# A Comparative Analysis of Economic Empowerment Programs on Women in Nyanza District of Rwanda

## M.Grace Mukamurangira

<sup>1</sup>Student, University of Lay Adventist of Kigali (UNILAK)

Submitted: 01-06-2022 Revised: 10-06-2022 Accepted: 15-06-2022

------

ABSTRACT: This research paper is about comparative analysis of economic empowerment programs on Women. Empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities (Patnaik &Goraya, 2016) [1]. It also includes actively thwarting attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group.

Combaz and Mcloughlin (2014) [2] define empowerment as the ability of women and girls to act individually and collectively to change social relationships and the institutions and discourses that exclude them and keep them in poverty

The main objective to examine the extent to which women empowerment Programmes implemented in Rwanda have contributed to women's economic well-being of women, using the case study of Funding Leadership Opportunities: A Comparative Analysis of Economic Empowerment Programs on Woman in Nyanza District of Rwanda or Women (FLOW) project working area in Nyanza district.

KEYWORDS:Economic, Empowerment, Programs, Beneficiaries, Opportunities

### I. INTRODUCTION

In this paper, Need for women empowerment was felt strongly around 1970s with the issues such as feminization of extreme poverty and disparities in politics, education and wealth getting raised (Youssef, 2020). 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

and countries are currently working on theme ofempowerment.

Women's empowerment is a critical aspect of achieving gender equality (Kabeer, 2005) [3]. Women's empowerment is achieved when women and girls acquire the power to act freely, exercise their rights, and fulfil their potential. While empowerment often comes from within individuals themselves, cultures, societies, and institutions create conditions that facilitate or undermine the possibilities for empowerment. The process of empowerment is incremental and involves changes to multiple aspects of a woman's life (Goldman & Little, 2015) [4].

Furthermore, women are not a homogenous group, but a diverse group of people who experience empowerment and gender relations differently based on the context in which they live, their social relations (i.e., class, age, marital status), and their socially designated identities (i.e., wife, daughter, co-worker) (UNDP, 1997).

Economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. For example, it enables households to make their own decisions around making investments in health and education, and taking risks in order to increase their income (Eyben et al, 2008) [5]. There is also some evidence that economic empowerment can strengthen vulnerable groups' participation in the decision-making. For example, microfinance programmes have been shown to bolster women's influence within the household and marketplace.

The evidence also suggests that economic power is often easily 'converted' into increased social status or decision-making power. Many definitions of women's economic empowerment exist. Kabeer (2005) writes that there are important differences, yet common themes arise around concepts of agency, choice and decision-making in

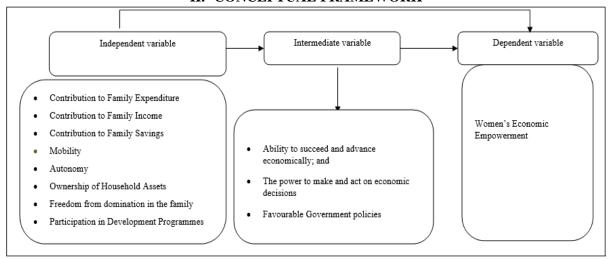


Volume 4, Issue 6 June 2022, pp: 838-844 www.ijaem.net ISSN: 2395-5252

relation to the market. A woman is economically empowered when she has both the ability to succeed

and advance economically and the power to make and act on economic decisions.

#### II. CONCEPTUAL FRAMEWORK



Source: Authors 'compilation, 2022

It illustrates the researcher's expectation to find through the intended research. In this paper, Independent variables are all variables that can play a significant role in women empowerment and among them include but not limited to the following: mobility, decision making power, autonomy, ownership of household assets, freedom from domination in the family, political and legal awareness, participation in social and development activities, contribution to family expenditure or reproductive income. rights, exposure information media as well as participation in development.

On the other hand, women empowerment is seen through participation in women empowerment program. As a result, these programmes are facilitated by intermediate variables such as ability to succeed and advance economically; and power to make and act on economic decisions. Researchers showed that when women band together in women groups, they were able to improve their economic status through the economic activity (ies) that they carried out Gachemi (2018) [6]. In the same perspective, Bhatti (2012) [7] in his study concluded that community development project has played a vital

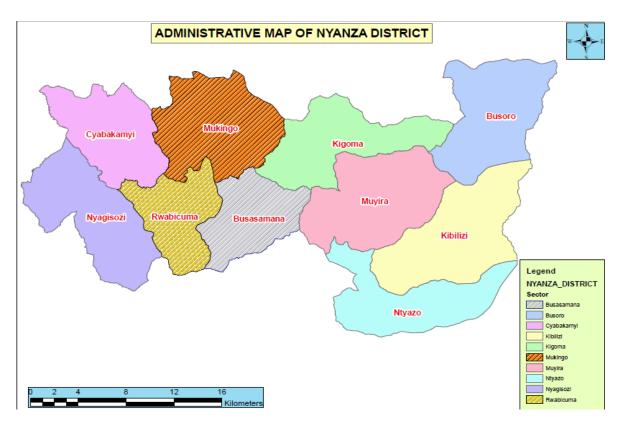
role to improve the living standard of women of their residence area.

As a result, their income level and decision, making capacity of women have been enhanced. However, those studies confirmed positive impact of different women empowerment programs to women economic programs; they did not deeply assess or compare economic status of both beneficiaries and non-beneficiaries of women's empowerment programs or status of program beneficiaries before and after programs' interventions.

#### III. METHODOLOGY

The achievement of this paper adopted cross section survey and descriptive research design. It is cross sectional since the researcher did not intend to do a follow up of a cohort of women empowerment program beneficiaries. This research is descriptive because it has intention of describing and comparing both women empowerment program beneficiaries and non-beneficiaries. Three Sectors such as Busasamana, Mukingo and Rwabicuma sector were the study area.





Funding Leadership Opportunities for Women (FLOW) project working area in Nyanza district

Using the Yamane (1967:886) [8] formula, the sample for beneficiaries was obtained as follows, in the case, population size was 1980 with the intention of gathering data at least 5% margin of error, sample size would be 333.

$$n = \frac{1980}{1 + 1980*(5\%)^2}$$
,  $n = 332.7731 \approx 333$ 

project beneficiaries to be selected

Categories of participants

categories or participants								
	Busasam	Mukin	Rwabicu	Tot				
	ana	go	ma	al				
Benef iciarie s	97	110	127	333				
Non- benefi ciaries	93	113	127	333				
Total	190	223	253	666				

Source: Authors 'Compilation, 2021

In the case, population size was 1976 with the intention of gathering data at least 5% margin of error, sample size would be 333.

$$n = \frac{1975}{1 + 1975*(5\%)^2}, n = 332.6599 \approx 333$$

Non-beneficiaries to be selected. After calculating the sample for each, there was adjustment to the proportions of total beneficiaries per sector (percentage).

A simple purposive sampling technique was used in the selection of district and three sectors and categories of study participants (beneficiaries and non-beneficiaries). After purposive sampling, a simple random sampling<sup>1</sup> used to select participants between the two categories. Simple random sampling was regarded as appropriate since it gives every participant a chance of being selected among participants to be interviewed.

<sup>&</sup>lt;sup>1</sup>Random number generation by using Ms. Excel

Volume 4, Issue 6 June 2022, pp: 838-844 www.ijaem.net ISSN: 2395-5252

## **IV. FINDINGS**

When comparing age of the study participants both beneficiaries and non-beneficiaries. It is obviously seen that there is no statistical significant difference between average age.

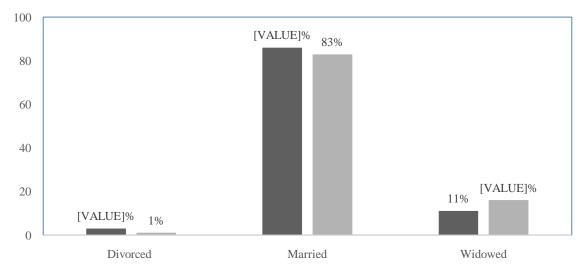
#### Comparison of Age of the study participants

Means		t-test for Equality of Means						
Be	No	t	d	Si	Me	Std	95%	
nefi	n-		f	g.	an		Confid	
ciar	ben			(2	Dif	Err	ence	
У	efic			-	fer	or	Interv	
	iar			ta	enc	Dif	al of	
	y			il	e	fer	the	
				e		enc	Differ	
				d)		e	ence	
							L U	

								0	p
								W	p
								er	er
A	48.	49.	-	1	0.	-	1.1	-	-
g	1	2	3.	3	5	4.2	0	6.	1.
e			8		1	9		6	9
			8					8	0
			2						

Source: Field data Collection, December 2021

Majority of respondents in both categories were married, this category is followed by category of widower and a little number of them were divorced. The availability of little number in divorced status is associated with the fact that divorce goes with a certain amount of money



■ Beneficiaries ■ Non-beneficiaries

Source: Field data Collection, December 2021

Participants in both categories attended primary schools, secondary school, other relevant category also attended technical vocations, university and among them, there are other category illiterate. The availability of a considerable number of illiterate and primary school imply the need of empowerment mechanism to ensure inclusive and smooth progress of economic development.

## Comparative analysis of economic empowerment Programs

Regarding comparison between beneficiaries of economic status of Women Empowerment Program and non-beneficiaries in terms of economic status measured per month through monthly income, expenditure and saving indicates that there is a statistical significant difference between monthly income expenditure among beneficiaries and beneficiaries of women empowerment programs.On the other hand, the study indicates that there no statistical significant difference between the two groups in terms of savings. Though there are little difference, the available insignificant difference indicates the need of more effort to boost level of financial literacy among both beneficiaries and non-beneficiaries. Again, this insignificance may be associated with lack of adequate means of reaching to financial institutions



Volume 4, Issue 6 June 2022, pp: 838-844 www.ijaem.net ISSN: 2395-5252

either microfinance or in voluntary savings and

loans association.

## Comparison between beneficiaries of Economic Status of Women Empowerment Program and non-beneficiaries

Economic indicators/per month	Levene' for Equ Varianc	ality of	1 0						
	F	Sig.	t	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% C Interval Difference Lower	onfidence of the Upper	
Income	4.926	0.037	4.386	.000*	20606.3	4698.6	10861.9	30350.6	
Expenditure	25.274	0	2.75	.012*	8750	3181.3	2152.4	15347.6	
Saving	0.293	0.594	0.928	0.363	807.6	870.2	-997.2	2612.3	

<sup>\*</sup>Significant at 95% confidence interval

Source: Field data Collection, December 2021

The results of multinomial logistic regression analysis indicated that beneficiaries of FLOW project are more likely to enjoy mainly the following indicators: Participation in social and development activities [OR=3.14, CI: 1.31 - 7.51], Contribution to Family Expenditure or Incomeactivities [OR=2.96, CI: 1.39 - 6.29], Freedom from domination in the family [OR=2.83, CI:1.59 - 5.03].

The analysis also showed that there some indicators that seems to be enjoyed equally between both categories of participants and they include mobility, autonomy and having a say on household assets. This implies that more efforts are still needed to ensure successful women economic empowerment as far as gender equity and equality concerns.

Multivariate analysis of indicators of women empowerment among beneficiaries and non-beneficiaries

Independent variables	OR(95% CI)	P- Value
Mobility		
Non-beneficiaries	Ref	
Beneficiaries	1.52[0.82 - 2.82]	0.188
Decision Making Power		
Non-beneficiaries	Ref	
Beneficiaries	2.21[0.13 - 0.72]	0.007*
Autonomy		
Non-beneficiaries	Ref	
Beneficiaries	1.27[0.77- 2.12]	0.35
Ownership of Household Assets		
Non-beneficiaries	Ref	
Beneficiaries	0.54[0.30 - 1.00]	0.051
Freedom from domination in the fa	mily	
Non-beneficiaries	Ref	
Beneficiaries	2.83[1.59 - 5.03]	0.000*
Political and legal awareness		
Non-beneficiaries	Ref	
Beneficiaries	1.27[0.77- 2.12]	0.350
Participation in social and develope	ment activities	
Non-beneficiaries	Ref	
Beneficiaries	3.14[1.31 - 7.51]	0.010*
Contribution to Family Expenditur	e or Income	
Non-beneficiaries	Ref	
Beneficiaries	2.96[1.39 - 6.29]	0.005*

DOI: 10.35629/5252-0406838844 Impact Factor value 7.429 | ISO 9001: 2008 Certified Journal Page 842

Volume 4, Issue 6 June 2022, pp: 838-844 www.ijaem.net ISSN: 2395-5252

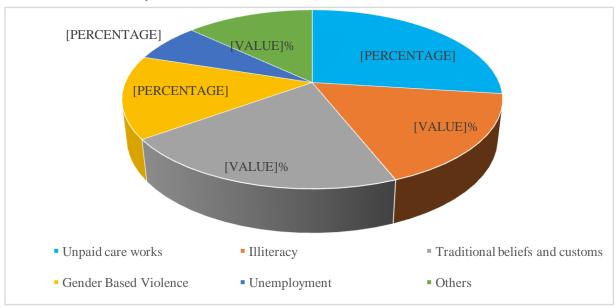
Reproductive Rights							
Non-beneficiaries	Ref						
Beneficiaries	2.30[0.13 - 0.72]	0.007*					
Exposure to Information Media							
Non-beneficiaries	Ref						
Beneficiaries	2.41[0.86 - 6.77]	0.45					
Participation in Development Programmes							
Non-beneficiaries	Ref						
Beneficiaries	1.67[0.82 - 2.82]	0.015*					

Source: Field data Collection, December 2021

#### Hindrance of women to be successfully empowered economically

Among barriers that hinder women's empowerment as depicted by the following figure below retrieved from responses of non-FLOW beneficiaries include

## **Barriers to Women's Empowerment**



Source: Field data Collection, December 2021

Volume 4, Issue 6 June 2022, pp: 838-844 www.ijaem.net ISSN: 2395-5252

#### V. CONCLUSION

The undertaken research concluded that there is a statistical significant difference between women beneficiaries' of different empowerment programs compared to their counter parts (non-beneficiaries). These differences have been observed to the following economic empowerment indicators: participation in social and development activities, ccontribution to Family Expenditure or incomeactivities, freedom from domination in the family among others.

The observed difference is associated with programmes' interventions. Those interventions lead to the ability to have sense of self-worth; right to have and to determine choices; access to opportunities and resources power to control their own lives, both within and outside the home; and to influence the direction of social change to create a more just social and economic order, nationally and internationally. The achievement of all these outcomes relies on awareness, inclusion and capacities from various women empowerment programs.

#### VI. RECOMMENDATIONS

After scrutinizing and comparing the status of beneficiaries and non-beneficiaries of women economic empowerment, the following policy options need to be in place:

- Policy makers are called to establish polices, strategies and programmes that trigger women's sense of self-worth; right to have and to determine choices; access to opportunities and resources power to control their own lives, both within and outside the home; and to influence the direction of social change to create a more just social and economic order, nationally and internationally,
- People centered intensive mobilization on women empowerment programs is the best approach attract non-beneficiaries to learn from beneficiaries,
- Educating role of empowered women is critical to raise the level of awareness and contribution of women on the wellbeing of households.
- A benefits system which recognizes women's diverse roles in society and offers adequate support for families and children should be established,

#### REFERENCES

[1]. Patnaik, S., &Goraya, A. K. (2016). Women Empowerment: A Tool for Holistic Development. Available at SSRN 2754909

- [2]. Combaz, E. & Mcloughlin, C., (2014). Voice, Empowerment and Accountability: Topic Guide. Birmingham, UK: GSDRC, University of Birmingham.
- [3]. Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third millennium development goal 1, Gender and Development, 13(1), 13-24.
- [4]. Goldman, M. J., & Little, J. S. (2015). Innovative grassroots NGOS and the complex processes of women's empowerment: An empirical investigation from Northern Tanzania. World Development, 66, 762-777.
- [5]. Eyben, R., Kabeer, N., & Cornwall, A. (2008). Conceptualising empowerment and the implications for pro-poor growth: a paper for the DAC Poverty Network.
- [6]. Gachemi, D. M. (2018). The Role Of Women Groups In Women Economic Empowerment: A Study Of Selected Women Groups In Magutu Division, Nyeri County, Kenya (Doctoral Dissertation, Kenyatta University).
- [7]. Bhatti, A. R. (2012). Socio-Economic Empowerment of Women: A case study of Sohan, District Islamabad, Pakistan. University of Applied Sciences, 9.
- [8]. Yamane, Taro. 1967. Statistics, An Introductory Analysis, 2nd Ed., New York: Harper and Row