural areas. The majorities of studies conducted on international level and also fail to include an explanation on the relationship between women's empowerment and socio-economic wellbeing of marginalized people in rural areas; the majority of studies have been

conducted on women's empowerment basis of spatial coverage for example Cornwall (2008) 'Conceptualising empowerment and the implications for poverty reduction', Kabeer, N. (2008), Mainstreaming Gender in Social Protection for the Informal Economy, Commonwealth Secretariat, Kucera, (2009), "Women in Informal Employment: What Do We Know and What Can We Do? While Blackden (2009), worked on Unpaid care work, Policy Brief Gender Equality and Poverty Reduction. Quisumbing, A. and L. Pandolfelli (2009), on their side studied on Promising approaches to address the needs of poor female farmers - resources, constraints and interventions.

Manav Aggarwal (2014) has conducted a study on challenges in women empowerment and observed that higher Learning of women plays a very significant role in emancipating their imagination and empowering them to face challenges. It assistances in diminishing dissimilarities and purposes as a means for enlightening their prestige within the family. The advanced education upsurges the women to to condense violence, take their own decisions, women's ability to privilege legal rights, contribution in public society, financial independence and many more.

Rita Khatri (2016) examined a study to comprehend the conception of women empowerment and concluded that education plays a significant role to empowerment. Women must pursue her education and business prospects. Women empowerment is an indispensable component in country's development. The effective administration and expansion of women's properties, their competences, interests and skills are of supreme prominence for the utilization of human resources.

After conducting a national review of studies, the researcher focused on this study because he could not find a similar subject scope being conducted in consideration of contribution of women's empowerment and socio-economic wellbeing of Rwandans women. As a result, this study was an attempt to fill a knowledge gap concerning contribution of women's empowerment to their socio-

economic wellbeing in Rwanda, specifically in Bugesera District. As a result, after the successful completion of this study, there was a research gap to fill.

## 2.5. The conceptual framework

This partition entitled conceptual framework presents the types of variables to be used in collecting, processing and analyzing information from the field. In order to stick to scientific rigor, this study used selected independent and dependent variables and their relationship were analyzed and statistical significance computed.

### Independent Variable

#### Gender equality

- Equal Pay for Equal Work.
- Zero Tolerance for Sexual Harassment and Gender-Based Bias.
- Economic Equality.
- Equal chance on education

### Dependent Variable

#### Women empowerment

- Increase in incomes levels
- Lifestyle and standard of living improved
- Access to finance, Health, education, etc.
- Sense of self-worth and decision-making
- Right to have and to determine choices;
- Right to have access to opportunities and resources
- Right to have power to control their own lives



Source: Researcher, 2023

**Intervening Variables**

- Government policy
- Improved Education.
- Donor's willingness to support
- Equal treatment of in the society

**CHAPTER 3: RESEARCH METHODOLOGY****Introduction**

In this chapter, the researcher was mainly concerned with presentation of the methods that the researcher used to carry out the research. Following this, a justification of the election of the research design is given. The study describes the data gathering methods used; sampling; techniques for data collection; data analysis methods employed; the measures which were taken to ensure validity and reliability discussed. Eventually, the study examines the limitations of the study, and the ethical considerations, and the study windup with a conclusion.

**3.1 Research approach**

Research approaches are plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation. This plan involves several decisions, and they need not be taken in the order in which they make sense to me and the order of their presentation here. The overall decision involves which approach should be used to

study a topic. Informing this decision should be the philosophical assumptions the researcher brings to the study; procedures of inquiry (called research designs); and specific research methods of data collection, analysis, and interpretation. The selection of a research approach is also based on the nature of the research problem or issue being addressed, the researchers' personal experiences, and the audiences for the study (Creswell, 2007)

### **3.2 Research design**

This study used descriptive study method. According to Cooper and Schindler (2003), a study design is descriptive when it is concerned with why and how a variable produces change in another variable. According to Kerlinger, (2011) descriptive study is concerned with describing, recording, analyzing and interpreting conditions that either exist or existed. It constitutes the blue print for data collection, measurement and analysis of data. This design is appropriate because it focused on how the income generation strategies as the independent variable influence the financial sustainability which in this case is the dependent variable (Kerlinger, 2011).

### **3.3 Target population**

Alvi (2016) described a target population, saying that: "a target population refers to all the members who meet the criteria specified for a research investigation. The author further attest that the target population corresponds to a portion of the population about which one intends to conclude, thus part of the population whose characteristics are an interest to the investigator " (Alvi, 2016). A target population needs to be exclusive enough to avoid having participants who do & represent the study needs which will misrepresent the population of interest (Casteel, 2021). The authors further emphasise that the target population must be a complete subset of the

population of interest members of the target population must also be described by the boundaries of the population of interest (Casteel, 2021).

Therefore, the targeted population of this study refers to the 2584 members of cooperatives with female's majority of Bugesera district. The cooperative structure in Bugesera district has been operating on a four-tier system with primary cooperative societies operating at sector level with 1166 members, cooperative unions at District level with 596 members, cooperative federations operating at national level with 463 members and the National Cooperative Confederation operating as the national umbrella of cooperatives with 339 members and 20 cooperatives facilitators and local authorities were considered in this study.

**Table 3.1 Population of the study**

<b>No</b>	<b>Beneficiaries</b>	<b>Population</b>
1	Cooperative societies operating at sector level	1166
2	Cooperative unions at District level	596
3	Cooperative federations operating at national level	463
4	National Cooperative Confederation operating as the national umbrella of cooperatives	339
5	Cooperatives facilitators and local authorities	20
	<b>Total</b>	<b>2584</b>

### **3.4. Sampling design**

This included the sample size as well as the sampling technique.

#### **3.4.1. Sample size**

Sample size is part of the population that the researcher decides to use in the research as a representation of the total population. Therefore, a sample had to be determined. Cochran, put it that if the sample is selected property, the information collected about the sample may be used to

make statements about the whole population (Cochran, 1963). For reason of convenience, data were collected from some selected respondents from the study population. The sample of the study described selected using Yamane's formula (Yamane, 1967). According to his method the following formula was applied:

$$n = \frac{N}{1 + N(e)^2}$$

This method gives a confidence interval of 95% and a margin error of 5%, which error is tolerable in research.

N= Population of study, K= Constant (1), e = degree of error expected, n= sample size

$$n = \frac{N}{K + N(e)^2} = \frac{2584}{1 + 2584(0.05)^2} = \frac{2584}{1 + 2584(0.0025)}$$

$$= \frac{2584}{1 + 6.4600} = \frac{2584}{7.46} = 346.38 \approx 346 \text{ respondents}$$

**Table 3.2. Sampling and sample size**

No	Beneficiaries	Population	Sampling	Sample size	Data collection instrument
1	Cooperative societies operating at sector level	1166	$\frac{1166}{2584} * 346$	<b>156</b>	Questionnaire
2	Cooperative unions at District level	596	$\frac{596}{2584} * 346$	<b>80</b>	Questionnaire
3	Cooperative federations operating at national level	463	$\frac{463}{2584} * 346$	<b>62</b>	Questionnaire
4	National Cooperative Confederation operating as the	339	$\frac{339}{2584} * 346$	<b>45</b>	Questionnaire

	national umbrella of cooperatives with				
5	Cooperatives facilitators and local authorities	20	$\frac{20}{2584} * 346$	3	Interview
	<b>Total</b>	<b>2584</b>		<b>346</b>	

Source: Researcher's calculation, 2023

As the above-mentioned formula demonstrates, the number of people to be surveyed amounts to 346 cooperatives' members, and this number has been operating on a four-tier system with primary cooperative societies operating at sector level, cooperative unions at District level, cooperative federations operating at national level and the National Cooperative Confederation operating as the national umbrella of cooperatives, and also cooperatives facilitators and local authorities of Bugesera District.

### 3.4.2. Sampling technique

Stratified sampling technique and Simple random sampling technique were used to select cooperatives facilitators and local authorities while simple random sampling was used to select cooperatives members.

### 3.5. Data collection instruments

To ensure that the study is completed successfully, each objective of the study investigated using specific questions. The following data collection tools used in the study: documentary study, but primarily questionnaires.



### **3.5.1. Documentation technique**

Asiamah defined documentation as the careful reading, comprehension, and analysis of written documentation for a specific purpose such as social research. Documentation is a technique for gathering secondary data. Secondary data is information gathered by someone other than the user and obtained through documentation (Asiamah, 2017).

The researcher used some documents during the documentary analysis process, and after understanding and analyzing the relevance of texts to this study, researcher classified them on manuscripts and later type them on a computer for compilation. This is significant because it examines the literature and seeks global perspectives in order to create a comparative framework for readers' analysis and evaluation.

### **3.5.2. Questionnaire technique**

A questionnaire was the main instrument used during the study to collect data. A structured questionnaire used five sections: Section A covered the background information of the respondents which contains the marital status, education level and the experience as cooperative members. The section B was dedicated to the questions related to the women's economic empowerment programmes/activities/services. Section C was comprised of questions related to the relationship between women's empowerment and their socio-economic wellbeing. Section D focused to the challenges of women's economic empowerment in Bugesera District while the Section E captured the questions related to the strategies to overcome the challenges of women's economic empowerment in Bugesera District.

The questionnaires distributed to 346 respondents. The researcher developed close-ended questions on a 5-point Likert Scale which was developed by utilizing the item analysis approach

where a particular item is evaluated on the basis of how well it discriminates those persons whose total score is high and those whose score is low (Kothari, 2004). The researcher adopted this type of scale so as to give respondents a wider choice of answers and, therefore, gathering different views of respondents. The questionnaire was distributed to 346 respondents.

### **3.5.3. Interview technique**

In social science, interviews are a method of data collection that involves two or more people exchanging information through a series of questions and answers. The questions were designed by a researcher to elicit information from interview participants on a specific topic or set of topics. The interview was done with cooperatives facilitators and local authorities of Bugesera District.

As it is indicated chapter 4, the interviewed authority quoted to the importance of transport in empowering women. He said that “In addition to its major contribution to economic growth, transport plays a crucial role in socially sustainable development by broadening access to health and education services, employment, improving the exchange of information, and promoting social cohesion. Making transport policy more responsive to the needs of women requires a structured approach to understanding their needs, identifying instruments to address the needs, analyzing the costs and benefits of those instruments, and establishing an appropriate policy framework. It also requires women to be represented at each step of the transport investment planning and design process. Government agencies and NGOs, community-based organizations and women’s groups which could assist in planning and implementation should be identified and consulted”.

One interviewed, said that “Traditionally, in Bugesera District collecting firewood from forests is a wearisome activity, mainly carried out by women, girls and young men. The real rural energy crisis is its gendered nature, with women working longer days than men to provide energy for household survival activities. This exposes them to injuries or even attacks by wild animals or bad men. But now, we are brought to biosgaz, Cana rumwe stoves, those with sufficient resources have gas in their homes and Rondereza stoves for the poor people. There are many programs that have been put in place for a woman to make it easier for her to prepare meals at home. All those near the city have electricity, which helps them in various development activities, those who live in the countryside are given solar energies (see chapter 4).

The time spent by women in housework has now decreased, now some are busy doing work for the development of themselves and their families.

In support to science and technologies, the One laptop per child was introduced and is under implementation, and boys and girls are using computer and internet to improve learning and research skills through internet and other program designed in the laptop “said local authority”.

### **3.6. Reliability and validity**

According to Thurstone validity and reliability in research design refer to the need to ensure that concepts used in the study measure what they are actually intended to and that this measurement is consistent and stable for all respondents (Thurstone, 2009).

The study relied on instruments developed in other related studies as well as concepts generated from a broad range of appropriate literature. Content validity based on the extent to which a measurement reflects the specific intended domain of content. This study used content validity to examine whether the content of the research instrument covers representative sample of construct

domain to be measured. The researcher used professional or experts in the strategy field to assess the concept the instrument is trying to measure and also determine whether the set of items or checklist accurately represents the concepts under the study.

Two methods of testing reliability used in this study: test for equivalence and internal consistency test. Test of equivalence ensured through questionnaire pretesting with a sample of technically equivalent respondents not participating in the study. Internal consistency of the research instrument used Cronbach's Alpha. Cronbach's Alpha is a reliability coefficient that indicates how well items in a set are positively correlated to one another. Generally, reliability of 0.7 to 1.0 is considered acceptable. For this study an alpha coefficient of 0.7 and above is considered reliable.

### **3.7 Data processing**

It is desirable to have a well thought out framework for the processing and analysis of data prior to their collection. After collecting data, these ones are to be processed, analyzed and interpreted. For the better analysis of collected data, some of tabulating, editing and graphing as well are to be used.

#### **3.7.1. Editing**

According to Wilkinson et al (2009), editing is the process of going through the questionnaire to ensure that the skip patterns followed and required questions are filled out. Editing involves the inspection and if necessary, connections of each questionnaire or observation form; the basic purpose of editing is to impose some minimum quality standards on the raw data (Wilkinson, 2009). The research went through all questionnaires to ensure that all questions have been clear answered by respondent.

### **3.7.2. Coding**

According to Creswell (2014), coding is the procedure by which data are categorized. The purpose of coding in the survey is to classify the answers acquired coded and tallies used to determine the frequencies of each response. Similar responses would be grouped according to their different categories. The researcher classified the similar answers from different respondents into the same categories by giving them the same code and it helped to determine the frequencies

### **3.7.3. Tabulation**

According to Kothari, tabulation refers to the part of technical process on statistical analysis of data that involves counting to determine the number cases that fall into various categories. Thus, after eliminating errors, codes assigned to each answer (Kothari, 2004). This stage led to the construction of statistical tables showing frequency distribution of answers to questions addressed to respondents. The statistical tables used to compare the number of occurrences of each answer to questions asked. Up to this level, it did through mathematical and statistical tables that the number of occurrences of each answer in relation to the questions asked to be converted into percentages which made it clear. Each table accompanied by explanations about the nature of relationship between the variables that indicated in tables.

### **3.8. Methods of data analysis**

According to Creswell, data analysis is the process of systematically applying statistical and/or logical techniques to describe and illustrate, condense and recap, and evaluate data. The process of evaluating data using analytical and logical reasoning to examine each component of the data provided (Creswell, 2004). Data from various sources gathered, reviewed and then analyzed to

form some sort of findings or conclusion. To analyze the gathered data, the researcher used statistical method computed by Statistical Package for Social Sciences (SPSS).

The researcher employed descriptive and correlation analysis in this method. The frequency, proportion, and percentage computed on each variable under study used in descriptive analysis. Correlation analysis created in order to investigate and quantify the statistical relationship that exists between two variables. Correlation analysis used to determine the strength and closeness of the relationship between the independent and dependent variables.

### **3.9. Limitation of the study**

The main data collection instrument for the study was questionnaires. The researcher dealt with the issue by assuring them that the information treated with the utmost confidentiality and used solely for academic purposes. Some respondents may wish to be compensated for their time spent filling out questionnaires, which may have skewed the intended results, but the researcher persuaded them of the importance of the research to them.

### **3.10. Ethical consideration**

The researcher adheres to free expression by respecting the respondents' rights and privacy. When it comes to human subject's research, ethical behavior is essential. For example, permission obtained and concerned parties were informed of the research objectives. Respondents were chosen freely and fairly, with no discrimination based on religion, gender, function, or other factors. The information provided in this research kept confidential, and the findings used to further the goal of this research study, as stated in the introduction.

Participants that participated in this study were given a clear explanation of the research process and were provided with letters of consent that also stipulated the objectives of the study. Each participant that was interviewed face-to-face was given a consent letter to sign before the interview took place. For the participant that could not meet physically, a telephone script was briefly provided with a statement that communicated that the individual was being invited to participate in the research project. Furthermore, a comprehensive statement was read which highlighted the nature of the research project, the identity and institutional affiliation of the researcher, a description of the type of questions that would be asked, as well as an accurate estimate of the time that the telephonic interview would take.

## **CHAPTER 4 :RESEARCH FINDINGS AND INTERPRETATION OF RESULTS**

### **Introduction**

In this chapter, the findings of the study are discussed and analysed. The analysis was made on the responses of 346 respondents as the simple size from the women's majority cooperatives members in Bugesera District. This chapter presents the results of data analysis and findings compiled from the field. It is divided into three main sections. The first section deals with the identification of the respondents, the second section presented the findings from the study while the third section discusses the findings.

### **4.1. Demographic characteristics of respondents**

This chapter presents particularly the results from cooperatives members (men and women) from different cooperatives especially primary cooperative societies operating at sector level, cooperative unions at District level, cooperative federations operating at national level and National Cooperative Confederation operating as the national umbrella of cooperatives.

Therefore, demographic analysis was focused on all categories of members from agricultural cooperatives, artisan cooperatives and services cooperatives. The respondents were from different status of life, married, widowed (self-headed families) and single. To ensure the quality of research information the most important consideration in selecting cooperatives is whether they are women-only or a majority of their members are women. The following are the research results from first section deals with the identification of the respondents.

#### 4.1.1. Age of respondents

Age was the important factor to consider since given the differences in life experience between different age groups, as well as people's changing tastes and behaviour as they get older. Gender of respondents of respondents was important to provide an insight into patterns among different gender categories. These questions help to determine how gender impacts the choices of an individual, thereby having an impact on the study.

**Table 4.3. Age and Gender of respondents Crosstabulation**

Crosstabulation Age of respondents		Gender of respondents		Total	%
		Male	Female		
Age of respondents	Between 15 years and 35 years old	4	139	143	41.3
	Between 36 and 55 years old	8	111	119	34.4
	Above56 years	61	11	84	24.3
Total		73	273	346	100.0

*Source: Primary research, 2023*

The table 4.3 presents the age and gender of the respondents. In this regard, 41.3% of the respondents are in the range between 15 and 35 years old. 34.4% of the respondents are in the range between 36 and 55 years old. 24.3% of the respondents are in the range between are above



56 years old. In fact, the majorities 41.3% of the respondents are between 15-35 years old and are followed by 34.4% with between 36-55 years old. The majority (41.3%) were in category of dynamic people who can afford to the development since they are helped, they can contribute to the social and economic development of the area and especial country. In fact, the females are the most represented in this study. Moreover, the number of women is much higher than the number of men because mainly research focuses on women cooperatives only or cooperatives consisting of a large number of women. This is to get reliable and quality information about women empowerment.

#### 4.1.2. Education background of respondents

the importance of educational background in this research lies in the desire to discover and understand the questionnaire and give the accurate information.

**Table 4.4. Education background of respondents**

Education background	Frequency	Percent
Illiteracy	7	2.0
Primary level	173	50.0
Secondary level	114	32.9
University level	52	15.0
Total	346	100.0

*Source: Primary research, 2023*

The table 4.4 presents the educational level of the respondents. In this context, 50.0% of the respondents have primary education level 33.2% of the respondents have secondary level and 15.0% of the respondents have attended university education while the percentage of illiterate people among the respondent in this study was relatively low with 1.7%.

In this study, the researcher found that respondents with primary education were very high in farmers' cooperatives and followed by secondary and university education who were mostly in arts and services cooperatives. Therefore, education level of respondents is an important variable to the extent that it enables to analyze the perceptions of respondents considering their level of education. The educated people are open and have the capacities to recall easier the past events.

#### 4.1.4. Membership experience in the cooperative

Membership experience in the cooperative is the essential point in clarifying the importance of being with others in income generating activities projects.

**Table 4.5. Membership experience in the cooperative**

Experience	Frequency	Percent
Less than 1 year	5	1.4
1 to 5 years	119	34.4
6 years and above	222	64.2
Total	346	100.0

*Source: Primary research, 2023*

The results of table 4.5 show how long members have been working with cooperatives. The results showed that 0.6% of respondents have an experience of less than one year working with cooperatives, 34.4% have an experience of between one and five years as member of cooperative and 65.0% of respondents have experience of six years and above working with cooperative.

Results from the survey revealed that majority of respondents are experienced since their level of experience was 6 years and above. This means that, the information collected can be relied upon in providing a conclusion about the study. This, therefore, increases the validity and reliability of the information collected.

**Table 4.6. Reasons for being a cooperative member**

Reasons for cooperative adhesion	Frequency	Percent
Teamwork and shared decision making	21	6.1
For enough information about agriculture	103	29.8
Look for training and share different skills with others	85	24.6
Look for markets and bargaining power of the products	73	21.1
Being with others and shift from loneliness	64	18.5
Total	346	100.0

*Source: Primary research, 2023*

The results of table 4.7 show the main reason why women decided to go to the cooperative where 29.8% of respondents confirmed that they joined cooperative looking for enough information about agriculture, 24.6% they joined for looking training and share different skills with others, 21.1% they joined for looking markets and bargaining power of their products, 18.5% they wanted being with others and shift from loneliness while 6.1% they looked for teamwork and shared decision making.

#### **4.2. The findings of the study**

At this section, the findings were presents following the objective of the study such as to assess women's socio-economic empowerment programmes in Bugesera District, to assess the extent to which women's empowerment contributes to their socio-economic wellbeing in Bugesera District, to examine the relationship between women empowerment and their socio-economic wellbeing in Bugesera District, to examine the challenges of women's economic empowerment in Bugesera District and to highlight the strategies to overcome the challenges of women's economic empowerment in Bugesera District

### 4.2.1. Women empowerment programmes in Bugesera District

This section shows the economic and social empowerment programmes in Bugesera District.

#### 4.2.1. Economic empowerment programmes in Bugesera District

The study wanted to identify the economic empowerment programmes put in place in Bugesera District to ensure women's economic empowerment. The section below provides some concrete examples of our work in relation to women's economic empowerment.

##### 4.2.1.1. Agricultural programs that have enabled a woman to thrive in the economy

The study wanted to evaluate the contribution of different agricultural programs put in place aimed at developing citizen especially women who are in big number in agriculture career. The table below shows some agricultural programs aimed at boosting wellbeing of men and women.

**Table 4.8. Agricultural programs that have enabled a woman to thrive in the economy**

Various agricultural programs that have enabled a woman to thrive in the economy	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
Crop Intensification Program (CIP) Monocrop farming)	12	3.5	8	2.3	33	9.5	79	22.8	214	61.8
Land use consolidation	5	1.4	3	0.9	18	5.2	64	18.5	256	74.0
Wetland/ Marshland management	1	0.3	7	2.0	41	11.8	74	21.4	223	64.5
Hillside development (terraces)	34	9.8	38	11.0	41	11.8	52	15.0	181	52.3

*Source: Primary research, 2023*

In agriculture, various programs have been set up to promote women in Bugesera District. Some of them are discussed in table 4.9 where 61.8% confirmed that Crop Intensification Program (CIP) (Monocrop farming) helped them to be self-sufficient in food and to be able to develop economically. Others 74.0% believe that land use consolidation and policy helped them for economic development but especially for the security of their land and collateral while looking

money from bank. 64% said that wetland/ marshland management helped fight the famine that had become as epidemic in their homes due to the problem of climate change. Hillside development (terraces) was confirmed by 52.3% of respondents.

Every square of rich soil in Bugesera District is used and it includes different sectors which have been intensively cultivated because the land is planted with different crops like beans, maize, Irish potatoes, vegetables, and banana among others. The available types of crops production are most profitable in Bugesera District which enables women to make profit on maize, rice, Irish potatoes among others importance of farming may go beyond satisfying the household food need or subsistence. Raising livelihood through selling farming output can be another interest of a household. Thus, the farmers like any other profit maximization entity would be interested in the profitability of the farm production.

The results from this table were confirmed those of Pretty et al (2011) who said that “agricultural intensification is a concept that has increased yields per hectare, increasing cropping intensity per unit of land or other inputs (water), and changing land use from low value crops or commodities to those that receive higher market prices”. In this framework MINAGRI (2013) showed CIP as solution to the issue of low productivity and smallholder agriculture transformation. The study of (Samman, 2016) revealed that rural development programmes have primarily focused on reducing poverty and unemployment by establishing basic social and economic infrastructure, training unemployed youth in rural areas, and providing jobs to marginal farmers and labourers in order to discourage seasonal and persistent migration to cities. Hence, this study reveals the need to empower women and achieve gender equality for the sustainable development of the country (Samman, 2016).

#### 4.2.1.2. Services for food security and economic empowerment

The study wanted to see the level of food security among women's for their empowerment and wellbeing since food security is sharpened when all people, at all times, have physical and economic access to sufficient safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life.

**Table 4.10. Services for food security and economic empowerment**

The ways put in place for achieving food security and economic development through agricultural programs	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
Postharvest handling and storage services	1	0.3	2	0.6	5	1.4	77	22.3	261	75.4
Local food processing factories	3	0.9	3	0.9	29	8.4	82	23.7	229	66.2
Promotion of agriculture cooperatives	1	0.3	1	0.3	8	2.3	52	15.0	284	82.1
Easy access to improved seed stocks and fertilizer	3	0.9	4	1.2	6	1.7	54	15.6	279	80.6
Construction of daily local agriculture markets for food crops	11	3.2	8	2.3	9	2.6	85	24.6	233	67.3
Easy access on agriculture finance / credit	1	0.3	3	0.9	33	9.5	50	14.5	259	74.9
Improved irrigation system	19	5.5	21	6.1	41	11.8	52	15.0	213	61.6

Source: Primary research, 2023

The results from table 4.11 show that 82.1% confirmed that promotion of agriculture cooperatives is the results of agricultural programs aimed at empowering women economically, 75.4% confirmed Postharvest handling and storage services, 67.3% highlighted construction of daily local agriculture markets for food crops and 80.6% pointed easy access to improved seed stocks and

fertilizer respectively 66.2% appreciated the availability of local food processing factories, 74.9% highlighted easy access on agriculture finance / credit while 61.6% were happy for improved irrigation system.

Respondents strongly believe that Agricultural Services are economically viable because they have made people aware of business, doing monthly paid work and being themselves able to solve the economic problem.

Indeed, women are essential contributors to the economy. They play a significant role in the labor force and contribute to the growth and development of businesses. Women have also been proven to be successful entrepreneurs and are starting their own businesses at a higher rate than men. Rural Women farmers contribute to food security through food availability related to the food supply through production and through food access to decision making regarding allocation of allocation of food. The results this study were confirmed by the report of FAO (2018) “Paying women a decent wage, improving their access to tools, fertilizers, and credit, and guaranteeing their right to own and access land have a huge multiplier effect on food security and hunger reduction.” While OECD (2012) stated that food security strategies must be developed to improve women’s access to childcare, farmer support mechanisms, and credit and agricultural services. Social protection programs, such as active labor market programs with targets for women’s employment should also be fine-tuned to incorporate women’s needs.

#### **4.2.1.3. Adapted microfinance and finance among women**

The study wanted to perceive the level of microfinance among women to ensure their empowerment and wellbeing because microfinance allows people to take on reasonable small business loans safely, in a manner that is consistent with ethical lending practices.

**Table 4.12. Adapted microfinance and finance among women**

Economic intervention for a woman development	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
Establishment of Savings and Credit Cooperatives based in each sector called Umurenge SACCO	0	0.0	0	0.0	5	1.4	27	7.8	314	90.8
UMWARIMU SACCO Program that help teachers of primary and secondary schools to access to soft loans;	5	1.4	7	2.0	33	9.5	71	20.5	230	66.5
Chamber of Women Entrepreneurs in Private Sector Federation (PSF);	12	3.5	17	4.9	24	6.9	92	26.6	201	58.1

*Source: Primary research, 2023*

In this study, found that many have been done to promote the women's economy by eradicating extreme poverty for women. Therefore, 90.8% confirmed that they recognize the establishment of Savings and Credit Cooperatives based in each sector called Umurenge SACCO and 66.5% confirmed the availability the UMWARIMU SACCO Program that help teachers of primary and secondary schools to access to soft loans. 58.1% were prized by chamber of women entrepreneurs in private Sector Federation (PSF). These economic services aimed at promoting women's economy by enabling them to save and working with microfinance institutions.

#### **4.2.1.4. Services to promote the most vulnerable women and men to overcome extreme poverty**

The study wanted to perceive how different programs implemented had contributed to the promotion of most vulnerable women and men to overcome extreme poverty to ensure their development and wellbeing. The results of table below summarize the respondents views.

**Table 4.13. Services to promote the most vulnerable women and men to overcome extreme poverty**



Interventions to promote the most vulnerable women and men to overcome extreme poverty	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
Establishment of VUP programs	1	0.3	2	0.6	6	1.7	45	13.0	290	83.8
Adults are empowered to help them survive	9	2.6	5	1.4	29	8.4	82	23.7	229	66.2
Promotion public funds to help pro-poor (BDF)	1	0.3	5	1.4	40	11.6	68	19.7	232	67.1

*Source: Primary research, 2023*

With regard to the development of very poor women and men in Bugesera District, research results in table 4.14 has shown that there are services and programs set up for the development of those living in extreme poverty where 83.8% argued the establishment of VUP programs and 66.2% confirmed that adults are empowered by giving them some money to survive while 67.1% confirmed the promotion public fund to help pro-poor (BDF) to access to collateral and insurance on bank loans when a person has a project to promote him or her economically.

At this point, various researchers have showed evidence that financial inclusion is of paramount importance. Han & Melecky (2014) mentioned that financial inclusion provides individuals with the opportunity of having a safe place to save for the future. Bruhn & Love (2014) stressed that individuals who are not financially excluded are able to invest in education and launch businesses, which ultimately contributes to poverty reduction and economic growth. As quoted by Kuada (2019), financial inclusion enhances the ability of poor families to increase their capacity to absorb financial shocks, smooth consumption, accumulate assets and invest in components of human capital, such as health and education, and/or take advantage of promising investment opportunities in their economies.

This implies that direct supports for poor men and women improve access to social services or to provide for landless households with no members qualifying for public works or credit packages

to tackle extreme poverty as well as to foster entrepreneurship and off-farm employment opportunities.

#### 4.2.1.5. Job improvement for women empowerment

The study focus on job as one of many ways of women empowerment since opportunity to do something, means the opportunity to solve various problems of life. The table below shows respondents views about job opportunity to women.

**Table 4.15. Job improvement for women empowerment**

Interventions for women's development and job improvement	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
Women adopted in technical jobs	1	0.3	2	0.6	40	11.6	50	14.5	253	73.1
Women and men have equal salary at same level	8	2.3	7	2.0	16	4.6	24	6.9	291	84.1
Mother have three months paid maternity leave	1	0.3	1	0.3	31	9.0	52	15.0	261	75.4
The mother is given a breastfeeding hour a day	3	0.9	4	1.2	51	14.7	54	15.6	234	67.6
A law has been enacted to protect a woman from any form of violence	9	2.6	8	2.3	33	9.5	85	24.6	211	61.0

*Source: Primary research, 2023*

About work for a woman in the Bugesera District, the results of the study (table 4.16) found that 84.1% confirmed that women and men have equal salary at same level, 75.4% of respondents confirmed that mother have three months paid maternity leave, 73.1% of respondents argued that women adopted in technical jobs while 61.0% argued that a law has been enacted to protect a woman from any form of violence respectively. Research results confirmed that a woman now has

the same rights and opportunities as a man both in job search and execution and that the work that gives a man at work is what a woman should get. This is a testament to the development of women's well-being and economic development.

#### 2.4.1.6. Women empowerment in Private sector

The study wanted to know if women are able to protect themselves from the risks of entrepreneurship without waiting for work from others or if they have opportunities that facilitate them to work with the private sector. Since private sector, the part of the economy that is run by individuals and companies for profit and is not state controlled.

**Table 4.17. Women empowerment in Private sector**

Women trust in job development by the private sector	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
Women and men are treated the same before the employer	1	0.3	2	0.6	40	11.6	50	14.5	237	68.5
Women and men have the same opportunity to make decisions at work	8	2.3	7	2.0	16	4.6	24	6.9	241	69.7
A woman and man at single-level are paid a same salary	1	0.3	1	0.3	31	9.0	52	15.0	247	71.4
A woman is given all the benefits provided bylaw	3	0.9	4	1.2	51	14.7	54	15.6	233	67.3
During work recruitment, a woman and a man take the same work test	9	2.6	8	2.3	33	9.5	85	24.6	254	73.4

Source: Primary research, 2023

With regard to the trust of a woman being treated by her employer in private institutions, a study found that 71.4% of respondents confirmed that a woman and a single-level man are paid equal salary, 73.4 of respondents confirmed that during work recruitment, a woman and a man take the same work test, 69.7% of respondents conformed that a women and men have the same opportunity to make decisions at work, 68.5% of respondents confirmed that a women and men are treated the



1. All children before the law have equal rights	6	1.7	7	2.0	40	11.6	50	14.5	243	70.2
2. A law has been enacted to protect a woman, when abused by a spouse	13	3.8	18	5.2	16	4.6	53	15.3	246	71.1
3. A woman now has the right to be a successor to the family	8	2.3	3	0.9	56	16.2	33	9.5	246	71.1
4. A woman and a man at home have equal rights to the decisions and use of property	3	0.9	4	1.2	21	6.1	54	15.6	264	76.3

*Source: Primary research, 2023*

The foregoing discussion in (table 4.19) shows how the concept of well-being of women in Bugesera District linked from assets and family land management where 70.2% of respondents confirmed that all children before the law have equal rights, 76.3% of respondents confirmed that a woman and a man at home have equal rights to the decisions and use of property, 71.1% of respondents confirmed that a woman now has the right to be a successor to the family while 71.1% of respondents confirmed that a law has been enacted to protect a woman, when abused by a spouse.

Chung et al, (2013) said that managing family assets is a way of reflecting on our life, concerns, challenges, children, principles and the values we want to pass on to them. Hausmann (2012) added that family wealth provide well-being and freedom to all its members, allowing them to develop their professional and personal goals and ambitions. Randriamaro (2016) maintained that trusts are commonly used amongst families, whereby the parents settle their assets (or some of their assets) in trust, so that it is the trustee who manages their wealth, which is not inherited by the children who might not be mature enough to deal with the family's wealth. Both parent must

know where the assets are located, how they are being used, and whether there are changes made to them.

#### 4.2. 2. Social empowerment programmes in Bugesera District

Women are the backbone of families and communities. They provide care, support, and nurturing to their families and are essential to the development of children. Women also play a significant role in community building and often take on leadership roles in community organizations. Therefore, the following are respondents' views about women empowerment through Health and population.

##### 4.2.2.1. Women's rights to family life and family planning

The study wanted to realize if nowadays women have rights to family life and family planning because it is essential for development and wellbeing of women. The table below shows respondents' views.

**Table 4.20. Women's rights to family life and family planning**

Women's rights to family life and family planning	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
1. Women, men, boys and girls are provided with adequate information on reproductive health	1	0.3	9	2.6	43	12.4	45	13.0	248	71.7
2. The reproductive health services delivery system is gender sensitive and easily accessibility to both men and women	9	2.6	13	3.8	18	5.2	40	11.6	266	76.9

Source: Primary research, 2023

This table 4.21 shows that family planning helps ensure that pregnancies occur at the healthiest time of a woman's life, and these pregnancies are wanted and planned as confirmed by 76.9% of

respondents who strongly agreed that in Bugesera District the reproductive health services delivery system is gender sensitive and easily accessibility to both men and women, 11.6% agreed the reason, 5.2% kept neutral, 3.8% were disagreed while 2.6% were strongly disagreed.

Therefore, 71.7% of respondents confirmed that women, men, boys and girls are provided with adequate information on reproductive health, 13.0% of respondents. On the other side, 12.4% respondents were not sure, 2.6% respondents disagreed and the remaining 0.3 respondents strongly disagreed.

This implies that access to safe, voluntary family planning is about an individual's human right. Family planning is central to gender equality and women's empowerment, and it is a key factor in reducing poverty and leading to sustainable development.

#### **4.2.2.2. Women's rights to the health services and family life**

Having choices about one's physical and reproductive health is one of the ways of development and well-being. The study wanted to know if want to know if women in Bugesera District have control over their lives and health or whether they can be involved in decisions about the expansion of the family.

**Table 4.22. Women's rights to the health services and family life**

Women's rights to the health services and family life	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
1. Women and men have equal access to HIV related information for prevention, treatment and care of the victims with a special attention to women	1	0.3	1	0.3	31	9.0	52	15.0	261	75.4

2. Access to health facilities for both women and men and ensure that trained medical personnel and appropriate equipment and medical supplies are in place and available	6	1.7	7	2.0	40	11.6	50	14.5	243	70.2
3. Presence of Health Advisors all over the Country who mobilize and monitor the implementation of health programs in community	1	0.3	2	0.6	40	11.6	50	14.5	237	68.5
4. National Health insurance scheme is put in place for all the population	1	0.3	2	0.6	6	1.7	45	13.0	290	83.8

Source: Primary research, 2023

The table 4.23 shows the respondents' views on Women and men have equal access to HIV related information for prevention, treatment and care of the victims with a special attention to women. The results indicated that 75.4% respondents strongly agreed and 15% respondents agreed. On the other side, 9.0% respondents were not sure, 0.3% respondents disagreed and the remaining 0.3% respondents strongly disagreed.

On other side, 70.2% of respondents were strongly agreed the recognition of access to health facilities for both women and men and ensure that trained medical personnel and appropriate equipment and medical supplies are in place and available while 14.5 of respondents agreed. Contrary, 11.6% respondents were not sure, 2.0% respondents disagreed and the remaining 1.7% respondents strongly disagreed. Regarding to presence of Health Advisors all over the Country who mobilize and monitor the implementation of health programs in community, 68.5% were strongly agreed, 14.5 were agreed. While 11.6% respondents were not sure, 0.6% respondents disagreed and the remaining 0.3% respondents strongly disagreed. National Health insurance scheme is put in place for all the population is strongly agreed by 83.8%, 13% agreed, 1.7% were not sure, 0.6% disagreed while 0.3% were strongly disagreed.



The result from the filed indicated that many programs were put in place to ensure women empowerment, as confirmed by local authority “Presence of Health Advisors all over the District who mobilize and monitor the implementation of health programs in community; National Health insurance scheme is put in place for all the population; the Reproductive Health Policy is developed; demographic and Health Survey and Gender Profile produced at regular basis”.

Handapangoda, (2012), stated that communication within the family is extremely important because it enables members to express their needs, wants, and concerns to each other. Open and honest communication creates an atmosphere that allows family members to express their differences as well as love and admiration for one another. Baunach, (2011) added that communication within family members helps in early detection of family differences among members and offers an immediate solution to any conflict, which might occur. While Dollar, (2019) argued that sharing family health is one of the best ways to spend time connecting with your children. Knowing more about their family history gives children a sense of control over their lives and instills pride in where they come from, enhancing their self-esteem as they face the challenges of life.

#### 4.2.2.3. Women's right to educational facilities

Education is the basis for development and welfare, so the study wanted to know if women have the same opportunities as men for education.

**Table 4.24. Women's right to educational facilities**

Women's right to educational facilities	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
1. Special schools have been developed to take care of the education of a girl child (FAWE)	15	4.3	22	6.4	13	3.8	31	9.0	265	76.6

2. Special rooms at schools have been developed to take care of the education of a girl child.	13	3.8	7	2.0	28	8.1	49	14.2	249	72.0
3. A girl is no longer ches to school for childbirth or pregnancies.	24	6.9	18	5.2	17	4.9	44	12.7	243	70.2
4. Basic scores in state exams, make it easier for a girl to continue the next phase	4	1.2	9	2.6	45	13.0	54	15.6	234	67.6
5. Equal participation of women in science and technology at all levels.	29	8.4	32	9.2	34	9.8	41	11.8	210	60.7
6. Advocacy programs and organizations for vulnerable women (NGOs, FBOs, CSOs)	18	5.2	45	13.0	51	14.7	39	11.3	193	55.8
7. A pregnant woman is in the first phase of care is given permanent assistance until a child is 2 years old	7	2.0	9	2.6	45	13.0	48	13.9	237	68.5

Source: Primary research, 2023

The table 4.25 shows the respondents' views about women's right to educational facilities. 76.6% of respondents were strongly agreed that they are happy because special schools have been developed to take care of the education of a girl child (FAWE), 9.0% of respondents agreed while 3.8% were not sure, 6.4% of respondents disagreed and 4.3% of respondents were strongly disagreed. 72.0% of respondents confirmed that through women empowerment special rooms at schools have been developed to take care of the education of a girl child, 14.2% agreed while 8.1% were not sure. Contrary 2.0% of respondents disagreed, 3.8% of respondents were strongly disagreed. 70.2% of respondents confirmed that a girl is no longer ches to school for childbirth or pregnancies, 12.7% of respondents agreed, 4.9% were not sure, 5.2% of respondents disagreed, 6.9% of respondents were strongly agreed. 67.6% of respondents confirmed that basic scores in state exams, make it easier for a girl to continue the next phase, 15.6% of respondents agreed, 13.0% were not sure, 2.6% of respondents disagreed, 1.2% of respondents were strongly agreed. 60.7% of respondents were strongly agreed that they recognize equal participation of women in

science and technology at all levels, 11.8% of respondents agreed, 9.8% of respondents disagreed, 8.4% were strongly disagreed. 55.8% of respondents were strongly confirmed that they are happy by advocacy programs and organizations for vulnerable women (NGOs, FBOs, CSOs), 11.3% of respondents agreed, 14.7% of respondents were neutral, 13.0% of respondents disagreed while 5.2% of respondents were strongly disagreed. 68.5% of respondents were strongly agreed that a pregnant woman is in the first phase of care is given permanent assistance until a child is 2 years old, 13.9% of respondents agreed, 13.0% of respondents were not sure, 2.6% of respondents disagreed while 2.0% of respondents were strongly disagreed.

In his study Wanyama, (2008), stated that Education helps women recognise early signs of illness, seek advice and act on it. If all women in poor countries completed primary education, child mortality would drop by a sixth. This study is completed by the report of MIGEPROF (2020), said that education equality improves job opportunities and increases economic growth, if all children, had equal access to education, productivity gains would boost economic growth. Educating women avoids early marriages. Educated girls and young women are more likely to know their rights and to have the confidence to claim them.

This implies that a girl with an education is less likely to be forced into child marriage, experience violence or suffer from poor health; she is more likely to be able to break free from the cycle of poverty, contribute to a country's economic growth and have a healthy family.

The study revealed that for women empowerment, Nine year- basic education was implemented and facilitates full access to education by both girls and boys. Girls' education Policy and its strategic plan put in place by the Ministry of Education to ensure access, retention performance of girls and women at all levels. Emphasis is put on girls' education in science and technologies. In this regard, some affirmative actions were put in place including the FAWE Girls' schools, Awards

for girls, etc. In support to science and technologies, the One laptop per child was introduced and is under implementation, and boys and girls are using computer and internet to improve learning and research skills through internet and other program designed in the laptop “said local authority”.

Bugesera District promoted several NGOs and civil societies that are promoting self-help group institutions and the majority of the poor rural women have embraced the concept as a strategy to use in working together towards achieving one common goal which is food production and supply through small scale agricultural and retail activities. Thus, organisations such as YWCA, Compassion Internation, CARE, CARITAS and FXB, under the Extension and Training for Rural Agriculture programme, have been instrumental in different sectors of the District through playing a critical role in facilitating the formation of self-help groups, especially for women.

#### 4.2.2.4. Women’s rights in the administration of justice

Justice is important in all human life, this is why we want to know if women are involved in decision-making and in defining laws that protect them in sustainable development.

**Table 4.26. Women’s rights in the administration of justice**

Women’s rights in the administration of justice	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
1. Participation of women and men, girls and boys in decision making positions, at all levels	9	2.6	7	2.0	33	9.5	47	13.6	250	72.3
2. Equal participation in conflict prevention, peace building and reconciliation mechanisms	12	3.5	17	4.9	16	4.6	53	15.3	248	71.7
3. Women now find themselves in all spheres of justice and security and governance	15	4.3	11	3.2	56	16.2	33	9.5	231	66.8
4. Decentralization of all services	3	0.9	4	1.2	21	6.1	54	15.6	264	76.3

Source: Primary research, 2023

The table 4.27 shows the respondents' views about women's rights in the administration of justice. Therefore, 72.3% of respondents were confirmed that they knew the participation of women and men, girls and boys in decision making positions, at all levels of administration, 13.6% of respondents agreed, 9.5% of respondents were not sure, 2.0% of respondents disagreed while 2.6% of respondents were strongly disagreed. 71.7% of respondents were strongly confirmed that through women's empowerment they knew equal participation of women in conflict prevention, peace building and reconciliation mechanisms, 15.3% of respondents agreed, 4.6 of respondents were not sure, 4.9% of respondents disagreed while 3.5% of respondents were strongly disagreed. 66.8% of respondents were strongly agreed that women now find themselves in all spheres of justice and security and governance, 9.5% of respondents agreed, 16.2% of respondents were not sure, 3.2% of respondents disagreed while 4.3% of respondents were strongly disagreed. 76.3% of respondents were strongly agreed they knew that women were empowered through decentralization of all services, 15.6% of respondents agreed, 6.1% of respondents were not sure, 1.2% of respondents disagreed while 0.9% of respondents were strongly disagreed.

This implies that historically, women have been excluded from political life and decision making processes. Women's campaigns for participation in the public and political arena date back to the nineteenth and twentieth centuries and continue today. Due to the elimination of All Forms of Discrimination against Women in Rwanda, the women have a legal bar to the eligibility in society, and women remain seriously represented at all levels of government.

UN (2013) stated that strengthening women's legal position in family law and inheritance rights and increasing assets through enforcement of property rights are all important and effective poverty reduction strategies for women and their families. UNDP (2007) added that access to

justice is an important driver of change and means of implementation of the Sustainable Development Goals (SDGs).

#### 4.2.2.5. The role of a woman on human rights and the rule of law

Human rights help him to know his options and to set the right lines for his development. We want to know if women have the right rights given to them by law.

**Table 4.28. The role of a woman on human rights and the rule of law**

The role of a woman on human rights and the rule of law	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
1. Establishment of Isange one stop centers	10	2.9	15	4.3	33	9.5	47	13.6	241	69.7
2. Facilitate and support revision of existing gender discriminatory laws to ensure equal rights for women and men	20	5.8	17	4.9	26	7.5	50	14.5	233	67.3
2. Existing laws are effectively enforced and that awareness on laws protecting women is sufficiently raised	19	5.5	19	5.5	56	16.2	34	9.8	218	63.0
4. Establishment of adequate measures for effective prevention of and response to Gender-based violence are undertaken	9	2.6	8	2.3	21	6.1	35	10.1	273	78.9

*Source: Primary research, 2023*

The results of table 4.29 shows respondents views about the role of a woman on human rights and the rule of law as outcomes of women's empowerment. Therefore, 69.7% of respondents were strongly agreed that women were empowered through establishment of Isange one stop center services, 13.6% of respondents supported the information provided, 9.5% were nor sure, 4.3%

disagreed the information while 2.9% were strongly disagreed. 63.0% were strongly agreed that existing laws are effectively enforced and that awareness on laws protecting women is sufficiently raised, 9.8% of respondents agreed, 16.2% of respondents were not sure but 5.5% of respondents disagreed whereas 5.5% of respondents were strongly disagreed. 78.9% of respondents were strongly agreed that women were empowered through establishment of adequate measures for effective prevention of and response to Gender-based violence are undertaken, 10.1% of respondents agreed, 6.1% of respondents were not sure, 2.3% of respondents disagreed while 2.6% were strongly disagreed.

This implies that Rwanda is committed to taking concrete measures to ensure women's equal access to and full participation in power structures and decision-making, and to increase women's capacity to participate in decision-making and leadership, in accordance with its detailed recommendations.

#### **4.2.2.6. The right of woman to reach out to the fuel, and the necessary capacity to prepare a meal for the family**

Reaching to the fuel, and the necessary capacity to prepare a meal for the family easy is essential for women because the time a woman spends in unpaid labor is the greatest. this leaves them with no time to engage in productive activities or small businesses. We want to know if women can find, water, coal, gas near them.

**Table 4.30. The right of woman to reaches out to the fuel, and the necessary capacity to prepare a meal for the family**

The level at which a woman reaches out to the fuel.	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
1.Equal participation in firewood collection and other sources of domestic energy management	90	26.0	28	8.1	29	8.4	47	13.6	152	43.9

2.Rural households are trained in the use of energy saving stoves and are facilitated in accessing them	12	3.5	15	4.3	26	7.5	39	11.3	254	73.4
3.Number of households dependent on firewood and charcoal is reduced	26	7.5	32	9.2	56	16.2	35	10.1	197	56.9

*Source: Primary research, 2023*

The results of table 4.31 shows respondents views about the level at which a woman reaches out to the fuel, and the necessary capacity to prepare a meal for the family. As highlighted, 43.9% of respondents were strongly agreed that they are equal participation in firewood collection and other sources of domestic energy management, 13.6% of respondents agreed, 8.4% of respondents were not sure, 8.1% of respondents disagreed whereas 26.0% of respondents were strongly disagreed. 73.4% of respondents were strongly agreed that rural households are trained in the use of energy saving stoves and are facilitated in accessing them, 11.3% of respondents agreed, 7.5% of respondents were neutral, 4.3% of respondents disagreed while 3.5% were strongly disagreed. 56.9% of respondents were strongly agreed that number of households dependent on firewood and charcoal is reduced, 10.1% of respondents agreed, 16.2% of respondents were neutral, 9.2% of respondents disagreed while 7.5% of respondents were strongly disagreed.

FAO (2017) and USAID (2014) proclaimed that society perceives the primary responsibility of women as confined to domestic tasks of preparing food, cleaning the home and fetching water and fuel for cooking. This effectively relegates women participation to the periphery in development processes while OECD (2009) supported that In numerous cases found that women are often more directly reliant on natural resources and managing them efficiently by unpaid work of securing fuel, shelter, food and water to support their family.

One interviewed, said that “Traditionally, in Bugesera District collecting firewood from forests is a wearisome activity, mainly carried out by women, girls and young men. The real rural energy



crisis is its gendered nature, with women working longer days than men to provide energy for household survival activities. This exposes them to injuries or even attacks by wild animals or bad men. Indeed, aged above 60 years and a widowed mother of six, suffered a fall while carrying firewood on wet, rough terrain and broke her arm or legs. The inclusion of access to firewood for cooking in research and development agendas is critical for women's wellbeing. Nowadays, to address the issue of fuel in Bugesera District, there are many programs to help women's economic and social development. That's why the government helps Bio-gaz projects, Cana rumwe stoves and it is provided with support for those who want to buy gas".

Rapport of PNUD (2018) declared that rural women of all ages spend much of their day engaged in domestic chores, including collecting water and firewood, processing and preparing food, travelling and transporting, and caregiving. These tasks are unpaid and restrict a woman's time and mobility. Similarly the IFAD (2012) report declared that the availability of fuel promote equitable workloads between men and women and contribute to poverty eradication. WHO (2013) stressed that Labour-saving technologies and practices promote inclusive development by reducing the domestic workload and freeing up time to perform productive tasks, to participate in decision-making processes and development opportunities, and to enjoy more leisure time. They also make rural areas more attractive places for younger people to reside. When the domestic workload is reduced, women are the principal beneficiaries but men also benefit, depending on the extent to which they perform these tasks.

#### **4.2.2.7. Women's rights in facilitating and traveling in different places**

Facilitating women's travel is one of the ways of development because it helps them to do business, agriculture, health care and other activities of development and well-being.

**Table 4.32. Women's rights in facilitating and traveling in different places**

Women's rights in facilitating and traveling in different places	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
1.Women have fool rights to travel by foot, bicycle, automobile, boat, bus, airplane, ship or other transportation means	7	2.0	8	2.3	16	4.6	22	6.4	293	84.7
2.Feeder roads status is improved to facilitate the users (who are mostly women) in accessing basic services	11	3.2	15	4.3	16	4.6	55	15.9	249	72.0
3.Multipurpose public amenities with toilets for women and men are constructed at strategic points along main highways or car stations	9	2.6	7	2.0	45	13.0	51	14.7	234	67.6

*Source: Primary research, 2023*

The results of table 4.33 show respondents views about women's rights in facilitating and traveling in different places of District or country. 84.7% of respondents were strongly agreed that women have fool rights to travel by foot, bicycle, automobile, boat, bus, airplane, ship or other transportation means, 6.4% of respondents agreed, 4.6% of respondents were not sure, 2.3% of respondents disagreed while 2.0% of respondents were strongly disagreed. 72.0% of respondents were strongly agreed that feeder roads status is improved to facilitate the users (who are mostly women) in accessing basic services, 15.9% of respondents agreed, 4.6% of respondents were not

sure, 4.3% of respondents disagreed while 3.2% of respondents were strongly disagreed. 67.6% of respondents were strongly agreed that multipurpose public amenities with toilets for women and men are constructed at strategic points along main highways or car stations, 14.7% of respondents agreed, 13.0% of respondents were neutral, 2.0% of respondents disagreed while 2.6% of respondents were strongly disagreed.

The interviewed authority quoted to the importance of transport in empowering women. He said that “In addition to its major contribution to economic growth, transport plays a crucial role in socially sustainable development by broadening access to health and education services, employment, improving the exchange of information, and promoting social cohesion. Making transport policy more responsive to the needs of women requires a structured approach to understanding their needs, identifying instruments to address the needs, analyzing the costs and benefits of those instruments, and establishing an appropriate policy framework. It also requires women to be represented at each step of the transport investment planning and design process. Government agencies and NGOs, community-based organizations and women’s groups which could assist in planning and implementation should be identified and consulted”.

In his study Stevens (2010) stated that rural transportation interventions have displayed positive impacts on market access, and the achievement of efficient access to markets is often visualized as an important method to improve the wellbeing of the world's rural poor. Shanta (2012) continued in supporting saying that the economic benefits of rural transportation infrastructure are largely related to market access, which has been shown to increase household consumption and income, human capital and local GDP, and also boost agricultural production.

World Bank (2012) stated that achieving efficient access to markets through improved rural road infrastructure is often seen as a promising way of improving the well-being of poor rural

populations in developing countries. Improved rural road infrastructure has been shown to be associated with lower poverty (Slusser (2009) & Sirgy ( 2019), higher household consumption (Shanta (2012) & Shalini (2014), and improved health outcomes (Sen & Slusser, 2009). The reasons advanced for these desirable associations are typically reduced transport and input costs, which are believed to result in higher agricultural productivity (Stiglitz & Thomas, 2019) and greater non-farm production.

#### 4.2.2.8. Women's rights in approaching and using technology tools

In recent life, information essential, the study wanted to know if women have the right to use technological tools.

**Table 4.34. Women's rights in approaching and using technology tools**

Women's rights in approaching and using technology tools	SD		D		N		A		SA	
	N	%	N	%	N	%	N	%	N	%
1.Access to ICT facilities in both rural and urban areas to stimulate women in the use of various sources of information , including the Internet	8	2.3	15	4.3	45	13.0	49	14.2	229	66.2
2.Women are allowed to own and use telephones in their daily work	3	0.9	14	4.0	24	6.9	44	12.7	261	75.4
3.Women are allowed to own and watch television	4	1.2	9	2.6	45	13.0	54	15.6	234	67.6
4.Women are allowed to use computers and internet or any other technology tool	14	4.0	33	9.5	34	9.8	41	11.8	224	64.7

*Source: Primary research, 2023*

The results of table 4.35 show respondents views about women's rights in approaching and using technology tools. 66.2% of respondents were strongly agreed that women were empowered through access to ICT facilities in both rural and urban areas to stimulate women in the use of various sources of information, including the Internet, 14.2% of respondents agreed, 13.0% of respondents were not sure, 4.3% of respondents disagreed while 2.3% were strongly disagreed.

75.4% of respondents were strongly agreed that women are allowed to own and use telephones in their daily work as men, 12.7% of respondents agreed, 6.9% of respondents were not sure, 4.0% of respondents disagreed while 0.9% of respondents were strongly disagreed. 67.6% of respondents were strongly agreed that women are allowed to own and watch television, 15.6% of respondents agreed, 13.0% of respondents were not sure, 2.6% of respondents disagreed while 1.2% of respondents were strongly disagreed. 64.7% of respondents were strongly agreed that women are allowed to use computers and internet or any other technology tool, 11.8% of respondents agreed, 9.8% of respondents were neutral, 9.5% of respondents disagreed while 4.0% were strongly disagreed. In his study Yavuz (2015) confirmed that empowering women through ICT means to provide economic power to reduce poverty, to develop new opportunity of distance learning and education, bring improvement in health of women, and finally to increase literacy rate among women. Williams (2018) confirmed this idea saying that Digital technology provides an important means for all women and girls to access information and share views, and contributes to promoting their inclusion, participation and rights in society. Women and girls also need to be able to access the online space free from harassment and intimidation.

This implies that, women need technology for the same reasons as men: to develop their marketable skills, enhance their economic opportunities, participate in informed decision-making, network, promote themselves as individuals or simply to have fun. Women need technology to participate in the modern world as equals. In this framework, women in Bugesera District are able to use smart phones, Laptops, iPads as tools of technology as well as visiting internet Café for those who do not have the tools at home.

### 4.3. Contribution of women's empowerment to their socio-economic wellbeing in Bugesera

#### District

When women are given the opportunity to create their own income, it not only impacts their families, but also impacts their country's economic status. A woman in Bugesera District deserves to be empowered to have strength and dignity. They need to be empowered to know that they are valuable. Therefore, the following are the views of respondents about contribution of women's empowerment programmes to the improvement of their socio-economic wellbeing in Bugesera District.

**Table 4. 36. Contribution of women's empowerment to their socio-economic wellbeing in Bugesera District**

Contribution of women's empowerment		VH	H	M	L	VL	Mean	Std. Deviation
Women's economic empowerment increased the ability of women to bring about change that drives valuable income generating activities	N	214	91	22	11	8	1.578	0.9175
	%	61.8	26.3	6.4	3.2	2.3		
Women's economic empowerment create Financial inclusion in women and the ability to function effectively in the economy	N	225	75	25	18	3	1.552	0.9002
	%	65	21.7	7.2	5.2	0.9		
Promote women's spirit of leadership in public and corporate economic decision-making	N	219	72	35	12	8	1.5954	0.94693
	%	63.3	20.8	10.1	3.5	2.3		
Promote social inclusion, equality and shared responsibility between men and women in paid and unpaid care work	N	198	37	84	9	18	1.419	0.8176
	%	57.2	10.7	24.3	2.6	5.2		
Women's economic empowerment helps in generation of more jobs and ensure decent work for women, particularly in the informal sector	N	230	31	73	9	3	1.554	0.9004
	%	66.5	9	21.1	2.6	0.9		
Women's economic empowerment allow poor people to think beyond immediate daily survival	N	217	64	51	10	4	1.6040	0.91169
	%	62.7	18.5	14.7	2.9	1.2		
	N	211	80	38	9	8	1.5011	0.90129

Women's economic empowerment enhance the participation in labour and product markets on equal terms with men	%	61	23.1	11	2.6	2.3		
Women's economic empowerment eliminate gender discrimination of labour to accumulate assets		213	79	29	12	13	1.548	0.9022
		61.6	22.8	8.4	3.5	3.8		

Source: Primary research, 2023

From the table 4. 37 above, the mode is 1.5520 meaning that most respondents assumed that Women's economic empowerment increased the ability of women to bring about change that drives valuable outcomes. The standard deviation is .91745 meaning that the answers from the respondents are heterogeneous.

However, available results show that most women's self-help groups across the Bugesera District engage in several enterprises, particularly in the agriculture sector. With primary focus being in agriculture, activities such as pork production, poultry production, egg production and goat and cattle fattening are some of dominant activities for most rural women's self-help groups. Several women's self-help groups also have enterprises in horticulture production in the form of community gardens where they produce fresh vegetables for both households' consumption and commercial purposes under irrigation. The activities of women's self-help groups are not only confined to agriculture as there are also several groups that are into retail trading, handcraft materials, and hair dressing, with some operating vending and vegetable stalls.

These businesses are main source of income and enable women to afford the basic needs, family welfare and especially thinking for the future. Furthermore, those projects are productive and have uplifted socio-economic development of not only for women but also their families in particular and surrounding environment in general.

#### 4.5. Challenges to women's economic empowerment in Bugesera District

Major environment and climate change challenges include but not limited to: soil degradation and soil erosion, deforestation, loss of biodiversity, water scarcity. For example, while more rural women than men rely on small-scale agriculture or subsistence farming, they also bear the burden of care work. Environmental degradation and climate change increase the distances women and girls have to walk to collect water, fuelwood, wild foods, medicinal herbs, and materials for different household uses. The time spent to collect these natural resources leaves women and girls with less opportunities and choices (than men) for other productive, social, and educational pursuits. Therefore the following are the highlighted major challenges for women in Bugesera District.

**Table 4.38. Challenges to women's economic empowerment in Bugesera District**

<b>Challenges to women's economic empowerment in Bugesera District</b>		<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>	<b>N</b>
1.Limited skills for women to take technical jobs that are well paying	Freq	194	19	11	30	92	346
	%	56.1	5.5	3.2	8.7	26.6	100.0
2.Resistance to behaviour change and poor understanding of gender concept	Freq	184	10	45	26	81	346
	%	53.2	2.9	13.0	7.5	23.4	100.0
3. Lack of collateral security to access funding	Freq	105	7	9	26	199	346
	%	30.3	2.0	2.6	7.5	57.5	100.0
4.Insufficient involvement of men in reproductive health and family planning	Freq	83	9	11	26	217	346
	%	24.0	2.6	3.2	7.5	62.7	100.0
5.Less interest among private employers in recruiting women for fear that they may get pregnant, which is likely to affect their business	Freq	164	3	2	2	175	346
	%	47.4	0.9	0.6	0.6	50.6	100.0
6.Heavy reproductive workload preventing women from getting time to participate in decision making and other political, cultural and economic activities	Freq	32	12	12	66	224	346
	%	9.2	3.5	3.5	19.1	64.7	100.0

Source: Primary research, 2023



The results of the above table (4.39) show the respondents' views about challenges to women's economic empowerment in Bugesera District where 62.7% were strongly agreed that they suffer from insufficient involvement of men in reproductive health and family planning, 7.5% of respondents agreed, 3.2% of respondents were neutral 2.6% of respondents disagreed while 24.0% of respondents were strongly disagreed. 64.7% of respondents were strongly agreed that they suffer heavy reproductive workload preventing women from getting time to participate in decision making and other political, cultural and economic activities, 19.1% of respondents agreed, 3.5% of respondents were neutral and disagreed respectively while 9.2% of respondents were strongly disagreed. 57.5% of respondents argued that they suffer from lack of collateral security to access funding / credits, 7.5% of respondents disagreed, 2.6% of respondents were not sure, 2.0% of respondents disagreed while 30.3% of respondents were strongly disagreed. 50.6% of respondents were less interest among private employers in recruiting women for fear that they may get pregnant, which is likely to affect their business, 0.6% of respondents were agreed and not sure respectively, 0.9% of respondents were disagreed while 47.4% were strongly disagreed.

Contrary, 56.1% of respondents were strongly disagreed for limited skills for women to take technical jobs that are well paying, 26.6% of respondents were strongly agreed, 8.7% of respondents agreed, 3.2% of respondents were not sure, 5.5% of respondents disagreed.

53.2% of respondents were strongly disagreed for resistance to behaviour change and poor understanding of gender concept, 23.4% of respondents were strongly agreed, 7.5 of respondents disagreed, 13.0% were not sure, while 2.9% disagreed.

The study revealed that the private sector is male dominated as confirmed by the respondents. Women remain poorly represented as companies. Their representation remains low in the key positions. However, they are the majority in services associated with their traditional roles, which

tend to be poorly paid. Another gender issue is that some enterprises are reluctant to employ pregnant women or those who have babies requiring breastfeeding. Even if they are women employment positions, but they still the minority and they are the majority among the supporting staff. Also, women are underrepresented in technical jobs which are generally well paying. This scenario is concurrent with the poor representation of women among skilled populations.

Indeed, vulnerable groups, such as the very poor, women and marginalised communities can often lack the skills and confidence to engage in community decision-making. It may therefore be important to support mechanisms designed to specifically target marginalised groups in order to ensure that they can participate.

The results from this study are confirmed by report of FAO (2018) Worldwide, around 60% of undernourished people are women or girls, and data shows that giving them access to education and employment opportunities has a strikingly large impact on reducing overall hunger and improving child health and education. However, restrictions on female land ownership, limited access to credit and farm advisory services, and a lack of education hamper women's ability to produce and access more food and earn decent incomes.

#### **4.6. The strategies to overcome the challenges to women's economic empowerment in**

##### **Bugesera District**

Promoting women's economic participation requires action in a range of areas, including (a) the revision, adoption and enforcement of legislation that mandates equality of rights and opportunities for women and men; (b) the implementation of measures that encourage balance between working life and family life.

**Table 4.40. The strategies to overcome the challenges of women’s economic empowerment in Bugesera District**

<b>The strategies to overcome the challenges of women’s economic empowerment in Bugesera District</b>		<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>	<b>N</b>
1. Facilitate and support capacity building programs for increased participation of women in paid economy with emphasis in technical areas	Freq	12	3	37	71	223	346
	%	3.5	0.9	10.7	20.5	64.5	100.0
2. Undertaking measures to stimulate men’s involvement in addressing gender issues in all sectors including public sector, private sector and civil society	Freq	43	14	17	21	251	346
	%	12.4	4.0	4.9	6.1	72.5	100.0
3. Undertake gender sensitive measures aimed at transforming the subsistence agriculture into a market oriented agriculture	Freq	31	12	19	41	243	346
	%	9.0	3.5	5.5	11.8	70.2	100.0
4. Facilitating access to health facilities for more effective implementation of health related programs including family planning, reproductive health programs, with increased involvement of men	Freq	14	9	24	78	221	346
	%	4.0	2.6	6.9	22.5	63.9	100.0
5. Adopt gender sensitive measures to equip vulnerable groups with skills and knowledge for self-employment for them to be able to access basic services	Freq	31	12	19	73	211	346
	%	9.0	3.5	5.5	21.1	61.0	100.0
6. Increasing measures to address GBV by tackling the different influencing factors.	Freq	9	28	25	47	237	346
	%	2.6	8.1	7.2	13.6	68.5	100.0

*Source: Primary research, 2023*

The results from the table 4.41 show the strategies to overcome the challenges of women’s economic empowerment in Bugesera District, 64.5% of respondents confirmed that one of strategy is to facilitate and support capacity building programs for increased participation of women in paid economy with emphasis in technical areas, 20.5% of respondents disagreed, 10.7% of respondents were not sure, 0.9% of respondents disagreed while 3.5% of respondents were strongly disagreed. 72.5% of respondents confirmed that the second strategy to ensure women empowerment is undertaking measures to stimulate men’s involvement in addressing gender issues in all sectors

including public sector, private sector and civil society, 6.1% of respondents agreed, 4.9% of respondents were not sure, 4.0% of respondents disagreed while 12.4 of respondents were strongly agreed. The third strategy is confirmed by 70.2% of respondents where it should undertake gender sensitive measures aimed at transforming the subsistence agriculture into market oriented agriculture, 11.8% of respondents agreed, 5.5% of respondents were not sure, 3.5% of respondents disagreed while 9.0% of respondents were strongly disagreed. 63.9% of respondents the fourth strategy is facilitating access to health facilities for more effective implementation of health related programs including family planning, reproductive health programs, with increased involvement of men, 22.5% of respondents agreed, 6.9% of respondents were not sure, 2.6% of respondents disagreed while 4.0% of respondents were strongly disagreed. The fifth strategy is to adopt gender sensitive measures to equip vulnerable groups with skills and knowledge for self-employment for them to be able to access basic services as confirmed 61.0% of respondents, 21.1% of respondents agreed, 5.5% of respondents were not sure, 3.5% of respondents disagreed while 9.0% of respondents were strongly disagreed. 68.5% of respondents were strongly agreed that to ensure economic women empowerment it should increase measures to address GBV by tackling the different influencing factors, 13.6% of respondents agreed, 7.2% of respondents were not sure, 8.1% of respondents disagreed while 2.6% of respondents were strongly disagreed.

#### **4.2.4 The relationship between women empowerment and socio-economic development**

The relationship between women's empowerment and their socio-economic wellbeing in Bugesera District.

**Table 4.42. Correlation matrix between women economic empowerment and women's welfare of women**

Control Variables					
Women's ability to bring about change that drives valuable outcomes		Promotion of agriculture cooperatives	Easy access to improved seed stocks and fertilizer	Construction of daily local agriculture markets for food crops	Easy access on agriculture finance / credit
Promotion of agriculture cooperatives	Pearson Correlation Sig. (2-tailed) N	1  346			
Easy access to improved seed stocks and fertilizer	Pearson Correlation Sig. (2-tailed) N	.561** .000 346	1  346		
Construction of daily local agriculture markets for food crops	Pearson Correlation Sig. (2-tailed) N	.449** .000 346	.798** .000 346	1  346	
Easy access on agriculture finance / credit	Pearson Correlation Sig. (2-tailed) N	.516** .000 346	.884** .000 346	.875** .000 346	1  346

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: Primary research, 2023

The findings in table 4.43 indicate that Pearson correlations are positive strong and significant between the study. Since The correlation coefficient can range from -1 to +1, with -1 indicating a perfect negative correlation, +1 indicating a perfect positive correlation, and 0 indicating no correlation at all. A variable correlated with itself will always have a correlation coefficient of 1.

**Table 4.44. Regression model Summary**

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.814 <sup>a</sup>	.735	.719	.17823

*Source: Primary research, 2021*

a Predictors: (Constant), women's economic empowerment programmes, women's social empowerment programmes, support programs to vulnerable people and financing activities.

At the level of 81.4% empowerment of women involves many things such as economic opportunity, social equality and personal right, freedom to work and earn a good income the goal of empowerment. Women's empowerment facilitates with equal education, health and allows TO women to participate equally and effectively to social and economic opportunities. Thus supporting women to earn income through self-employment or entrepreneurship is an important tool of empowerment.

**Table 4.45. ANOVA Table**

Model		Sum of Squares	df	Mean Squares	F	Sig.
1	Regression	24.515	3	7.171	177.63	.000b
	Residual	17.649	353	0.046		
	Total	42.164	356			

*Source: Primary research, 2021*

From the ANOVA statistics in table 4.46, the processed data which is the population parameters, had a significance level of 0.000 which shows that the data is ideal for making a conclusion on the population's parameter as the value of significance (p-value) is less than 5%. This is an indication that economic empowerment programmes, social empowerment programmes, support programs

to vulnerable people and financing activities significantly influence socio-economic wellbeing level among women Bugesera District.

**Table 4.47 Coefficients of regression model on economic development of women**

<b>a Dependent Variable: socio-economic well-being of women in Bugesera district</b>						
<b>Model parameters</b>		<b>Unstandardized</b>		<b>Standardized</b>		<b>Sig.</b>
		<b>Coefficients</b>		<b>Coefficients</b>		
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>	<b>t</b>	
1	(Constant)	1.667	.226		6.952	.000
	women's economic empowerment programmes	.125	.003	.210	2.567	.012
	women's social empowerment programmes	.221	.071	.016	.219	.000
	direct support programs to vulnerable people and financing activities	.185	.048	.270	3.720	.050

*Source: Primary research, 2023*

This table 4.48 gives the individual regression model coefficients on extent to which dependent variable as socio-economic development women Bugesera district is influenced by women's empowerment namely women's economic empowerment programmes, women's social empowerment programmes, and direct support programs to vulnerable people and micro financing activities. The study revealed that the P-value was less than 0.05 in all the variables, which shows that all the independent variable were statistically significant and thus in position to make conclusion for the study. From the findings on the coefficient of determination, the study found that at 95% confidence interval, great variation in the socio-economic development of women in Bugesera District is accounted to changes in women's economic empowerment programmes,

women's social empowerment programmes, and direct support programs to vulnerable people and micro financing activities.

From the first objective which was "to assess women's economic empowerment programmes in Bugesera District" The results of this study is nearly to those of Chattopadhyay, (2015), Aspy, (2019) they said women empowerment increase the privilege of making choices and decisions in various dimensions of life be it social, economic, and political, to shape one's life, (Chattopadhyay, 2015). It means one has control over one's resources and decisions. It is the process of not only gaining control over one's own life but also supporting and facilitating others' control over their lives (Aspy, 2019).

The second objective of the study was "to assess the relationship between women's empowerment and their socio-economic wellbeing in Bugesera District. The resultd of the study was supported by those of research commissioned by the Bill & Melinda Gates Foundation also shows that by increasing women's participation in smallholder sourcing and support programmes, international food companies can improve crop productivity and quality, grow the smallholder supply base, and improve access to high-value markets (Molyneux, 2009).

The report from World Bank, FAO and IFAD, (2019) technology can enhance women's productivity, economic decision-making power and their entrepreneurial opportunities. Technologies such as fuel-efficient stoves or motorised scooters and other time-saving products are particularly important. Improving women's access to innovations and extension services would increase agricultural productivity.

The report of OECD (2010), infrastructure programmes maximise poor women's and men's access to the benefits of roads, telecommunications, energy and water. Infrastructure initiatives that help women to carry out everyday chores more efficiently, such as the supply of piped water, free up



time for educational opportunities, productive work, and participation in community life and decision making. Improving rural roads, transportation facilities and services increases rural women's mobility and can increase their productivity and income by easing access to markets, reducing post-harvest loss of perishable goods (OECD<sub>2</sub>, 2010). Improvements to rural water and irrigation systems and transportation infrastructure reduce the amount of time women spend on arduous tasks such as fetching water and tending family crops. These investments bring returns in the form of increased women's engagement in market-based activities and greater productivity (OECD<sub>2</sub>, 2010).

While DFID report suggested that women's participation in the labour market can be increased by addressing the constraints and barriers women face accessing work, including public employment programmes, and by providing well-focussed vocational training. Social protection measures can enhance the productivity and participation of poor women in the labour market by reducing their vulnerability to livelihood risks and economic shocks (DFID, 2010).

And Maeda (2017) support this report saying that women fit their wellbeing whether they have paid work at all, the type of work they obtain or are excluded from, the availability of support services such as childcare, their pay, benefits and conditions of work, the insecurity of their jobs or enterprises, their access to vocational training (Maeda, 2017).

The respondents confirmed that they knew a microcredit scheme that provides small loans at low interest rates to individuals or groups of poor men and women. Financial supports the development of sustainable income generating activities through the provision of formal training in financial literacy, technical support to the development of applications for micro-credit, and coaching on micro-enterprise management.

The third objective of this study was to “identify challenges of women’s economic empowerment”. The results of the study were supported through those of report of Human Rights Watch, where the report indicated that millions of women workers around the world are subjected to intimidating, hostile, or humiliating work environments where they experience many different forms of unwelcome sexual conduct (Klasen, 2014). Hausmann et al, (2012) argued that though sexual harassment at work is a widespread and relatively well-known issue, many women are unable to report this behavior due to fear of social or professional retaliation, civil or criminal consequences or backlash, loss of immigration status, and fear of being disbelieved or blamed for their own experiences (Hausmann et al, 2012).

The fourth objective of this study was to “highlight the strategies to overcome the challenges of women’s economic empowerment in Bugesera District”. The results of the study show the strategies to overcome the challenges of women’s economic empowerment in Bugesera District, 64.5% of respondents confirmed that one of strategy is to facilitate and support capacity building programs for increased participation of women in paid economy with emphasis in technical areas, 20.5% of respondents disagreed, 10.7% of respondents were not sure, 0.9% of respondents disagreed while 3.5% of respondents were strongly disagreed.

World Bank, (2012) proposed the strategies saying several donors support initiatives designed to strengthen women’s opportunities and capacity to organise themselves, form associations and act collectively for their common interests. Women’s associations and civil society groups have the potential to raise the voice and visibility of women and can provide many services and benefits to their members.

## **CHAPTER 5: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

### **Introduction**

This chapter presents the final summary of the research findings, the conclusion, the recommendations and suggestions for future research. Both the summary of findings and recommendations are based on the objectives of the study.

### **5.1. Summary of findings**

The main purpose for this study was to assess the contribution of women's empowerment to their socio-economic wellbeing by considering Bugesera District as case study. In particular, it sought to assess women's economic empowerment programmes in Bugesera District, to assess the relationship between women's empowerment and their socio-economic wellbeing in Bugesera District, to identify challenges of women's economic empowerment in Bugesera District and to highlight the strategies to overcome the challenges of women's economic empowerment in Bugesera District.

#### **5.1.1 Women's economic empowerment programmes in Bugesera District**

The results from table 4.7 show that 82.1% confirmed that promotion of agriculture cooperatives is the results of agricultural programs aimed at empowering women economically, 75.4% confirmed Postharvest handling and storage services, 67.3% highlighted construction of daily local agriculture markets for food crops and 80.6 pointed easy access to improved seed stocks and fertilizer respectively 66.2% appreciated the availability of local food processing factories, 74.9% highlighted easy access on agriculture finance / credit while 61.6% were happy for improved irrigation system.

Therefore, 90.8% confirmed that they recognize the establishment of Savings and Credit Cooperatives based in each sector called Umurenge SACCO and 66.5% confirmed the availability of the UMWARIMU SACCO Program that help teachers of primary and secondary schools to access soft loans. 58.1% were prized by chamber of women entrepreneurs in private Sector Federation (PSF).

With regard to the development of very poor women and men in Bugesera District, research results has shown that there are services and programs set up for the development of those living in extreme poverty where 83.8% argued the establishment of VUP programs and 66.2% confirmed that adults are empowered by giving them some money to survive while 67.1% confirmed the promotion public fund to help pro-poor (BDF) to access collateral and insurance on bank loans when a person has a project to promote him or her economically.

With regard to the trust of a woman being treated by her employer in private institutions, a study found that 71.4% of respondents confirmed that a woman and a single-level man are paid equal salary, 73.4 of respondents confirmed that during work recruitment, a woman and a man take the same work test, 69.7% of respondents conformed that a women and men have the same opportunity to make decisions at work, 68.5% of respondents confirmed that a women and men are treated the same before the employer while 67.3% of respondents confirmed that a woman is given all the benefits of the provided by law.

The foregoing discussion shows how the concept of well-being of women in Bugesera District linked from assets and family land management where 70.2% of respondents confirmed that all children before the law have equal rights, 76.3% of respondents confirmed that a woman and a man at home have equal rights to the decisions and use of property, 71.1% of respondents

confirmed that a woman now has the right to be a successor to the family while 71.1% of respondents confirmed that a law has been enacted to protect a woman, when abused by a spouse.

### **5.1.2. The relationship between women's empowerment and their socio-economic wellbeing in Bugesera District**

From the table 4. 49, the mode is 1.5520 meaning that most respondents assumed that Women's economic empowerment increased the ability of women to bring about change that drives valuable outcomes. The standard deviation is .91745 meaning that the answers from the respondents are heterogeneous.

However, available results show that most women's self-help groups across the Bugesera District engage in several enterprises, particularly in the agriculture sector. With primary focus being in agriculture, activities such as pork production, poultry production, egg production and goat and cattle fattening are some of dominant activities for most rural women's self-help groups. Several women's self-help groups also have enterprises in horticulture production in the form of community gardens where they produce fresh vegetables for both households' consumption and commercial purposes under irrigation. The activities of women's self-help groups are not only confined to agriculture as there are also several groups that are into retail trading, handcraft materials, and hair dressing, with some operating vending and vegetable stalls.

The researcher revealed that respondents know the importance of savings and shifted from traditional saving mean like home to the modern method through financial institutions regulated by government policy and this improves economic welfare as there is no risk related on losing saved income not only that but also through saving in financial institutions, they can access to credit to drive their own businesses.

The study revealed that social and economic empowerment of women is a key factor to improving sexual and reproductive health and rights of women and girls. It enhances their ability to have a voice in decision making processes like marriage and pregnancy. It also enables women and girls to ensure that water, sanitation and hygiene services respond to their needs.

The results of the study show that women's empowerment have a range of positive impacts on women's lives, including improved economic opportunities, greater control over their own lives, increased political participation, and greater gender equality.

Based on participation in labour and product markets, it is evident that 61.0% of respondents argued that women's economic empowerment enhance the participation in labour and product markets on equal terms with men, 23.1% of respondents saw it at high level, 11.0% of respondents saw it at moderate level, 2.6% of respondents saw it at low level while 2.3% of respondents saw it at very low level.

### **5.1.3. The challenges to women's economic empowerment in Bugesera District**

The results of the study show the respondents' views about challenges to women's economic empowerment in Bugesera District where 62.7% were strongly agreed that they suffer from insufficient involvement of men in reproductive health and family planning, 7.5% of respondents agreed, 3.2% of respondents were neutral 2.6% of respondents disagreed while 24.0% of respondents were strongly disagreed.

The study revealed that the private sector is male dominated as confirmed by the respondents. Women remain poorly represented as companies. Their representation remains low in the key positions. However, they are the majority in services associated with their traditional roles, which

tend to be poorly paid. Another gender issue is that some enterprises are reluctant to employ pregnant women or those who have babies requiring breastfeeding.

#### **5.1.4. The strategies to overcome the challenges to women's economic empowerment in Bugesera District**

The results from the table 4.24 show the strategies to overcome the challenges of women's economic empowerment in Bugesera District, 64.5% of respondents confirmed that one of strategy is to facilitate and support capacity building programs for increased participation of women in paid economy with emphasis in technical areas, 20.5% of respondents disagreed, 10.7% of respondents were not sure, 0.9% of respondents disagreed while 3.5% of respondents were strongly disagreed. 72.5% of respondents confirmed that the second strategy to ensure women empowerment is undertaking measures to stimulate men's involvement in addressing gender issues in all sectors including public sector, private sector and civil society, 6.1% of respondents agreed, 4.9% of respondents were not sure, 4.0% of respondents disagreed while 12.4 of respondents were strongly agreed. The third strategy is confirmed by 70.2% of respondents where it should undertake gender sensitive measures aimed at transforming the subsistence agriculture into market oriented agriculture, 11.8% of respondents agreed, 5.5% of respondents were not sure, 3.5% of respondents disagreed while 9.0% of respondents were strongly disagreed.

## 5.2. Conclusion

The main purpose for this study was to assess the contribution of women's empowerment to their socio-economic wellbeing by considering Bugesera District as case study. In particular, it sought to assess women's socio-economic empowerment programmes in Bugesera District, to examine the extent to which women's empowerment contributes to their socio-economic wellbeing in Bugesera District, to compare the relationship between women empowerment and their socio-economic wellbeing in Bugesera District, to understand the challenges of women's economic empowerment in Bugesera District and to highlight the strategies to overcome the challenges of women's economic empowerment in Bugesera District.

The sample size was 346 respondents selected using cluster sampling method from the total population consist of 2584 from primary cooperative societies operating at sector level, cooperative unions at District level, cooperative federations operating at national level and the National Cooperative Confederation operating as the national umbrella of cooperatives, and also cooperatives facilitators and local authorities of Bugesera District. Descriptive statistics were used where distribution (frequencies, percentages) through statistical package for social sciences (SPSS, 23.0). Data were obtained using different approaches including questionnaire surveys and interviews. The findings revealed that in agriculture, various programs have been set up to promote women in Bugesera District. Some of them are discussed in table 4.6 where 61.8% confirmed that Crop Intensification Program (CIP) (Monocrop farming) helped them to be self-sufficient in food and to be able to develop economically. Others 74.0% believe that land use consolidation and policy helped them for economic development but especially for the security of their land and collateral while looking money from bank. 64% said that wetland/ marshland management helped



fight the famine that had become as epidemic in their homes due to the problem of climate change. Hillside development (terraces) is confirmed by 52.3% of respondents.

The results of the study show the strong relationship between women's empowerment and their socio-economic wellbeing in Bugesera District, whereas 61.8% of respondents were Very Highly confirmed that women's economic empowerment increased the ability of women to bring about change that drives valuable outcomes, 26.3% of respondents were highly confirmed, 6.4% of respondents were moderately confirmed, 3.2% of respondents ranked low level while 2.3% of respondents were ranked very low level. From the table above, the mode is 1.5520 meaning that most respondents assumed that Women's economic empowerment increased the ability of women to bring about change that drives valuable outcomes. The standard deviation is .91745 meaning that the answers from the respondents are heterogeneous.

The results of the above table (4.23) show the respondents' views about challenges to women's economic empowerment in Bugesera District where 62.7% were strongly agreed that they suffer from insufficient involvement of men in reproductive health and family planning, 7.5% of respondents agreed, 3.2% of respondents were neutral 2.6% of respondents disagreed while 24.0% of respondents were strongly disagreed.

The results from the table 4.24 show the strategies to overcome the challenges of women's economic empowerment in Bugesera District, 64.5% of respondents confirmed that one of strategy is to facilitate and support capacity building programs for increased participation of women in paid economy with emphasis in technical areas, 20.5% of respondents disagreed, 10.7% of respondents were not sure, 0.9% of respondents disagreed while 3.5% of respondents were strongly disagreed.

This research recommends to the future researcher to investigate on poverty alleviation and empowerment of rural women through self-help groups in Rwanda.

Women's empowerment in Bugesera District have a range of positive impacts on women's lives, including improved economic opportunities, greater control over their own lives, increased political participation, and greater gender equality. By empowering women to participate fully in the economy, women have nowadays access to better paying jobs, which helped to lift them and their families out of poverty. Empowering women have also given to them more control over their own lives, allowing them to make decisions about their own health, well-being, and future, which lead to increased self-esteem and confidence, as well as improved mental and physical health.

Through respondent's views, women's empowered to participate in the political process, they can have a greater say in the decisions that affect their lives and their communities, leading to more inclusive and representative decision-making and policies and programs that better address the needs of women and girls. Women's empowerment also helped to reduce gender inequality and promote greater gender equality, leading to more balanced relationships between men and women and positive impacts on women's health, well-being, and overall quality of life.

### **5.3. Recommendations**

Having analyzed, discussed and interpreted collected data of this study, the researcher therefore recommends the following:

#### **To the Government Ministries**

- Each government ministry should elaborate a gender sector policy and strategic plan for the implementation of national gender policy
- Develop a capacity development plan in gender skills for its personnel.
- Initiate development activities that will contribute to the removal of gender inequalities at community level

### **To the Civil Society Organizations**

- Undertake gender sensitisation at community level
- Providing training (both short courses and long courses) in gender related studies;
- Initiate and facilitate the promotion of among other approaches community based dialogue for a better understanding of healthy gender relations at family and community level

### **To the Private Sector**

- Facilitate and support development and implementation of instruments for effective gender mainstreaming in the various programs and projects and/or activities;
- Facilitate and support promotion of recruitment of women, especially in decision making roles.
- Promote better understanding of the concept of gender to pave the way for smooth gender mainstreaming;

### **To the future researchers**

Other researchers should investigate on poverty alleviation and empowerment of rural women through self-help groups in Rwanda and Relationship between women's socioeconomic status and empowerment in Rwanda: A Focus on participation in decision-making and experience of domestic violence.

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# **APPENDICES**

## Appendix 1 : Questionnaire addressed to Cooperative members

I am NYIRABASINGA Beatrice, a student at Kigali Independent University ULK in Master of Development Studies (MDS). In partial fulfilment of the academic requirements for the award of Master's Degree, I am conducting a research on **“THE CONTRIBUTION OF WOMEN’S EMPOWERMENT TO THEIR SOCIO-ECONOMIC WELLBEING; A CASE STUDY OF BUGESERA DISTRICT” (2017-2023)**. Therefore, I would like to request for your participation in collection of necessary data to achieve the objectives of this research. It is with pleasure to be with you and the information collected will be of an incommensurable importance. I will use them solely for work and we promise you that they will remain confidential.

### Section A. Identification of respondents

**Instructions: Please tick with  $\surd$  the appropriate response**

#### Age of the respondents

- a) 15-35 years old
- b) 36-55years old
- c) Above 56 years old

#### Gender of the respondents

- a) Female
- b) Male

#### Level of education

- a) Illiterate
- b) Primary level
- c) Secondary level
- d) University level and above

#### Experience as member of cooperative

- a) Less than 1 year
- b) 1 to 5 years
- c) 6 years and above

*As member of the cooperative, rate the level of agreement with the statements in the following Table using: Strongly Disagree= SD; Disagree= D; Neutral= N; Agree= A; and Strongly Agree= SA*

**SECTION B 1: Economic empowerment programmes/activities/services in Bugesera District**

<b>Question</b>	<b>Answer</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
1. The main reasons why you decided to go to the cooperative	Teamwork and Shared Decision Making					
	Search for enough information about agriculture					
	Training and share of different skills with others					
	Look for markers and bargaining power of my products					
	Being with others and shift from loneliness					
<b>1. Agriculture transformation for women empowerment</b>						
Various agricultural programs that have enabled a woman to thrive in the economy	1. Crop Intensification Program (CIP) Monocrop farming)					
	2. Land use consolidation and land policy					
	3. Wetland/ Marshland management					
	4. Hillside development (terraces)					
The ways put in place for achieving food security and economic development through agricultural programs	1. Postharvest handling and storage services					
	2. Local food processing factories					
	3. Promotion of agriculture cooperatives					
	4. Easy access to improved seed stocks and fertilizer					
	5. Construction of daily local agriculture markets for food crops					
	6. Easy access on agriculture finance / credit					
	7. Improved irrigation system					
<b>2. Adapted Microfinance and finance among women</b>						
Economic intervention for a woman development	1. Establishment of Savings and Credit Cooperatives based in each sector called Umurenge SACCO					
	3. UMWARIMU SACCO Program that help teachers of primary and secondary schools to access to soft loans;					
	4. People's Bank for Women's Promotion					

	5. Chamber of Women Entrepreneurs in Private Sector Federation (PSF);					
Interventions to promote the most vulnerable women and men to overcome extreme poverty	1. Establishment of VUP programs					
	2. Adults are empowered by giving some to survive					
	3. Promotion public funds to help pro-poor (BDF)					
<b>3. Job improvement for women empowerment</b>						
Interventions for women's development and job improvement	1. Women adopted in technical jobs					
	2. Women and men have equal salary at same level					
	3. Mother have three months paid maternity leave					
	4. The mother is given a breastfeeding hour a day					
	5. A law has been enacted to protect a woman from any form of violence					
<b>Women empowerment in Private sector</b>						
Women trust in job development by the private sector	1. Women and men are treated the same before the employer					
	2. Women and men have the same opportunity to make decisions at work					
	3. A woman and a single-level man are paid salary in the same way					
	4. A woman is given all the benefits of the law					
	5. During work recruitment, a woman and a man take the same work test					
<b>Assets and family land management</b>						
Women's rights over resources and in decision making	1. All children before the law have equal rights					
	2. A law has been enacted to protect a woman, when abused by a spouse					
	3. A woman now has the right to be a successor to the family					
	4. A woman and a man at home have equal rights to the decisions and use of property					



## SECTION B 2: Social empowerment programmes in Bugesera District

Question	Answer	SD	D	N	A	SA
<b>1. Women empowerment through Health and population</b>						
Women's rights to family life and family planning	1. Women, men, boys and girls are provided with adequate information on reproductive health					
	2. The reproductive health services delivery system is gender Sensitive and easily accessibility to both men and women					
Women's rights to the health services and family life	1. Women and men have equal access to HIV related information for prevention, treatment and care of the victims with a special attention to women					
	2. Access to health facilities for both women and men and ensure that trained medical personnel and appropriate equipment and medical supplies are in place and available					
	3. Presence of Health Advisors all over the Country who mobilize and monitor the implementation of health programs in community					
	4. National Health insurance scheme is put in place for all the population					
<b>2. Women empowerment through education</b>						
<b>Women's right to educational facilities</b>	1. Special schools have been developed to take care of the education of a girl child (FAWE)					
	2. Special rooms at schools have been developed to take care of the education of a girl child.					
	3. A girl is no longer ches to school for childbirth or pregnancies.					
	4. Basic scores in state exams, make it easier for a girl to continue the next phase					

	5. Equal participation of women in science and technology at all levels.					
	6. Advocacy programs and organizations for vulnerable women (NGOs, FBOs, CSOs)					
	7. A pregnant woman in the first phase of care is given permanent assistance until a child is 2 years old					
<b>3. Women empowerment through good governance and justice</b>						
Women's rights in the administration of justice	1. Participation of women and men, girls and boys in decision making positions, at all levels					
	2. Equal participation in conflict prevention, peace building and reconciliation mechanisms					
	3. Women now find themselves in all spheres of justice and security and governance					
	4. Decentralization of all services					
The role of a woman on human rights and the rule of law	1. Establishment of Isange one stop centers					
	2. Facilitate and support revision of existing gender discriminatory laws to ensure equal rights for women and men					
	2. Existing laws are effectively enforced and that awareness on laws protecting women is sufficiently raised					
	4. Establishment of adequate measures for effective prevention of and response to Gender-based violence are undertaken					

### SECTION B 3: Social empowerment programmes in Bugesera District

Question	Answer	SD	D	N	A	SA
<b>Access to social infrastructures</b>						
The level at which a woman reaches out to the fuel, and the necessary capacity to prepare a meal for the family	1.Equal participation in firewood collection and other sources of domestic energy management					
	2.Rural households are trained in the use of energy saving stoves and are facilitated in accessing them					
	3.Number of households dependent on firewood and charcoal is reduced					
Women's rights in facilitating and traveling in different places	1.Women have fool rights to travel by foot, bicycle, automobile, boat, bus, airplane, ship or other transportation means					
	2.Feeder roads status is improved to facilitate the users (who are mostly women) in accessing basic services					
	3.Multipurpose public amenities with toilets for women and men are constructed at strategic points along main highways or car stations					
Women's rights in approaching and using technology tools	1.Access to ICT facilities in both rural and urban areas to stimulate women in the use of various sources of information , including the Internet					
	2.Women are allowed to own and use telephones in their daily work					
	3.Women are allowed to own and watch television					
	4.Women are allowed to use computers and internet or any other technology tool					
Women's rights in the use and delivery of clean water	1.Access to safe and clean water for households in both rural and urban areas is increased to reduce the burden of obtaining household water on women					
	2.Women's and men's partnership in the water and sanitation management system					

**SECTION C: To assess the extent to which women's empowerment programmes contribute to the improvement of their socio-economic wellbeing in Bugesera District**

Use five point linked scale. Refer to the first table above but in this case use: VL= Very Low; L= Low; M= Moderate; H= High; and VH= Very High

	<b>VL</b>	<b>L</b>	<b>M</b>	<b>H</b>	<b>VH</b>
1. Women's economic empowerment increased the ability of women to bring about change that drives valuable outcomes					
2. Women's economic empowerment create in women the ability to function effectively in the economy					
3. Promote women's spirit of leadership in public and corporate economic decision-making and in employer's and worker's organizations					
4. Promote a culture of equality and shared responsibility between men and women in paid and unpaid care work					
5. Women's economic empowerment helps in generation of more jobs and ensure decent work for women, particularly in the informal sector					
6. Women's economic empowerment allow poor people to think beyond immediate daily survival					
7. Women's economic empowerment enhance the participation in labour and product markets on equal terms with men					
8. Women's economic empowerment eliminate gender discrimination of labour to accumulate assets					

**SECTION D: The challenges to women's economic empowerment in Bugesera District**

Rate the following statement using: SD= Strongly Disagree; D= Disagree; N= Neutral, A= Agree; and SA= Strongly Agree.

	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
1.Limited skills for women to take technical jobs that are well paying					
2.Resistance to behaviour change and poor understanding of gender concept					
3. Lack of collateral security to access funding					
3.Insufficient involvement of men in reproductive health and family planning					
4.Less interest among private employers in recruiting women for fear that they may get pregnant, which is likely to affect their business					
5.Heavy reproductive workload preventing women from getting time to participate in decision making and other political, cultural and economic activities					

**SECTION E: The strategies to overcome the challenges to women's economic empowerment in Bugesera District**

Rate the following statement using: SD= Strongly Disagree; D= Disagree; N= Neutral, A= Agree; and SA= Strongly Agree.

<b>Answer</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
1.Facilitate and support capacity building programs for increased participation of women in paid economy with emphasis in technical areas					
2.Undertaking measures to stimulate men's involvement in addressing gender issues in all sectors including public sector, private sector and civil society					
3.Undertake gender sensitive measures aimed at transforming the subsistence agriculture into a market oriented agriculture					
4.Facilitating access to health facilities for more effective implementation of health related programs including family planning, reproductive health programs, with increased involvement of men					
5.Adopt gender sensitive measures to equip vulnerable groups with skills and knowledge for self-employment for them to be able to access basic services					
6. Increasing measures to address GBV by tackling the different influencing factors. The involvement of men in addressing GBV should be taken as key					

## **Appendix 2: Interview questions administered to Cooperatives facilitators and local authorities**

### **Individual Interview Guide**

“Welcome! My name is NYIRABASINGA Beatrice, a student at Kigali Independent University (ULK). I request for your participation in the interview about **“The contribution of women’s empowerment to their socio-economic wellbeing; a case study of Bugesera District” 2017-2023**. I just want to get your perceptions, opinions and thoughts about this issue. Your answers will be kept confidential and used to achieve the objectives of this study.

1. What are the economic empowerment programmes, activities and services have been set up to help women in Bugesera District?
2. What is relationship between women’s empowerment and their socio-economic wellbeing in Bugesera District?
3. What are the challenges to women’s economic empowerment in Bugesera District?
4. What do you think could be strategies to overcome the challenges to women’s economic empowerment in Bugesera District?





Source: Primary data, 2023 (Nyarugenge Sector)



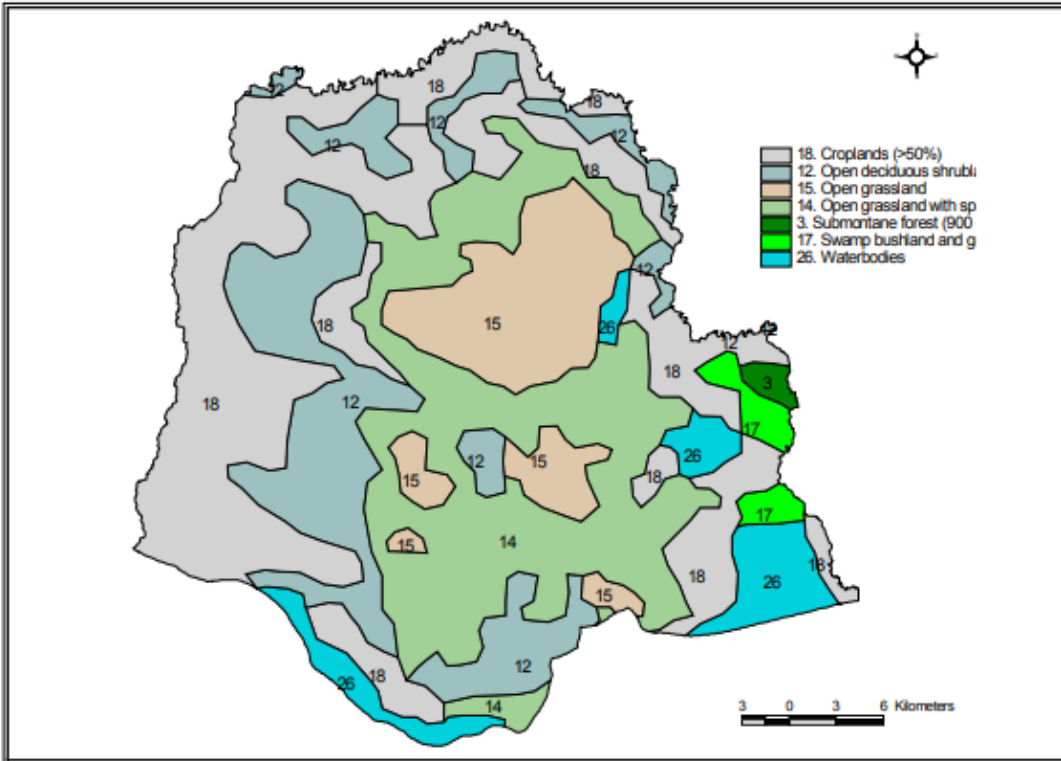


*Source: Primary data, 2023 (Nyamata Sector)*

**Administrative Map of Bugesera District**

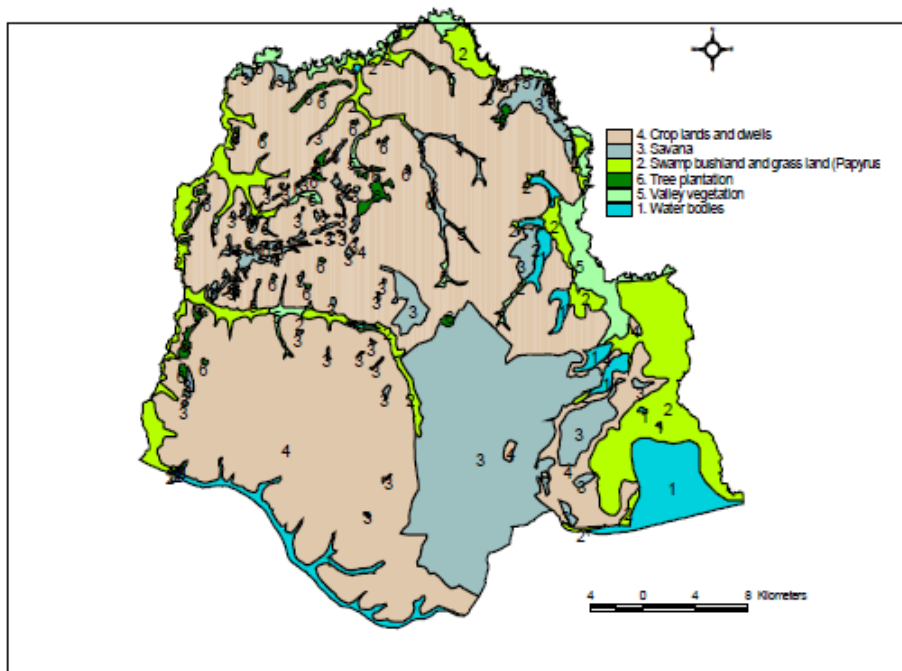


Source: Administrative Map Bugesera District 2023 (Software: QGIS)  
**Map of land use in Bugesera District**



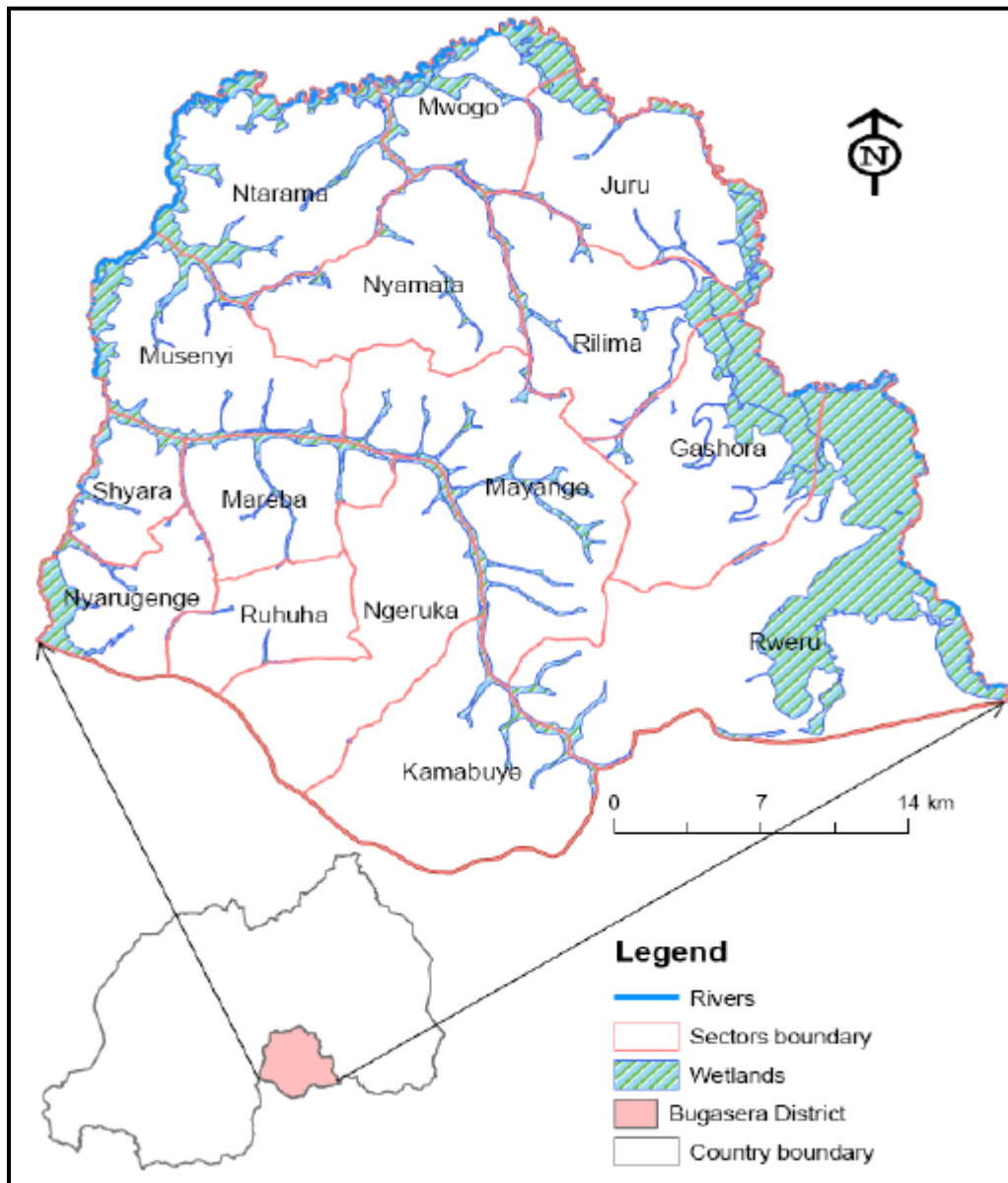
Source: Land use Map of Bugesera District 2022 (Software: QGIS)

### Map of crop production in Bugesera District



Source: Crop production Map Bugesera District 2022 (Software: QGIS)

### Hydrography of Bugesera District



Source: Hydrographic Map of Bugesera District 2022 (Software: QGIS)