

## CONTRIBUTION OF RURAL WOMEN EMPOWERMENT PROJECT ON SOCIO-ECONOMIC DEVELOPMENT OF LOWER INCOME. A CASE OF BRAC INTERNATIONAL RWANDA.

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### ABSTRACT

The study entitled “*The contribution of rural women empowerment projects on socio-economic development of lower income , a case of BRAC International Rwanda (2018-2021)*” is guided by three specific objectives: to assess the activities of BRAC International to reduce poverty among women of lower income in Rwamagana District; to analyze socio-economic development indicators of women beneficiaries of BRAC International in Rwamagana District and to find out the effect of activities of BRAC International on socio-economic development among women of lower income in Rwamagana District. The study used descriptive and correlational research design. The sample size of the study is 271 women beneficiaries forming 5 savings groups in Kigabiro Sector, Rwamagana District and 2 top leaders of BRAC International which include branch manager of BRAC International Rwamagana branch and loan officer. Questionnaire, interview and documentary review was used to collect data and finally the study used descriptive statistics and inferential statistics as method of data analysis. The findings revealed that activities of BRAC offered to its beneficiaries in Rwamagana District was at very high extent in terms of loan services at very high mean score of 4.50. The findings revealed that the level of socio-economic development of women beneficiaries of BRAC in Rwamagana District has been improved in terms of income of households was at very high mean equal to 4.58. The results indicate that an increase of one unit in loan services; savings mobilization services; trainings services and promotion of off-farm activities would lead to an increase of  $\beta_1= 1.156$ ;  $\beta_2=0.188$ ;  $\beta_3= 0.117$  and  $\beta_4= 0.358$  units in socio-economic development of women beneficiaries of BRAC international Rwanda in Rwamagana District.

**Key concepts:** *Rural Women Empowerment Projects and Social-Economic Development*

### 1. Introduction

Participation in development projects implementation across the globe has gained popularity as the sure way of ensuring that development projects success and sustainability is achieved (UN, 2017). According to World Bank (2014), as the world moved to conclusion of the Millennium development Goals that were access their achievements by 2015, the world development strategists found it that in

countries where the communities were actively involved in development projects implementation, the millennium development goals had been achieved to greater percentage as compared to countries where passive participation was employed in development projects implementation. UN (2017) has also indicated that involving all the community members in development projects design, plans, resources mobilization and prioritization influences the rates at which economic development is achieved

since the development projects implemented in countries are directly tied to community needs and perceptions

Many countries in world have witnessed a significant rise in the number of NGOs, providing welfare services within their women communities. Most of the services provided by these NGOs are those often promised by the State to the people. To be more specific, these NGOs have continued to engage in a range of activities, from education and health to infrastructural development and environmental protection or conservation (Hedayat and Ma'rof, 2016).

However, despite the fact that studies in developed countries like the USA, China, Europe and Parts of Russia (Endalcachew, 2016) have shown that women empowerment has been accepted and women are involved actively in development projects implementation, a number of countries in the developing continents like parts of Asia, Africa and south America have shown that women are left out due to a number of reasons.

In fact, in China for example, the women have equal access to education, information and technology; enabling them to acquire skills equally as men to participate in development projects implementation. In Philippines for example, the participation of women in community development projects implementation in Manila has been and is still pegged at 32% for over 15 years now (UNDP, 2015).

A number of factors for poor participation of women in community development projects implementation have been listed to include: poor gender roles and classifications, poor levels of income of the women, poor cultural and traditional subscriptions that deny women rights to own properties, poor levels

of education, poor religious subscriptions and classifications that discriminate women over some opportunities in the community among other factors not listed.

In India, rural women empowerment projects intervention such as financial facilities, savings services, and trainings targeting women are now increasingly being recognised for these two special features. Thus, the non-government Sectors are becoming more and more involved in the process of economic development programs. According to De Haas (2013) when they were writing on measurement of socioeconomic impact of sustainable livelihoods of Barani areas project in India, they revealed positive impacts of DFP as increase on access to education and using safe drinking water of women beneficiaries and also noted that women projects contributing to an increase of income, creation of employment, increased yields, improved food security, increased sustainability of crops and livestock, improved agricultural methods, better nutrition and more meals taken.

Across the different Africa regions Women have stood up to take important roles in the socio-Economic development of their societies. The contribution made by African women in the provision of both financial and social facilities is equal (Abimbola, 2011). Increasing the number of women entrepreneurs involved in starting new businesses is critical for a country's long-term economic growth (GEM 2000). In addition to their economic and income-generating activities, women assume multi-faceted roles in society, i.e. as breadwinner of family, unpaid family workers, service providers in the communities and mother/caretaker of the family.

Cooke et al., (2016), report that rural women empowerment projects intervention in Ghana

provide support such as financial facilities, savings services, trainings to population of Ghanaian to improve their socio-economic development of women and to reduce poverty reduction where NGOs have significantly contributed to poverty decline of the country over the years. Between 1992 and 2013 Ghana's national level of poverty fell by more than half (from 56.5% to 24.2%), thereby achieving the MDG1 target, confirming that more progress for the poor has been made over the years.

In Eastern African Sub-Regional Support Initiative project like WOGGE Project was to contribute to poverty reduction by strengthening women's and girls' voices for economic self-reliance in the East African region particularly in Uganda, Kenya, Tanzania, and Ethiopia. The project had these four outcomes: Women and girls develop the knowledge and skills to ably influence decisions on their economic self-reliance; Women and girl's groups have a voice through effective collective action at local level to improve economic self-reliance; (Women and girls utilise available information to improve their economic self-reliance; and women and girls benefit from improved regulatory frameworks and business services for economic self-reliance (Makala *et al.*, 2015)

In Rwanda, the government of Rwanda play a key role for socio-economic development for women because women can also perform better in entrepreneurship and development activities. Rwanda is world leader in promoting gender equality (IFC, 2008). Over the past two decades, there has been significant growth in support for women's entrepreneurship development worldwide. Promotion of women's entrepreneurship development constitutes a key strategy for private Sector development, poverty

reduction and women's economic empowerment. Increasingly, governments, private Sector stakeholders, bilateral and multilateral agencies are trying to tap into the potential of women-led businesses to economic growth and job creation. Moreover, almost all the projects pay attention to promoting women's enterprises specifically, about half the 50 projects offer access to credit or business networks or have a policy development component of encouraging women's business start-up initiative, few include access to business premises (Dow Jones, 2012).

Nearly 39% of women have joined and opened accounts in SACCOs; Business services and training of women in business skills and management is provided by different institutions such as the Business Development Fund (BDF) and the Business Incubation Centres (BIC) which have been established countrywide. they provide business services and capacity-building in business management for women and youth; the women guarantee fund was set up in 2006 to facilitate women entrepreneurs and women-owned SMEs without collateral, to obtain credit from commercial banks and micro-finance institutions at affordable terms; Women's organizations have also supported the development of micro-finance projects, such as Duterimbere's COOPEDU, and the women's branch of the community bank, Banque Populaire du Rwanda (NISR, 2012) as well as the Small and Medium Enterprise (SME) Policy (2010), all seek to tap the potential of the large number of women entrepreneurs to spur economic growth. (Parliament, 2014).

This study explored the Contribution of Rural Women Empowerment Project on Socio-Economic Development of Project

Beneficiaries. A Case of BRAC International Rwanda.

## 2. PROBLEM STATEMENT

Women have been side-lined from fully participating in economic, social and political activities, despite them playing important roles such as being mothers, teachers, nurses, farmers and other professional undertakings pivotal in society. This has usually been manifested by low political representation, retrogressive cultural practices, unequal labor rights, lack of participation in decision making, lack of property ownership rights and lack of access to education. The net effect of this has been to confine women to poverty and socio-economic insecurity (UN Women, 2017).

The rise of rural women empowerment projects has been recognized as one of the most effective means of transforming society through women by the international community. These rural women empowerment projects are very important in reducing poverty levels amongst women by enabling them to have control over economic resources, make economic decisions at household and community level as well as enabling them have access to credit and business facilities. They also act as unifying factors, bringing women together with an aim of empowering them.

In order to address the issue of women's empowerment and development in Rwanda, various programmes have been identified, developed and are being implemented by the Government of Rwanda in partnership with the non-governmental organisations, who have, too, put in place different types of activities and programmes directed towards women's empowerment in the country. It is observed that several NGOs including Women for Women, Rwanda, are

implementing women's income generating activities and programmes in the Kigabiro Sector, Rwmagana District (USAID, 2018).

However, despite implementation of various programs to improve the economic status of women in Rwanda, the economic status of women in rural areas is still living in extreme poverty where 18% as poor in Rwamagana district and others are under economically developed where rural women in Rwamagana District faces significant challenges in meeting food demands and food security and malnutrition remain a concern with overall stunting rates at 18.6%, 18% of households in Rwamagana district still using an unimproved drinking water source; 38% of households without access to improved sanitation facilities, 51% of households use mud-covered tree trunks as their wall material, ahead of mud bricks covered with cement (20%) and mud bricks (12%); 42% of households in Rwamagana district did not own a mobile phone, 51.5% of households in Rwamagana district did not have at least one savings account, (9.6%) people are did not have health insurance ; the percentage of households using cement flooring (21%) (NISR,2018). The above challenges raises concern regarding the progress of achieving economic empowerment of women and the use of rural women empowerment projects. A number of research studies have sought to address the issues of socio-economic development of women in regarding to access financial loan. For example, Sohail (2014) on woman empowerment responsible for the development of the economy was a good study, but did not analyse the contribution of rural women empowerment projects on socio-economic development of lower income in Rwanda. This study therefore, sought to assess the contribution of rural women empowerment projects in enabling

women achieve socio-economic empowerment in Rwanda with reference to BRAC International projects.

### 3. OBJECTIVE OF THE STUDY

#### General objective of the study

The purpose of the study is to investigate the influence of rural women empowerment projects on social-economic development of lower income in Rwanda with reference of BRAC International Projects

#### Specific objectives of the study

- i. To assess the activities of BRAC International to reduce poverty among women of lower income in Rwamagana District
- ii. To analyze socio-economic development indicators of women beneficiaries of BRAC International in Rwamagana District
- iii. To find out the effect of activities of BRAC International on socio-economic development among women of lower income in Rwamagana District.

### 4. RESEARCH METHODOLOGY

This study followed a descriptive and correlational research designs and it was conducted on a population of 842 people and a sample of 273 respondents selected by using the stratified random sampling and purposive sampling techniques. The data collection instruments used for both primary and secondary data included interview and questionnaire.

### 5. RESULTS AND DISCUSSION

As previously was conducted with the purposes of investigating the influence of rural women empowerment projects on

social-economic development of lower income in Rwanda with reference of BRAC International Projects. The study was conducted on a sample of 271 women beneficiaries forming 5 savings groups in Kigabiro Sector, Rwamagana District and 2 top leaders of BRAC International which include branch manager of BRAC International Rwamagana branch and loan officer. The study used descriptive and correlational research designs.

The study findings disclosed that activities of BRAC offered to its beneficiaries in Rwamagana District was at very high extent in terms of loan services at very high mean score of 4.50; saving mobilization services at very high mean score of 4.37; trainings at very high mean score of 4.63; promoting off-farm income activities at very high mean score of 4.53. The findings revealed that the level of socio-economic development of women beneficiaries of BRAC in Rwamagana District has been improved in terms of income of households was at very high mean equal to 4.58; savings of households' was at very high mean equal to 4.31; access to education facilities at very high mean score =4.52; access to health care of at very high mean score of 4.57 and nutrition status of households' was at high mean score of 4.02 and assets was at high mean score of 4.17 where the average monthly household income after being beneficiaries of BRAC was 312,815.01Frw ; the average monthly household savings after being beneficiaries of BRAC was 183,296.46Frw ; 77.3% of respondents strongly agreed that they are able to pay school fees for my children over the last three years with (very high mean score of 4.57); 78.8% of respondents strongly agreed that they acquired domestic animals as shown by mean score of 4.71 and 76.6% of respondents strongly agreed that they bought a piece of



land over the last 4 years as shown by mean score of 4.47. The results indicate that an increase of one unit in loan services; savings mobilization services; trainings services and promotion of off-farm activities would lead to an increase of  $\beta_1= 1.156$ ;  $\beta_2=0.188$ ;  $\beta_3= 0.117$  and  $\beta_4= 0.358$  units in socio-economic development of women beneficiaries of BRAC international Rwanda in Rwamagana District.

## 6. CONCLUSIONS

The study findings discussed above indicate that there is positive effect on activities of BRAC on economic development of its beneficiaries where the variation of 72.9% in socio-economic development of its beneficiaries due to changes in loan services; savings mobilization services, financial trainings and promotion of off-farm activities. This implies that beneficiaries financially improved after joining socio-economic development among women beneficiaries in Rwamagana District. BRAC beneficiaries managed to obtain loan, trainings and saving savings improved their economic status in terms of increase of household income, savings and acquisition of valuable assets such as house, plot of land and more livestock through BRAC activities implemented in Rwamagana District.

## 7. RECOMMENDATIONS

Based on the research findings the following recommendations were formulated and addressed to BRAC beneficiaries, Management of BRAC, Government and other stakeholders.

### **BRAC beneficiaries**

Mobilization to be done for the young people because it is important towards the Rwandan

communities and BRAC to influence the young generation to embrace the culture of savings.

There is need to improve internal regulations as rules of all BRAC beneficiaries before any operations such as establishments of report and monitoring and evaluation system and to make a follow up

To be careful during election and elect people with good behaviours, faithful, just, and honest.

### **Management of BRAC**

The BRAC should set up a well define procedures and loan policy to manage their loan disbursement effectively to avoid losses.

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The loan should be given based on member's contribution to avoid members from defaulting the payment. There should be mandatory membership guarantees based on groups and this will ensure the members respect the group saving cultures.

There should be investments in training people at the local level BRAC the importance of doing business and how they should do their business. People in rural communities just go into business without knowing what to do and what not to do in business.

The research indicates that training of BRAC and regular financial advice will help them to overcome the challenges being faced in the effort to reduce poverty. And such training should also include the spouses of BRAC members. Alternatively, effort should be made to educate spouses of BRAC members

especially men that are not supportive of the work of their wives

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