WOMEN EMPOWERMENT AND POVERTY ALLEVIATION

A Case Study of KICUKIRO DISTRICT, KIGALI, RWANDA

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MDS/0005/12

A Thesis Submitted in Partial Fulfillment for the Degree of Masters of Development Studies of Mount Kenya University

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DECLARATION

This Thesis is submitted by the undersigned for examination for the Masters of Development Studies of Mount Kenya University.

I hereby declare that this is entirely my own and original work and it has not been submitted as an exercise for the award of a degree at this or any other University. No part of this research should be reproduced without the author’s consent or that of Mount Kenya University.

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This research thesis has been submitted with our approval as the Mount Kenya University Supervisors

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DEDICATION

To my wife Devothe MUKASHYAKA, our daughter Charmelle IRIZA NTWALI and all my family and friends, I dedicate this work for their patience during the thousands of hours in writing, editing and refining the book.
ACKNOWLEDGEMENT

With great pleasure, I highly thank the Lord Almighty for giving me a healthy body and for enabling me to complete all courses for Master’s Development Studies degree. Also my sincere appreciation goes to my supervisors Dr Mercyline KAMANDE and Mr MACHIRA J Mwangi for the untiring assistance and enthusiastic support guidance and encouragement. I do humbly thank my family for different supports, and gratefully to Mount Kenya University which has imparted me not only of pursuing my master’s degree but also improving my degree of analysis.

I do appreciate Rise to Shine Organization, Women cooperatives and Kicukiro district which have facilitated and participated much in data provision from their right holders during this research. Without their input, the study would be most difficult.
The topic of this study was women empowerment and poverty alleviation and the case study was Kicukiro district, Kigali, Rwanda. The problem was that, despite the effort made for empowering women in different areas in Rwanda, a big number of women still live in poverty, sadly some in extreme poverty and also, to what extent to which women empowerment contribute to poverty alleviation in Rwanda still ignored. The purpose of this study was to analyze the women empowerment towards poverty alleviation in Rwanda, and the specific objectives of the study were threefold. First, to analyze the key women empowerment activities and their effectiveness. Second, to determine the role played by empowered women in alleviating poverty in Kicukiro district, and thirdly to establish the relationship between the women empowerment and poverty alleviation in Rwanda. The study was conducted in Kicukiro district of Kigali city using documentary review and questionnaire. Both purposive and stratified random samplings were used to select respondents. For this study, right holders and right bearers have been considered as population, and the total number of population was 121 which was composed of 115 empowered women (85 married women and 30 single women) and 6 right bearers (3 sector women advisors and 1 district women advisor, 1 project coordinator and 1 chairperson of women umbrella in Kigali city). The categorization of the population has been shown in the table 2. To determine the ideal sampling size for a population, a formula for determining sample size published by the research division of the National Education Association was used and the table 3 gives the details, therefore the sample of 60 respondents has been used. It was established that women empowerment is broadly understood by respondents, and they have revealed the key women empowerment activities as follow: Training on hand craft; tailoring and fashionable design, training on saving, training on business planning, entrepreneurship, writing and reading skills, loan access, trading and business, decision making. The respondents’ perception of 90 percent has justified the significant impact of women empowerment on poverty alleviation in Kicukiro district. In addition, to measure how close the data are to the fitted regression line and relationship between two variables, the statistical measure which is the coefficient of determination “R-squared” has been determined and has been noticed that was equal to 0.879 which was implicating that dependent variable (Poverty alleviation) depends at 87.9 percent the independent variables (Women empowerment) and which is very significant as it was lied between 0 and 1, which was close to 1. This has showed that there was a strong relationship between women empowerment and poverty alleviation in Kicukiro district. Finally, recommendations have been brought out and arising the topic under the study and are threefold. Those regard to the women cooperatives of Kicukiro district, local leaders and government authorities and further researchers.
### ACRONYMS AND ABBREVIATIONS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>AfDB</td>
<td>Africa Development Board</td>
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<td>AFER</td>
<td>Association des femmes Entrepreneurs au Rwanda</td>
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<tr>
<td>CEDAW</td>
<td>Convention to Eliminate All Forms of Women Discrimination</td>
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<tr>
<td>COOPEDU</td>
<td>Cooperative Duterimbere</td>
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<td>DAC</td>
<td>Development Assistance Committee</td>
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<tr>
<td>EAC</td>
<td>Eastern Africa Community</td>
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<tr>
<td>EDPRS</td>
<td>Economic Development and Poverty Reduction Strategy</td>
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<tr>
<td>EICV2</td>
<td>Enquête Intégrale sur la condition de vie 2</td>
</tr>
<tr>
<td>FAO</td>
<td>food and agriculture Organization</td>
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<tr>
<td>FHH</td>
<td>Female House Headed</td>
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<td>GMO</td>
<td>Gender Monitoring Office</td>
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<tr>
<td>HH</td>
<td>Household</td>
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<tr>
<td>HIV/AIDS</td>
<td>Human Immunodeficiency Virus Infection/ Acquired Immunodeficiency Syndrome</td>
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<tr>
<td>ILO</td>
<td>International Labor Organization</td>
</tr>
<tr>
<td>IPAR</td>
<td>Institute of Policy Analysis and research-Rwanda</td>
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<tr>
<td>MDGs</td>
<td>Millenium Development Goals</td>
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</table>
MIGEPROF: Ministère du Genre et de la Promotion Féminine

MINAGRI: Ministry of Agriculture and Animal Resources

MINECOFIN: Ministry of Finance and Economic Planning

MINEDUC: Ministry of Education

MKU: Mount Kenya University

NGOs: None Governmental organizations

NISR: National Institute for Statistics of Rwanda

OECD: Organization for economic, Co-operation and, Development

O.G: Organic Law

PFA: Plate form of Action

PhD: Philosophiæ Doctor

RDHS: Rwanda Demographic and Health Survey

SPSS: Statistical Packages for Social Science

UN: United Nation

UNDP: United Nations Development Programme
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DEFINITION OF KEY TERMS

EICV (Enquete Integree sur les Conditions de Vie des Ménages/ Integrated Household Living Condition Survey)

The EICV household survey is designed to be able to measure poverty in monetary terms as well as collecting a number of non-monetary measures of poverty and well being. It has conducted over the past ten years, EICV1 in 2000/01, EICV2 in 2005/06 and EICV3, just completed in 2010/11.

Poverty

Poverty is the state of human beings who are poor. That is, they have little or no material means of surviving, little or no food, shelter, clothes, healthcare, education, and other physical means of living and improving one's life.

Poverty alleviation

Poverty alleviation also involves improving the living conditions of people who are already poor. In particular is essential in providing better lives, and poverty reduction measures are intended to raise, enabling the poor to create wealth for themselves as a means for ending poverty forever.

Right holders

Women empowered through women cooperatives member based

Right bearers

Women empowerment concerned people. For this study, they were
**Women Empowerment**

It is about *choices* – ‘the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them’ Kabeer (2001: 19). For this study, the real context of the term was cooperatives/organizations women member based in which women receive different support and facilitations for implementation their daily activities.
CHAPTER ONE: INTRODUCTION

1.0 Introduction

This chapter has encompassed seven elements, such as background of the study which has showed content situation relating to the topic, problem statement by which the reason of the study has been explained and what problem to be addressed, objective of the study included specific ones, research questions, significance of the study, limitation of the study and finally the scope of the study.

1.1 Background of the Study

Women are increasingly seen as an important part of the international development agenda. Empowering women and promoting gender equality are enshrined as global development objectives within the Millennium Development Goals (MDGs number three) agreed to in 2000. Despite the empowerment of women widely being viewed as a “good thing”, the question of how development interventions can contribute to making progress along the long and winding road of female empowerment, and so enable women to make more choices about their own lives, is a contentious and debated area (Lucy, 2012).

Women are strong contributors to the economy, and form a large proportion of the agricultural work force globally. They can do much more given equal resources. FAO estimates if women farmers “43 per cent of the agricultural labor force in developing countries” have the same access as men to agricultural resources, this could increase production on women’s farms in developing countries by 20-30 per cent, and potentially
reduce the number of hungry people in the world by 100 to 150 million people (Snyder, 2012).

Empowering women is crucial for ending hunger and poverty. By denying women rights and opportunities, we deny their children and societies a better future. This is why the United Nations recently launched a programme to empower rural women and enhance food security,” said Secretary-General Ban Ki-moon in his message for the International Day of Rural Women (Snyder, 2012).

According to Beijing, UN report (2010), Rwanda has made tremendous achievements in line with the promotion of gender equality and empowerment of women in the 9 priority areas according to the guidelines and format provided by the United Nations. These priority areas are: Women and poverty; Women, education and training, Women and health, violence against women, women and fundamental rights, women and decision making, women’s economic power, Women and armed conflicts, Women and media, Women and environment, The young girls. According to MIGEPROF Evaluation Report (2009); Rwanda has developed a National Gender Policy and its implementation strategy that were effective from 2004, and it is implemented across the development sectors from central to decentralized levels. The policy has been already reviewed to adjust it to changes that in the meantime took place in the country. Two approaches characterize the National Gender Policy: “Gender mainstreaming and empowerment of women”. The strategic plan for the implementation of the National Gender Policy highlights key areas of intervention and policy actions for each development sector and suggests milestones for each year. Gender Focal Points and Gender Monitoring Office were put in place as mechanisms to ensure monitoring and to hold–and accountability by implementers. The Ministry of
Gender and Family Promotion was established as a coordination mechanism for the implementation of the national gender policy (MIGEPROF, 2010).

According to GMO Report, (2009-2010), Rwanda is ranked one of the African sub-Saharan countries that have made commendable achievements in promoting gender equality and women empowerment. The Government of Rwanda has recognized women as key players in nation building. Women make up almost 52 percent of the farming population and participate in subsistence agriculture more than men. Statistics also show that 86 percent of rural women are primarily employed in agriculture and fisheries, compared to 71 percent of men, NISR (2010). Although women form the majority of workers, they are paid comparatively less and often work as unpaid domestic workers. Thereafter there was no any analysis of women empowerment and its role on poverty alleviation (AfDB, 2008).

On the one hand, for some, poverty and disempowerment go hand-in-hand. As income poverty goes down, so do women become more empowered. Development interventions which focus on “practical gender needs”, including women’s income and material assets, will therefore lead both to reduced poverty and to increased female empowerment. Microcredit and women’s savings groups are examples of interventions which, through a focus on practical gender needs, aim both to reduce income poverty and contribute to women’s empowerment (Lucy, 2012).

1.2 Problem Statement

According to the UN Human Development Index, Rwanda is among the least developed countries ranking 161 out of 177 (2008). Again according to Izabiriza (2010), Rwanda has a population of around 11 million inhabitants of whom 56.3 percent are women; the average
population density is 382 inhabitants per square kilometer. Women heads of household comprise 34 percent of the population and the country has an annual growth rate of 5.9 percent. While the incidence of poverty among female house headed (FHH) was reduced by 6.1 percent, the rate is still higher than that of the national average (59.6 percent), and around 5.2 million women live in poverty and 3.6 million of them in extreme poverty (AfDB, 2008). In addition, according to Enquête Intégrale sur la condition de vie 2 (EICV2), the rate of poverty reduction has not been fast enough to meet the targets of the Millennium Development Goals (MDGs) and those of Rwanda’s vision 2020. Therefore, the problem is that, despite the effort made for empowering women in different areas in Rwanda, the big number of women still live in poverty, sadly some in extreme poverty and also to what extent to which women empowerment activities contribute to poverty alleviation.

1.3 Objectives of Study

1.3.1 General Objective
The main objective of this study was to analyze the women empowerment towards poverty alleviation in Rwanda.

1.3.1 Specific Objectives

The specific objectives of the study included the following:

i) To analyze the key women empowerment activities and their effectiveness in Kicukiro district;

ii) To determine the role played by empowered women in ending poverty in Kicukiro district
iii) To investigate the relationship between the women empowerment and poverty alleviation in Kicukiro district.

1.4 Research Questions

In carrying this study, the researcher has been guided by research questions as follow:

i. What are the key women empowerment activities and how effective they are?

ii. What role did empowered women play in ending national poverty?

iii. What is the relationship between women empowerment and poverty alleviation in Kicukiro district?

1.5 Significance of the Study

This study is very significant to the researcher, to service delivery agencies, to women in general, to scholars and general public. It will be the road map about how extent women empowerment contributes towards poverty alleviation, therefore facilitate their inclusion in planning process.

To service delivery agencies

It has been hoped that the study would provide additional knowledge and insights to service delivery agencies especially the government and its partners on poverty reduction through women empowerment.

To women in general

This study contributed additional knowledge on women empowerment against poverty and improves on the perception of women on participatory development approaches, the challenges and consequences of not involving women in planning and implementation of community projects. It made women more confident for their role in development of the
country and poverty eradication, but mostly they were aware about the extent of their contribution towards poverty alleviation.

To scholars and general public

The findings of this study added to the existing literature for academic use and for practitioners in the area of community growth and development. It provided insight into how to increase the level of women participation from rhetoric to action.

The researcher

For the researcher, it allowed the researcher to upgrade his study level to the master’s degree, but not only that but also the inspiration in next level by continue the research in the same field.

1.6 Limitation of the Study

The limitations encountered within this study were:

Language: Many women had never got the chances for reaching schools, and even getting language coaching. Therefore, translating the questionnaire from English to Kinyarwanda, may lead to inadequate words/terms which definitely might create bad understanding of what is intended to, as the researcher has made translation from English to local language which is Kinyarwanda for facilitating respondents.

Inadequate information: People might hide certain information purposely, either for their own benefits, or because of fear as they wouldn’t be hundred percent sure of the real mission of the researcher. To make clear and smooth, the research has given clear explanation through the letter of transmittal, which was accompanied every questionnaire, and has contained an adequate brief about the research.
1.7 Scope of the Study

1.7.1 Geographical and time scope

The study was carried out in Kicukiro district of Kigali City, throughout its three sectors which are Masaka, Kabeza and Kicukiro, and this choice was based on the fact that Kicukiro embraces the women empowerment model in Kigali city, so to assess the contribution of women empowerment towards poverty alleviation were reflected the entire Rwanda image, not isolated case. The researcher has covered the period from 2008 to May 2013 in Kicukiro district. Nevertheless, references have been made to the years before given the fact that this practice was not very old.

1.7.2 Subject or content scope

The study’s focal point was the contribution of the key women empowerment activities, their effectiveness and the role played by empowered women in ending poverty, while determining the relationship between women empowerment and poverty alleviation in Rwanda.

1.8 Organization of the Study

This study is made up by five chapters. The first chapter is concerned by the introduction where the researcher presented respectively the background of the study, the problem statement, researcher précised the objectives that guided the research project and research questions. The researcher clarified the significance of the study and its limitation, the scope and finally organization of the study. In the second chapter, the researcher constructed references that helped in analysis and showed the theoretical literature; critical review, finally summary and gaps to be filled by the study and conceptual framework were clearly highlighted.
The chapter three was about methodology used in the study where the researcher presented scientifically the research design, the target population and sample design of the study. Researcher also explained instrument used while collecting data and its administration, the validity and reliability then data analysis procedure and ethical consideration were important to be presented in this academic research. The chapter four emphasized more on presentation and analysis of findings with respect of objectives of the study. The part indicated the contribution of women empowerment towards poverty alleviation. The research was ended by chapter five which was about summary of findings, conclusion, recommendations and suggestions for further study.
CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.0 Introduction

The literature review encompassed ideas and results from different authors that revealed the study related literature with similar and quasi similar topics in which main contribution has been exploited for our study. Four backbone literatures have been focused on: One is literature related to key women empowerment activities, second the role played by women empowered in ending poverty in Rwanda and the thirdly, the relationship between women empowerment and poverty alleviation. Finally critical review, the summary of identified gaps by which this study has been articulated and finally the conceptual framework of the study.

2.1 Theoretical Literature

2.1.1 The overview of women empowerment

Women’s empowerment can be defined as the process by which women gain the knowledge, resources, skills, and opportunities to make decisions about their bodies, health, aspirations, sexuality, time and pursuits. It is a complex and multi-faceted process that generally requires changes and support at various levels, from the individual and interpersonal to the macro-level of public policy and social norms. (Giordano, 1997) Women Empowerment is about enhancing the capacity of poor women to influence political and social processes that affect their lives. Depending on prevailing condition, poor people can exercise their human rights and mobilize to empower themselves. The process of democratization empowers women to demand their rights, but in too many
cases, the powerful and privileged entrench their positions, usurping political institutions for selfish benefit (OECD, 2001).

Women play a crucial role in the livelihoods and basic human capabilities of poor households. By providing for their children, they reduce the risk of poverty in next generation. But women in general have less access than men to assets that provide security and opportunity. Such constraints on women’s productive potential reduce household incomes and aggregate economic growth. Gender inequality is therefore a major cause of female and of overall poverty (OECD, 2001).

The Beijing Platform for Action was adopted in 1995 by most states represented in the 4th Women Conference held in Beijing (China). It was a crucial step in the long fight for gender equality and women’s empowerment for their harmonious advancement and their countries development. The commitment to women promotion was later on stressed by the international community in 2005 under the leadership of the United Nations. For instance, the United Nations Security Council issued several declarations to remind member states that women’s advancement is a priority in all domains. As for the African Union, it issued the Maputo Protocol in 2003 to reaffirm member states commitment to women promotion and full enjoyment of all their rights, and strongly condemned any form of discrimination against women. The Republic of Rwanda, a member state of the African Union, adopted the Maputo Protocol on women’s rights and adhered to the Solemn Declaration issued by the Heads of State and Government of member states of the African Union. Beforehand, Rwanda had adopted the Beijing Platform for Action. The whole international context, in terms of gender equality, is obviously positively changing, at least at the level of political will. This is supportive towards women’s empowerment, but it is
judicious to have a look at the implementation of the Beijing Platform for Action (MIGEPROF, 2009).

2.1.2 Women and education

Education is a fundamental human right and an essential tool to ensure that all Rwandese citizens “women and men, girls and boys” realize their full potential. Education and training has been considered as a critical lynchpin to achieve development and poverty reduction in Rwanda. (MINEDUC, 2003)

According to Huggins and Randell, May, (2007), Improving girls’ access to education, with the goal of attaining gender equality, is a critical component of promoting development and meeting the Millennium Development Goals (MDGs) in Rwanda, across Sub-Saharan Africa and around the world. Educating women is fundamental to economic development and poverty reduction within the region, to promoting women’s human rights, and is intrinsically linked to improving other development indicators, such as reducing maternal and child mortality rates, reducing birth rates, and improving basic health indicators of entire families. Educating girls is also instrumental in the fight against HIV/AIDS. Although the importance of educating girls is widely recognized, girl children throughout the region continue to lag behind boys in terms of enrolment rates, completion rates, and performance in school (Huggins & Randell, 2007).

According to Huggins and Randell, (2007), poverty remains a significant barrier to particular disadvantaged groups, in many cases, sons are often chosen over daughters, both out of patriarchal social traditions, and because boys are likely to find more employment
opportunities and higher average wages in the future. They thus constitute a greater return on the family’s investment.

2.1.3 Women and training

In our societies, there is a gender division of labor which dictates the kind of training one acquires. If one talks about women’s empowerment, it is important that women have access to the different training opportunities previously denied them. This therefore means: Preparing for jobs that are usually not open to them, providing income-generating projects that are market-oriented (not welfare-oriented projects) and training capable female leaders at all levels.

2.1.4 Women in decision-making

Historically, women’s participation in politics and decision-making in Rwanda has been insignificant, specifically at the higher echelons. This is despite efforts during the pre-colonial period where women in Rwanda played an important role in the country’s governance through the institution of the queen mother (Buscaglia, 2012).

In this regard, it has adopted laws assigning a defined minimum quota specifically to women in decision-making institutions. For instance, there is the Law n° 42/2000 of 15 December 2000 related to the organization of elections of leaders at grassroots levels in Rwanda (O.G. n° special of 19/12/2000) as modified by the Law n° 13/2002 of 12/03/2002 (O.G. n° special of 19/03/2002) that provides for a minimum quota of 1/3 for women.

Assigning to women a minimum quota of 1/3 in grassroots administrative institutions through Law n° 42/2000 of 15 December 2000 related to the organization of elections; the
results from the elections of leaders at grassroots levels organized from 6 to 13 March 2001 were as follows: 720 women, members of District Councils, very well then 26 percent of women against 74 percent of men and 127 women, members of District Executive Committees, very well then 24 percent of women against 76 percent of men. Likewise, the Constitution of 04/06/2003 assigns to women 24 ex officio seats in the Chamber of Deputies and at least 30 percent of seats in the Senate. Following the parliamentarian elections conducted between 29 September and 03 October 2003, 36 women were in the Chamber of Deputies against 44 men, in other words 45 percent of women against 55 percent of men. After the introduced changes and following the replacement of deputies involved for various reasons, the Chamber of Deputies is composed of 39 women and 41 men, very well then 48.8 percent of women and 51.2 percent of men. The Senate is composed of 6 women out of 20 senators in total, where 30 percent of women. The cabinet put in place following the presidential elections of 2003 was composed of 18 Ministers including 4 women, and 11 Ministers of State including 5 women, the cabinet reshuffles carried out so far have almost kept the status quo: 18 Ministers including 4 women and 11 Ministers of State including 6 women on 28/09/2004, 17 Ministers including 4 women and 12 Ministers of State including 7 women on 20/08/2005, very well then 37.9 percent (Buscaglia, 2012).

In October 2003, women won 48.8 percent of seats in Rwanda’s lower house of Parliament and in 2008 the rate rise to 56.25 percent. Having achieved near-parity in the representation of men and women its legislature, this small African country now ranks first among all countries of the world in terms of the number of women elected to parliament (Powley, 2010).
The women’s movement mobilized actively around the drafting of the constitution to ensure that equality became a cornerstone of the new document. The umbrella organization, “Collectifs Pro-Femmes/Twese Hamwe (Pro-Femmes)” and its member NGOs brought pressure to bear on the process and carefully coordinated efforts with women parliamentarians and the Ministry of Gender and Women in Development. Rwanda’s new constitution was formally adopted in May 2003 (Powley, 2010).

2.1.5 Women empowerment in entrepreneurship

According to International Labor Organization (2007), women entrepreneurs are not a homogenous group: they differ greatly within and between countries. The diversity of the group is contingent on three main factors: access to resources, access to political power and the level of development that the state has reached. Furthermore, women entrepreneurs exist on different levels, which are traditionally classified as informal, formal and small enterprises. Targeting these women with suitable policies is therefore challenging, but it is not impossible because there are certain similarities in the constraints facing entrepreneurs at the various levels. Recent initiatives have identified five main categories of constraint that encompass the challenges faced by women entrepreneurs at the various levels: Access to credit and finance, access to markets, access to relevant education and specific business management training, as well as access to networks and associations, weaknesses in the policy and legal framework, which lead to gender-insensitive macro-economic policies, for example, with regard to licensing procedures, tax policies and compliance procedures; and a lack of cultural acceptance and recognition of women entrepreneurs’
need to obtain work-life balance. Any policy that aims to promote women entrepreneurs should recognize the existence of all these challenges ILO (2007).

2.1.6 The role played by empowered women in ending national poverty

According to IPAR (2011), women economic empowerment is fundamental to poverty reduction as the research carried out has shown. Seventy percent of 1.2 billion of people living in poverty in the world are women and 2/3 of World’s work is done by women but only earn 10 percent of world’s income. In spite of these, gender reforms has contributed a lot in Rwanda: Women now have the right to purchase their own land and inherit, they can own bank accounts and secure loans in their names, Rwandan women compared to those in other countries in the region benefit from gender equality programs to a greater extent, there has been Increased women ambitions to invest and operate business in Rwanda. Women are starting to move out of the traditional sectors like farm and trade to communication and information technology and tourism.

2.2 Empirical Literature

2.2.1 Connotations and definition of poverty

The 1995 World summit for Social Development in Copenhagen and the Millennium Development Goals both assumed that poverty is multidimensional. Similarly, the World Bank has defined poverty as an acceptable human deprivation in terms of economic opportunity, education, health, and nutrition, as well as lack of empowerment and security. The United Nations Development Programme (UNDP) has introduced two relevant concepts: human development defined as a process that enlarges people’s choices
including freedom, dignity, self respect and social status; human poverty meaning deprivation of essential capabilities such as long and healthy life, knowledge, economic resources and community participation. (OECD, 2001)

There is no universally acceptable definition of poverty, although there are several connotations and definitions in vogue. Generally, there is a consensus among scholars about poverty being conceived and defined as absolute or relative. Absolute poverty implies a person’ lack of access to objectively determined reasonably adequate quantities of goods and services to satisfy his material and non material basic needs. Relative poverty, on the other hand, means that a person’s access to the basic needs of life is relatively lower, as compared to some reference group of people. Between two households or two persons, one may be considered as poor, while the other in comparison may not be so, even though both may be in position to fulfill their basic material needs (Katar, 2009).

2.2.2 Concepts and measures of poverty

According to Kathar (2009), poverty is a worldwide problem; it exists in both developing and developed countries of the world. Over one billion people in the world are estimated to be living in poverty. Alleviation of poverty has been an important objective of development policies and programmes all over the world, including Rwanda.

2.2.3 Criteria for measuring poverty

Measurement of poverty is beset with numerous conceptual, methodological and empirical problems. Conceptually, it is difficult to define poverty in operational terms that are universally acceptable. Methodologically, there is no consensus among scholars about the
best indicator or measure of poverty, and empirically, given the choice of a particular measure of poverty, it is very difficult to collect reliable data necessary for computing the value of the indicator/measure chosen. These problems notwithstanding, policy makers, planners and scholars have attempted to measure poverty, and have used poverty measures to monitor changes in the level/incidence of poverty and for other purposes. (Katar, 2009).

As stated by Katar (2009); the magnitude of poverty at any given point in time depends on the criteria or norms used to define poverty and determine the poverty line. There are two criteria or norms usually employed to define the poverty line. The norm based on the concept of a nutritionally adequate diet and the norm based on the concept of a minimum level of living.

2.2.4 The poverty reduction in Rwanda

According to Rwangombwa (MINECOFIN:2012), Rwanda has had an impressive record in translating its recent growth into poverty reduction across the country over the past five years; the results show a reduction in poverty at the national level by 12 percentage points between 2005/06 and 2010/11. This is a significant reduction over a five-year period. The findings contrast with the limited poverty reduction experienced over the period 2000/01 to 2005/06 of only 2 percentage points.

Poverty is estimated to be 44.9 percent nationally, with 22.1 percent poor in urban areas and 48.7 percent poor in rural areas. Since 2005/06, the poverty headcount has fallen by some 4 percent in Kigali City and by 10 percent or more in all other provinces, with the fall highest by far in Northern Province. Poverty is highest in all three surveys in the Southern
Province and lowest by far in Kigali City. The Eastern Province is the second least poor province. (NISR, 2012)

2.2.5 Challenges to the poverty reduction among women in Rwanda

Despite the efforts made, poverty reduction among women is faced with major constraints such as: Unequal distribution of work that leads to excessive work for women, especially in rural areas; Low level of education and professional qualification of women; Limited access to production factors. It should also be pointed out that the national gender policy is in line with the long-term programme adopted by the Government for sustainable development in which the woman will have a more significant role as a stakeholder and beneficiary (MIGEPROF, 2007).

2.2.6 Women empowerment and economic development

There are two rationales for supporting active policies to promote women. The first is that equity is valuable in and of itself: women are currently worse-off than men, and this inequality between genders is repulsive in its own right. For example “The full participation of women to all levels of decision-making is a basic human right”. Second, a central argument in the discourse of policymakers is that women play a fundamental role in development. The gender gap in education, political participation, and employment opportunities should therefore be reduced not only because it is equitable to do so, but also because it will have beneficial consequences on many other society-wide outcomes. It should be done, in other words, to increase efficiency. Accordingly, in the same report,
Kofi Annan argues that gender equality is in fact a “prerequisite” to achieving the other MDGs Kofi, A. (2005).

The stance that women empowerment is desirable for efficiency shapes both the policy debate and the resultant economic policies the world over. Micro-credit schemes, for example, have been directed almost exclusively at women, because, it is argued, women invest the money in goods and services that improve the well-being of families, in goods that are conducive to development. Similarly, most conditional cash transfer benefit programs in developing countries, such as Progresa/Oportunidades in Mexico, direct the transfer to women, not men. Transfers conditioned on school enrollment are often higher for girls or even positive only for girls. Measures to enforce women’s access to political positions through quotas have been instituted in 87 countries, including India, where a 1993 constitutional amendment required that one-third of rural village council seats and village presidencies be reserved for women (Ravadive 2005).

a) Putting women centre stage

According to Eswaran et al, (1994) in recent years, the acknowledgment of women’s exclusion from fundamental rights within the social, economic and political domain has gained ground in the debate on development work. In the same way that economic progress of a country primarily tends to gain the upper strata, the trickle-down effect of programs aiming at women empowerment has shown to be rather limited. From Agarwal and Bina (1994), although women are put centre stage in economic and social development work, men seems to be the main gainers of the progress made, and patriarchal structures remain unchallenged. Nevertheless, a firm belief in gender
mainstreaming is now deeply rooted in the development discourse and strategies of strengthening poor communities through women are considered the most efficient way to address poverty. The MDG outlines strategies with a particular focus on women empowerment. Poverty has got the face of a woman, thus women need to be addressed in serious attempts to reduce poverty. Moreover, it is widely acknowledged that in terms of resource allocation focusing on women is a good investment. Women are considered the way out of poverty, not only because women constitute a majority of the poor, but also because women tend to use their earnings to benefit the family to a greater extent than men. While men spend about 30 percent of the income on personal expenditures, women keep less than ten percent for their own personal needs. Thus the aim of gender sensitive development strategies is twofold; on the one hand, to strengthen women because they constitute a majority of the poor, on the other, to reach out to poor families through women. Women are the target group and, at the same time, a method for poverty eradication. Micro credit or microfinance for women is the latest trend in development work spreading from India and Bangladesh all over Asia further on to poor communities in Africa and Latin- America (Malmö, 2009).

b) Women and work

According to Renana (1985), historically women played an important role in the initial process of industrialization in India. By the 1920’s women constituted 20 percent of the work force in the cotton textiles, 15 percent in jute productions and 38 percent in collieries. The proportion of women workers went through a dramatic decline during the century, which resulted in that only a few percent of the work force were women by the year of
1975. Women were pushed out of the formal sector and left to choose between managing without an income of their own or entering into an informal sector existing outside the range of any laws and regulations. The marginalization of women workers led to an exclusion from the progress of male dominated labor unions, and therefore women did not experience its achievements in terms of improved working conditions and increased wages. Instead women were marginalized from the collective political struggle of industrial workers, while male workers improved their positions on the cost of female workers (Sanita, 2003).

The trend towards a single male breadwinner model changed the family strategy of working class families, now aiming to achieve the new middle-class housewife ideal. Although women workers did not silently let the marginalization from the public domain proceed, but engaged in several protests and strikes against wage reduction and retrenchment, labor unions failed to include the political strength of women workers. The exclusionary gendered practices of labor unions resulted in women workers consciously rejecting them (Malmö, 2009).

2.2.7 Indicators of women empowerment

Understanding that empowerment is a complex issue with varying interpretations in different societal, national and cultural contexts, the participants also came out with a tentative listing of indicators. At the level of the individual woman and her household:

Participation in crucial decision-making processes, extent of sharing of domestic work by men, extent to which a woman takes control of her reproductive functions and decides on family size; extent to which a woman is able to decide where the income she has earned will be channeled to feeling and expression of pride and value in her work, self-confidence and
self-esteem and ability to prevent violence. At the community and/or organizational existence of women's organizations allocation of funds to women and women's projects. If empowerment is conceived as an instrument for social change, then it is inevitably conflictual and based on individual and collective interactions and forces (Ravadive 2005). For Mayoux (2004), empowerment is an internal process involving the improvement of capacities and collective female mobilization in order to modify the relations of subordination between the genders.

2.2.8 Women empowerment Rwanda national context

The Government of Rwanda is highly committed to the cause of gender equality and women’s empowerment as transpired in the June 2003 National Constitution, the National Gender Policy, the National Gender Machineries, the ratification of CEDAW, implementation of the Beijing Plate form of Action (PFA), the Vision 2020 and the development of the Economic Development and Poverty Reduction Strategy (EDPRS), which highlight Gender as cross cutting issue.

At present, the participation of women at all levels of governance in Rwanda has yielded tremendous results and women are increasingly visible in the political arena. Following the 2008 parliamentarian elections, representation of women in the Parliament has increased from 48.8 percent to 56.25 percent, which is an indication showing Rwanda Government’s commitment to promote gender and empowerment of women. (EAC, 2009)

According to NISR, (2012), regarding the Female-headed households, in Rwanda, some 28 percent of households is permanently headed by females. As a percentage of all households there has been a 1 percent reduction, although the absolute number of female-
headed households has risen by around 350,000. These household heads are much older than their male counterparts and over 70 percent of them are widows. These households contain many grandchildren; 16 percent of all persons in female-headed households are grandchildren compared with just 3 percent in male-headed households. The parents of these grandchildren are often resident in other places. Despite increased access to information, young women and minors urgently require training, education and microfinance to start up an income-generating activity. These activities help equip minors and young women with greater self-confidence and self-esteem, knowledge and skills as well as financial and material means that they require in order to cater for their own needs and their families’. In brief, a “minimum empowerment package” is offered to pursue a viable economic alternative in their local context to that of being trafficked (NISR, 2012).

a) Women and finance: Economic and social aspects of female targeting by microfinance

Majoor & Manders (2009), stated that developmental activities achieve the best results when they are tailored to the needs and circumstances of the beneficiaries. An activity like microfinance aims to enhance women’s empowerment. So, it is very important to know from the outset what that notion means to the participants and other stakeholders. We must not get caught in the trap of using our own definition without validating it. The focus on gender and development emphasizes that gender inequalities are constraints on economic growth and development, and thus feed poverty.
The World Bank (2001) has established a positive correlation between, on the one hand, its measures of women’s empowerment and the indices of development and, on the other hand, the Index of Human Development. Gender equality promotion is a key element of every antipoverty and development strategy. Microfinance programs give women priority because, by giving them access to monetary and educational funds, microfinance helps to mobilize female productive capacities, thereby reducing poverty and maximizing economic output. In addition, the establishment of a woman guarantee fund in the sector of bank credit and a District women micro-credit fund is also in line with the commitment to accelerate the achievement of equality between men and women regarding economic power.

2.2.9 The relationship between women empowerment and poverty alleviation in Rwanda

a) Women and poverty- bank loans and credit

The findings of the survey conducted in 2001 within the national poverty reduction strategy showed that 60 percent of the population lives below the poverty line, including 62.15 percent of female households and 54.32 percent of male households (MIGEPROF, 2007).

The fight against the feminization of poverty implies building economic capacity of women. In this regard and as previously stated in single report from MIGEPROF, initiatives have been undertaken, including: Establishing a guarantee fund for women to enable them to have access to credit granted by banks and other credit institutions; Establishing and financing a fund at the level of each District aimed at granting micro credit to women for their self-promotion. (MIGEPROF, 2007)
Associations for women’s promotion have also undertaken some actions for their economic empowerment, including especially; establishment of a savings and micro credit cooperative (COOPEDU) by the women’s association, Duterimbere IMF Ltd, establishment of a savings and credit “banque populaire” affiliated to the Union des Banques Populaires by the Associations of Women Entrepreneurs in Rwanda (AFER in its French acronym) (MIGEPROF, 2007).

b) Cultural findings

The Rwandan Demographic and Health Survey (RDHS, 2012) provides findings on women’s empowerment indicating a reasonably high level of independence among Rwandese women. Around 74 percent of women make decisions about their own health care, 71 percent about major purchases and over 80 percent participate in their own decisions to visit their families or relatives. Working and older women show slightly higher levels of participation just less than 11 percent do not participate in these decisions, and these women tend to be young, not employed and living outside Kigali (NISR, 2012). Decisions about how a woman’s cash earnings are spent tend to be decided jointly between husband and wife (60–70 percent); this is also the case for decisions around the husbands’ earnings. Around two-thirds of women earn less than their husbands and this is regardless of their own level of education; for example, for women with secondary level or higher education only 14 percent earn more than their husbands (NISR, 2012).
c) Women spearheading socio-economic initiatives

Women became a driving force of the socio-economic development of the country after the 1994 genocide. A vast network of women groups such as NGOs, associations and cooperatives at the grassroots level played a pivotal role in providing empowerment initiatives. Socio-economic development is used as an entry point for peace building and reconciliation. Since 1994, women have participated in income generating activities that contributed to building their socio-economic empowerment, which in turn paved the way for sustainable development.

It is worth noting that the socio-economic empowerment of women in post genocide Rwanda, has brought tangible changes in community perceptions of women. Specifically it has redefined roles and responsibilities for women and contributed to building lasting peace and restore reconciliation (NISR, 2012).

2.3 Critical review and Research Gap identification

Agarwal and Bina (1994) argued that although women are put centre stage in economic and social development work, men seems to be the main gainers of the progress made, and patriarchal structures remain unchallenged. Women generally are considered the most efficient way to address poverty and the MDG outlines strategies with a particular focus on women empowerment. Poverty has got the face of a woman, thus women need to be addressed in serious attempts to reduce poverty. Moreover, it is widely acknowledged that in terms of resource allocation focusing on women is a good investment. Women are considered the way out of poverty, not only because women constitute a majority of the poor, but also because women tend to use their earnings to benefit the family to a greater
extent than men. While men spend about 30 percent of the income on personal expenditures, women keep less than 10 percent for their own personal needs.

Malmö (2009), however, found that although in Indian women workers did not silently let the marginalization from the public domain proceed, but engaged in several protests and strikes against wage reduction and retrenchment, labor unions failed to include the political strength of women workers, even though women are the target group and, at the same time, a method for poverty eradication in the sense that micro credit or microfinance for women is the latest trend in development work spreading from India and Bangladesh all over Asia further on to poor communities in Africa and Latin-America.

Rwangombwa (MINECOFIN:2012), Stated that Rwanda has had an impressive record in translating its recent growth into poverty reduction across the country over the past five years; the results show a reduction in poverty at the national level by 12 percentage points between 2005/06 and 2010/11.

World Bank (2001) established a positive correlation between, on the one hand, its measures of women’s empowerment and the indices of development and, on the other hand, the Index of Human Development. Gender equality promotion is a key element of every antipoverty and development strategy. World Bank (2001) advised that microfinance programs give women priority because, by giving them access to monetary and educational funds, microfinance helps to mobilize female productive capacities, thereby reducing poverty and maximizing economic output.

In addition, the establishment of a woman guarantee fund in the sector of bank credit and a District women micro-credit fund is also in line with the commitment to accelerate the achievement of equality between men and women regarding economic power.
From the above researchers and institutions, we can see that many were very interested in finding out the contribution and importance of empowering women on poverty alleviation, but although these there is still gap to be filled in Rwanda where you find that no research has been carried out about the extent of that contribution yet there is. Nowadays in Rwanda women have been empowered, but to what and what extent the women empowerment contribute to poverty alleviation is still ignored. This research will find out this gap that seems to be ignored.

2.4 Summary

CEDAW (2007) reported on Woman and Poverty –Bank Loans and Credit that the findings of the survey conducted in 2001 within the national poverty reduction strategy showed that 60 percent of the population lives below the poverty line, including 62.15 percent of female households and 54.32 percent of male households. The fight against the feminization of poverty implies building economic capacity of women. In this regard, initiatives have been undertaken, including; establishing a guarantee fund for women to enable them to have access to credit granted by banks and other credit institutions; establishing and financing a fund at the level of each District aimed at granting micro credit to women for their self-promotion.

Associations for women’s promotion have also undertaken some actions for their economic empowerment, including especially; establishment of a savings and micro credit cooperative (COOPEDU) by the women’s association, DUTERIMBERE IMF Ltd and establishment of a savings and credit “banque populaire” affiliated to the Union des Banques Populaires by the Associations of Women Entrepreneurs in Rwanda.
Despite the efforts made, poverty reduction among women is faced with major constraints such as unequal distribution of work that leads to excessive work for women, especially in rural areas, low level of education and professional qualification of women and limited access to production factors. It should also be pointed out that the national gender policy is in line with the long-term programme adopted by the Government for sustainable development in which the woman will have a more significant role as a stakeholder and beneficiary.

According to Gender Monitoring Office (2011), explaining the National Women’s Councils and their roles, stated that these structures were set up by the Government to coordinate the functioning of Women’s Councils from grassroots to the national level. The Women’s Councils constitute a critical forum to empower women for their effective participation in the national development. Their role includes the following:
Advocate for gender equality, lobbying for gender equality and women’s rights, mobilization of women to participate in different development activities follow up and evaluation of the implementation of the national gender policy.

From the above, we could see that some were very interested in policy and strategies to promote and empower women, while others were concentrated on the effort made by the government and its partners in women’s promotion and also undertaken actions for their economic empowerment. But what and to what extent to which these empowerment activities contribute to poverty alleviation was still gaps to be filled in Rwanda, where you found no research which has been carried out on the matter. This research has found out this extent that seemed to be ignored.
2.5 Conceptual framework

The topic of the study was entitled “Women Empowerment and Poverty Alleviation in Rwanda”. Here two concepts/variables have been sounded out: Women Empowerment as an Independent variable and Poverty Alleviation, considered as a Dependent variable. The figure 2.1 below shows us the interconnection between these two concepts.

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>Dependent Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Women Empowerment</strong></td>
<td><strong>Poverty Alleviation</strong></td>
</tr>
<tr>
<td>• Entrepreneurship</td>
<td>• Income generation</td>
</tr>
<tr>
<td>• Training</td>
<td>• Level of education</td>
</tr>
<tr>
<td>• Education promotion</td>
<td>• Development</td>
</tr>
<tr>
<td>• Governance and decision making.</td>
<td>• Production &amp; Income stability</td>
</tr>
<tr>
<td>• Trading and business</td>
<td>• Food security</td>
</tr>
</tbody>
</table>

**Intervening Variables**

- Women guarantee fund
- Access to loans
- Empowerment policy

**Figure 2.1: Conceptual model**

**Source:** Researcher

The conceptual model was constructed based on the linkage between two concepts as women empowerment fields and measurable poverty alleviation indicators. The
independent variable for this study was “Women empowerment” while dependent variable was “Poverty alleviation”.

The women empowerment attributes included Entrepreneurship, training, education promotion, governance and decision making, trading and business while the poverty alleviation measures were Share of women in wage employment in the non-agricultural sector, ratio of literate females to 15-35 year old, increased access to public goods and services, increased yield and change in income security and decreases in inequities, changes in household food Security and intervening variables were Gender and women guarantee fund, gender and women empowerment policy, access to credits (Loans), scholarships and Gender monitoring office. The context explanation is shown below.

**Women and education promotion:** The access to education for girls and women students.

**Women in governance and decision making:** Participation in decision making and governance. Proportion of seats held by women in public & private institution

**Trading and business:** Number of women engaged in business, number of businesses established, types of businesses, size of businesses, and earnings from the businesses.

**Changes in household food Security:** changes in consumption rate and diet

**Entrepreneurship:** Diversification of income sources, income distribution. Leads to income generating activities, hence increased access to public goods and services: - Improved basic needs (Shelter, Health& Nutrition) -Ratio women with access to medical service
**Training:** Different trainings empowering women. Women Capacity building that enables them to perform more efficiently.

**Income generation:** Share of women in wage employment in the non-agricultural sector

**Level of education:** Ratio of literate females from 15 to 40 year old

**Development:** Increased access to public goods and services

**Production & Income stability:** Increased yield and change in income security and decreases in inequities

**Food security:** Changes in household consumption rate and diet. Food Security means that all people at all times have physical & economic access to adequate amounts of nutritious, safe, and culturally appropriate foods, which are produced in an environmentally sustainable and socially just manner, and that people are able to make informed decisions about their food choices. Food Security also means that the people who produce our food are able to earn a decent, living wage growing, catching, producing, processing, transporting, retailing, and serving food. At the core of food security is access to healthy food and optimal nutrition for all. Food access is closely linked to food supply, so food security is dependent on a healthy and sustainable food system.
CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This chapter has described design of the study, target population, sample design and sample size determination, data collection instruments, reliability and validity and finally data analysis. Descriptive research methodologies have been used to analyze the findings of a research study (Kothari, 2004).

3.1 Research Design

This study was about the analysis of women empowerment activities towards the poverty alleviation in Rwanda and it has been comprised by descriptive data. Because the researcher has carried out a deep analysis through the study of a single group or individual in Kicukiro district for national level, he has been adopting a case study design. A case study research method is an empirical inquiry that investigates a contemporary phenomenon within its real-life context Yin (1984: 23). Therefore, detailed information has gathered by the use of formal questionnaire. In this research, a correlation design was used and qualitative and quantitative approaches were adopted in order to maximize the range of the data.

Mikkelsen (2005), stated that mixed methods are appropriate for development research. Mikkelsen emphasized that when mixed methods were used, the researcher might ensured that the quantitative and qualitative methods are integrated in the planning phase, thus optimizing the intended synergies of a mixed methodology. The correlation design was used to establish the relationship between the study variables.
3.2 Target Population

According to Mugenda (2003), a population refers as a complete set of individuals, cases or objectives with some common observable characteristics. In other words, the total numbers of elements covered by the research study. The target population for a survey is the entire set of units for which the survey data are to be used to make inferences. Grinnell and Williams (1990) as stated by Muhayimana (2012), the term population simply means possible people from whom information can be obtained. Thus, the target population defines those units for which the findings of the survey are meant to generalize. However collecting data or information from the entire population is neither important nor affordable and there is a need to approach a smaller but representative part of the population.

For this study, right holders and right bearers have been considered as population, and the total number of population was 121 which has been composed by 115 right holders (85 women and 30 unmarried women) and 6 right bearers concerned people (3 sector women advisors and 1 district women advisor, 1 project coordinator and 1 chairperson of women umbrella in Kigali city have been included in the population). The categorization of the population was shown in the table 3.1.
### Table 3.1: Total Population

<table>
<thead>
<tr>
<th>Types of right holders and sector</th>
<th>Cooperative</th>
<th>Married women</th>
<th>Unmarried women</th>
<th>Total number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Masaka</td>
<td>Abibumbiyehamwe</td>
<td>21</td>
<td>29</td>
<td>50</td>
</tr>
<tr>
<td>Kicukiro</td>
<td>Abanyarukundo</td>
<td>24</td>
<td>-</td>
<td>24</td>
</tr>
<tr>
<td>Kabeza</td>
<td>Jyambere</td>
<td>20</td>
<td>1</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>munyarwandakazi</td>
<td>20</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>General total A</td>
<td></td>
<td></td>
<td></td>
<td>115</td>
</tr>
<tr>
<td>Women advisors on sector level</td>
<td></td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Women advisors on district level</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Women empowerment Projects</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Coordinators</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chairperson of Women umbrella in</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Kigali city</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>General total B</td>
<td></td>
<td></td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>Total population (A+B)</td>
<td></td>
<td></td>
<td></td>
<td>121</td>
</tr>
</tbody>
</table>

**Source:** Researcher

### 3.3 Sample Design

As stated by Muhayimana (2012), Bailey (1978) defined a sample population as a complete set of individuals, objects and requirements having some common features. According to Mugenda (2003), a sample is a subset of a particular population. Or the small group of cases or respondents drawn from and used to represent the large group or whole population under investigation. While they were several methods of determining appropriate sample size (S) for a given population (N), including mathematical ones (Hun, 2009), the researcher has used: $S = X^2 NP (1-P) / d^2(N-1) + X^2 P (1-P)$, formula for determining sample size as published by National Education Association as stated in the article “Small Sample Technique”. (Krejcie and Morgan, 1970). Given a total population of 121 respondents including 85 married women empowered, 30 single women
empowered, 3 women advisors on sector level, 1 women advisor on district level and 1 coordinator of the empowerment project from Rise to Shine Organization and 1 women umbrella’s representative, a sample size of 60 of respondents was selected, hence justifying the choice of the sample size. The 60 respondents was selected using random stratified sampling technique for 115 right holders and purposively sampling technique for 6 right bearers, thus because it was difficult to reach all right holders and right bearers. Therefore, the researcher has taken a sample of 60 individuals from 121 total populations.

3.3.1 Sample Size

Sampling is the process which involves taking a part of the population, making observation on these findings to the bigger population. Sample size is only one aspect of representativeness. According to Krejcie and Morgan (1970), to determine the ideal sampling size for a population, in the article “small Sample Techniques,” the research division of the National Education Association has published a formula for determining sample size and easy reference has been constructed using this formula as follow:

\[ S = \frac{X^2 NP (1-P)}{d^2 (N-1)} + X^2 P (1-P). \]

Where: \( S = \) required sample size

\( X^2 = \) the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841). According to Cochran (1977), 95 percent confidence level was more reliable. Therefore, the margin error \( (e) \) was equal to 5 percent.

\( P = \) Population proportion (0.50 since this provide the maximum sample size).

\( d = \) the degree of accuracy expressed as a proportion 0.05.

Therefore, for this study the sample size has been determined as follow:

\[ S = 3.841[(121*0.50) (1-0.50)] / [(0.05)^2 (121-1)] + 3.841*0.50(1-0.50)] = 60 \]
<table>
<thead>
<tr>
<th>Sector</th>
<th>Cooperative</th>
<th>Married Women</th>
<th>Married Women</th>
<th>Single Women Empowered</th>
<th>Single Women Empowered</th>
<th>Total Population</th>
<th>Total Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Masaka</td>
<td>Abibumbiyehamwe</td>
<td>21</td>
<td>29</td>
<td>50</td>
<td>23</td>
<td>115</td>
<td>54</td>
</tr>
<tr>
<td>Kicukiro</td>
<td>Abanyarukundo</td>
<td>24</td>
<td>-</td>
<td>24</td>
<td>12</td>
<td>115</td>
<td>54</td>
</tr>
<tr>
<td>Kabeza</td>
<td>Jyamberemunyarwandakazi</td>
<td>20</td>
<td>1</td>
<td>21</td>
<td>10</td>
<td>41</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Abunzubumwe</td>
<td>20</td>
<td>-</td>
<td>20</td>
<td>9</td>
<td>41</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total A</strong></td>
<td></td>
<td>85</td>
<td>30</td>
<td>115</td>
<td>54</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Right Bearers (Purposive Sampling Method)**

- Women advisors on sector level: 3 (3)
- Women advisor on district level: 1 (1)
- Women empowerment project coordinator: 1 (1)
- Chairperson of Women umbrella in Kigali city: 1 (1)

**Total B**: 6 (6)

**TOTAL(A+B)**: 121 (60)

*Source: Researcher*
3.4 Data collection methods

Data Collection was the first step in a statistical inquiry. The collection part was the backbone of the inquiry. If the collection of data was not in proper form, in that case the conclusions drawn could never be reliable. The first hand collection of data (Primary data) was one of the most difficult and important task faced by the researcher. A successful study largely depends on the technique applied in data collection.

3.4.1 Data Collection Instruments

In this study, primary data source was used in order to collect data. This primary source was Questionnaire. Questionnaire was considered as a survey instrument intended for use or mailed in self administered surveys (Manheim, 1995). This technique has involved distributing forms containing questions by which respondents have responded accordingly. In this exercise open and closed ended questionnaires were used, and thus facilitated the collection of enough and full data during the study. During data collection, questionnaires have been given to women empowered and representatives of sampled women associations, cooperatives and women advisors in national women council in each sector and each district among both making sample area, for collecting data. Before distributing the questionnaires to respondents the researcher informed them on the purpose of the study and each one responded individually.
3.4.2 Reliability and validity

A reliability principle was stable and reproductive. Reliability is a measure of how consistent the results from a test are. Reliability is enumerated if you administer a test to a subject twice and get the same score on the second administration as on the first. For the reliability of the instrument, a pilot study has been done together with a pre-test. The pilot has been done in 2 sections of both the right holder and right bearers. Fortunately the results were good which have given the researcher a god ahead for the rest of questionnaire submission to the respondent.

With respect to validity of data, statistically, it was determined by the use of Content Validity Index “CVI”, where CVI= Relevant Items/ Total Number of Items. In addition, data collection has been triangulated by the Focus Group discussions and observations which have been carried out by the researcher.

3.5 Data analysis Procedure

Once a set of data was collected, it carefully prepared for tabulation and presentation, analysis and interpretation. Data analysis was concerned with the transformation of the findings collected from the field into a system of categories. In the study, the data analysis was done with the support of statistical packages for social science (SPSS) program in order to facilitate test of the significant relationship between variables. The presentation of the findings has made it easy for research to comprehend and draw conclusions based on the findings. Thus data processing and analysis includes the following methods.
3.5.1 Editing

Editing was defined as a process where errors in completed questionnaire were identified and eliminated. In addition editing was done to check the completeness, accuracy and uniformity legibility Kalton (1971). Therefore, within this study, editing was done to prove clarity, accuracy, uniformity, consistency and completeness in questionnaires in order to create better ground for coding, tabulation and data analysis. This means that in order to discover items that might be misunderstood by respondents, to detect gaps and other weaknesses in data collection, this editing exercise were necessary and carried out.

3.5.2 Coding

As stated by Kalton (1971), coding means the classification of answers into meaningful categories so as to bring out their essential partners. It was used to summarize data by classifying different responses in categories that were easily understood and even to smooth the work.

3.5.3 Data entry

As computer’s software was used in analyzing data, Gay & Airasian (2003) stated that the use of a computer for data processing and analysis is recommended particularly if the data is complex or multiple analyses are to be performed or if a large number of respondents are involved.
3.5.4 Data presentation

After entering data in computer, they were presented or summarized so that they can be easily analyzed. This was done by the use of statistical tools like tables, graphs and percentages to enable the researcher to express clearly the observed relationship during the study.

3.5.5 Data analysis

After the presentation of data, the researcher further interpreted and analyzed the data using the statistical packages for social science (SPSS), version16.0 for Windows. Data analysis could take several forms which can broadly be categorized as qualitative and quantitative in nature. Thus quantitative methods were used based on numbers while qualitative were used to analyze secondary data and were based on theories to report the detailed views of the respondents or informants. To the researcher, variables which were presented were those most central to the goals of the study, variables were generally analyzed in some fashion and results presented in summary using statistical measurements.

Additionally, Pearson Product-moment correlation (r) was used to analyze the degree of relationship between two variables (women empowerment activities as independent variable and Poverty alleviation as dependent variable). This type of correlation was used as both variables that the researcher wished to study were measured at ratio or interval scales and are continuous. And as the choice of which technique to be used depends on whether the variables of the study are discrete or continuous, or whether the scale of measurement used is nominal, ordinal, interval or ratio, and additionally because most
social science research uses continuous variables and Pearson Product-Moment correlation is most commonly used Mugenda (2003).

3.6 Ethical consideration

The information collected from respondents was kept with confidentiality and was only used for academic and research purpose. The information collected will not be exposed to any one without the respondent’s approval. To facilitate the respondents to offer the information easily, the researcher preserved the ambiguity to them by not mention any names of those who participated in the study.
CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSION

4.0 Introduction

In this chapter the results provided and analyzed the data collected using questionnaires by presenting them in the tables and charts for easy understanding and interpretation.

The questionnaires administered to the respondents indicated a high response since 100 percent of the administered to the respondents were addressed and, besides all 60 questionnaires have been returned from the field. Masaka, Kicukiro and Kanombe sectors are three of the 10 sectors of Kicukiro district. Masaka sector is located southeast of the border of Kanombe and Kicukiro, of Kicukiro district, west of Muyumbu sector of Rwamagana district. Kanombe is located east of Kicukiro sector of Kicukiro district and southeast of Remera sector of Gasabo district. And Kicukiro sector is located at west of Kanombe, north of Gatenga and Gahanga sectors of Kicukiro district. Masaka sector is pure rural area whose main activity is agriculture and livestock. Kanombe sector is partial rural area with dominance of agricultural and livestock and Kicukiro sector is almost urban. The research sampled 60 respondents that include 54 right holders including members from 4 women cooperatives and 6 right bearers including 3 women advisors on sector level, 1 women advisor from district level, 1 coordinator of a project that empowering women and 1 chairperson of women umbrella in Kigali city. The statistical software package of SPSS has been used to analyze the data presented in this chapter.

4.1 Demographic Characteristics of Respondents

Out of the total population sampled the researcher wanted to find out their general information in order to obtain in –depth information of sampled group, their background
information was sought in order to help the research understand the population while making inferences on qualitative and quantitative analysis. Their general information basically dealt with personality and characteristics like head of household, age, marital status, education and monthly income as will be explained and the gender has not been considered as the population was basically women.

4.1.1 Head of household

The researcher wanted to find out of head of household of the respondent sampled basically in order to establish the group of people that are only responsible for household development and the data are summarized in the table 4.1

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>13</td>
</tr>
<tr>
<td>No</td>
<td>41</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
</tr>
</tbody>
</table>

Source: Computed from survey data

From the table 4.1, 75.9 percent of the respondents are not head of household, which means they are not only responsible for household development. Only 24.1 percent are responsible for household development, hence head of their households.

This means that most of respondents have no fully responsibility but rather they share these to develop their families, therefore they can get enough time for training and workshops participation. In addition they can get an opportunity for working hard in order to get considerable profit.
4.1.2 Respondents by age

Table 4.2: The age of respondents

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-29</td>
<td>13.0</td>
</tr>
<tr>
<td>30-39</td>
<td>37.0</td>
</tr>
<tr>
<td>40-49</td>
<td>35.2</td>
</tr>
<tr>
<td>50-59</td>
<td>11.1</td>
</tr>
<tr>
<td>&gt;59</td>
<td>3.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Computed from survey data

The age of respondent was classified in intervals from 20 years of age to 59 years and above. The majority of respondents are from 30 years old to 49 years of age, that is to say, 37 percent for those with interval of 30-39 of age and 35.2 percent of interval of 40-49 of age. Less than 30 years of age is shown 13 percent and 50 years of age and above represents 14.8 percent.

From the statement above as shown in table 4.2, it justifies that the majority of respondents are neither young nor old, in the age of maturity with energy for work hard with minimized workload. It has noticed that most of respondent have been curious, courageous and teachable which have been characterized by enthusiasm in working through cooperatives and that implicates good impact of women cooperatives in Kicukiro district.
4.1.3 Respondents by marital status

Table 4.3: The marital status of the respondents

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>37</td>
<td>68.5</td>
</tr>
<tr>
<td>Divorced</td>
<td>3</td>
<td>5.6</td>
</tr>
<tr>
<td>Widow</td>
<td>7</td>
<td>13.0</td>
</tr>
<tr>
<td>Single</td>
<td>3</td>
<td>5.6</td>
</tr>
<tr>
<td>Single woman</td>
<td>4</td>
<td>7.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>54</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Source**: Computed from survey data

The marital status of the respondents is dominated by the married women with 68.5 percent. This justifies the great shared responsibility in respondents’ households’ development as shown in table 4.2. The widow class represents 13 percent, whereas 18.6 is the percentage of the remaining class as shown in the table 6. The high number of married women and widow implicates that the skills and knowledge acquired are used to generate income project which are contributing to the socio-economic development of a household. But not only these categories, also including other categories as shown in the table 4.3 contribute a lot to the poverty alleviation in Kicukiro district.

4.1.4 Respondents level of education

Again the respondents’ level of education has been seen to get enough information about their read and write skills, their level of understanding and their ability in implementing the leant lessons.
Table 4.4: Level of education of the Respondent

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Primary</td>
<td>32</td>
<td>59.3</td>
</tr>
<tr>
<td>Vocational Skills</td>
<td>6</td>
<td>11.1</td>
</tr>
<tr>
<td>Secondary</td>
<td>14</td>
<td>25.9</td>
</tr>
<tr>
<td>University</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>54</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Source:** Computed from survey data

From the table 4.4, most of respondents have performed primary and secondary schools where 59.3 percent of them have primary level and 25.9 percent have secondary level. Again 11.1 percent have graduated from skills institutions and 1.9 percent has performed from university and the same percentage represents uneducated person. The level of education of women in cooperative in Kicukiro district is significant because most of them are able to read and write. It is in regards many women cooperative members have pursued some important tours and excursions and got additional knowledge and helps them to initiate innovative income projects and have lobbed adequate markets for their products like baskets, new designed fashions other handcrafted tools. These have contributed a lot on income generating, hence poverty alleviation.

4.1.5 Respondents monthly income

The monthly income of respondent has been considered in household characteristics and has given the total average income from production at the month basis. Besides, it helped in finding the relationship between women empowerment activities and poverty alleviation.
Table 4.5: Monthly income

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>10000</td>
<td>1.9</td>
</tr>
<tr>
<td>15000</td>
<td>1.9</td>
</tr>
<tr>
<td>20000</td>
<td>7.4</td>
</tr>
<tr>
<td>22000</td>
<td>1.9</td>
</tr>
<tr>
<td>25000</td>
<td>3.7</td>
</tr>
<tr>
<td>28000</td>
<td>1.9</td>
</tr>
<tr>
<td>30000</td>
<td>13.0</td>
</tr>
<tr>
<td>40000</td>
<td>16.7</td>
</tr>
<tr>
<td>45000</td>
<td>1.9</td>
</tr>
<tr>
<td>48000</td>
<td>1.9</td>
</tr>
<tr>
<td>50000</td>
<td>22.2</td>
</tr>
<tr>
<td>60000</td>
<td>13.0</td>
</tr>
<tr>
<td>70000</td>
<td>5.6</td>
</tr>
<tr>
<td>80000</td>
<td>1.9</td>
</tr>
<tr>
<td>100000</td>
<td>1.9</td>
</tr>
<tr>
<td>390000</td>
<td>3.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>54</strong></td>
</tr>
<tr>
<td></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

**Source:** Computed from survey data

In the table 4.5, it is shown that the monthly income of most respondents is between 60000 Rwf and 30000 Rwf, which are to say between 22.2 percent and 13 percent respectively.

Using this income, empowered women in Kicukiro district could contribute to provide
household basic needs like purchase clothes and pay school fees for their children in good schools, payment of medical insurance for family members, improved nutrition with balanced diet and three times per day. In addition this income has facilitated women to resolve their own problems without begging their husband and mostly empowered women could pay taxes for their business which contribute to the development of Kicukiro district particularly and a hall country as well.

4.2 Presentation of Findings

4.2.1 Key Women empowerment activities

A deeper women empowerment analysis has been done within this study, and the aim was to establish the key women empowerment activities. It has been established that women empowerment is broadly understood by respondents, but they have revealed the key women empowerment activities as follow: Training on tailoring and fashionable design, training on saving, training on business planning, entrepreneurship, loan access, trading and business, decision making and education. They have emphasized that women empowerment means, women have escaped from loneness, any kind of discrimination and have equal right to public resources, to education, to participate in all levels of decision making and to capacity building. From the women empowerment activities, women gathered in cooperatives have got skills in making baskets which are sold to local and international markets, clothes like sweaters which are made according to many commands from schools and retail salers and other important handcraft tools. All these have helped women in Kicukiro district to get real income, and they have been got from trainings. Buy being trained on saving, women cooperative members have got access to loan, hence reinvest in business projects which
contribute a lot in households ‘problem solving. Additionally, the sense of community, togetherness in profitable activities have been raised, and facilitated in having common vision which is intertwined with the district’s one and resulting in poverty alleviation in Kicukiro district. For analyzing the effectiveness of the women empowerment activities, the table 4.6 below gives more details.

**Table 4.6: People depending on empowered women earnings**

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-2</td>
<td>8</td>
</tr>
<tr>
<td>3-5</td>
<td>17</td>
</tr>
<tr>
<td>6-10</td>
<td>25</td>
</tr>
<tr>
<td>11-20</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
</tr>
</tbody>
</table>

**Source:** Computed from survey data

From table 4.6, it is shown that the dependence on women empowered is quite significant, as the predominance is characterized by 6 to 10 dependents for 25 of frequency with (46.3percent) respondents. The second range is characterized by 3 to 5 dependents for 17 of frequency with (31.5percent) respondents which can’t be also neglected. Excitedly it has been found 4 frequency with (7.4percent) respondents for the range of 11 to 20 dependents and small number of dependents of 1 to 2 for 8 (14.8percent).
It is reminded that the high dependence shown above, it has been considered from women empowerment activities. From these, women have initiated income projects like mushrooms, organic farming, small and micro enterprises for satisfying the dependents of their earnings. This has showed the positive effectiveness of women empowerment activities in Kicukiro district.

4.2.2 The role played by empowered women in alleviating poverty

In this study, after a deeper analysis of key women empowerment activities, the role played by women has been established based on respondents’ perception visa avis poverty alleviation indicators as the table 4.7 below detailed.

Table 4.7: The respondents’ perception on poverty alleviation.

<table>
<thead>
<tr>
<th>Item/Perception</th>
<th>Very Good percent</th>
<th>Good percent</th>
<th>No change percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income generating</td>
<td>35.2</td>
<td>63</td>
<td>1.8</td>
</tr>
<tr>
<td>Easy to predict production</td>
<td>29.6</td>
<td>63</td>
<td>7.4</td>
</tr>
<tr>
<td>Time use efficiency</td>
<td>33.3</td>
<td>55.6</td>
<td>11.1</td>
</tr>
<tr>
<td>Improved nutrition</td>
<td>48.1</td>
<td>48.1</td>
<td>3.8</td>
</tr>
<tr>
<td>Children’s health &amp;Education</td>
<td>37</td>
<td>63</td>
<td></td>
</tr>
<tr>
<td>Sense of community</td>
<td>48.1</td>
<td>51.9</td>
<td></td>
</tr>
<tr>
<td>Leading others</td>
<td>35.2</td>
<td>48.1</td>
<td>14.7</td>
</tr>
<tr>
<td>Knowledge</td>
<td>50</td>
<td>46.3</td>
<td>3.7</td>
</tr>
</tbody>
</table>

Source: Computed from survey data
From the table 4.7, 98.2 percent of respondents (35.2 percent with high confidence and 63 percent satisfactory confidence) have confirmed the significant influence of women empowerment activities on income generating for women and this means that women empowerment activities enabled women to find ways of getting income through job creation. Again, 92.6 percent of respondents (29.6 percent with high confidence and 63 percent satisfactory confidence) have justified the role of women empowered on easy predicting production, this implicates that empowered women have good plan of daily works and on the use of production. Besides, 88.9 percent of respondent have confirmed that empowered women have been promoters of the efficiency use of time in Kicukiro district. And 96.2 percent of them have confirmed their played role in improving nutrition for their respective households particularly and in Kicukiro district in general. The study shows that 100 percent of respondent have confirmed that women empowerment activities strongly influence the children health and sense of community. The impact of women empowerment activities on leading other and increasing knowledge have been responded at 83.3 percent and 96.3 percent respectively. From the above respondents’ perceptions, it’s justified the strong impact of women empowerment on poverty alleviation in Kicukiro district considering how valuable the role played by empowered women on this poverty alleviation indicators.

<table>
<thead>
<tr>
<th>Table 4.8: Responsibility for medical insurance at HH level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
</tr>
<tr>
<td>------------</td>
</tr>
<tr>
<td>Husband</td>
</tr>
<tr>
<td>Wife</td>
</tr>
<tr>
<td>Both Husband and Wife</td>
</tr>
<tr>
<td>From Outside the HH</td>
</tr>
<tr>
<td>None of above</td>
</tr>
<tr>
<td>Support from outside</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

**Source:** Computed from survey data
In table 4.8, it has been noticed that 17 (31.5 percent) of respondents declared that they are responsible for medical insurance, while 23 (42.6 percent) share this responsibility with their husbands and 9 (16.7) only said that their husbands are responsible, hence they might be concerned by other concerns.

Considering the higher respondents’ percentage on medical insurance responsibility at households and how they share this responsibility with their husbands, it is justifying the big role played by empowered women in payment of medical insurance; hence decrease infant mortality, increment of access to medical services and improvement of living conditions. These have contributed enormously to the poverty alleviation in Kicukiro district.

4.2.3 Relationship between women empowerment and poverty alleviation

In order to analyze the relationship between women empowerment and poverty alleviation, the respondents have asked their perception by answering whether they are agree or disagree regarding the relationship between statements showed in the table 4.9
Table 4.9: The respondents’ perception on relationship statements

<table>
<thead>
<tr>
<th>Statement/Perception</th>
<th>Agree (percent)</th>
<th>Disagree (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants with production</td>
<td>90.7</td>
<td>9.3</td>
</tr>
<tr>
<td>Training with beneficial projects</td>
<td>98.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Training with increased yield and income</td>
<td>96.3</td>
<td>3.7</td>
</tr>
<tr>
<td>Entrepreneurship with Share in wage employment in no-agricultural sector</td>
<td>85.2</td>
<td>14.8</td>
</tr>
<tr>
<td>Entrepreneurship with increased in yield and income</td>
<td>96.3</td>
<td>3.7</td>
</tr>
<tr>
<td>Income generating activities with training</td>
<td>77.8</td>
<td>22.2</td>
</tr>
<tr>
<td>Earned money with House built/or renewal</td>
<td>92.6</td>
<td>7.4</td>
</tr>
<tr>
<td>Earning from the business with changes in households</td>
<td>92.6</td>
<td>7.4</td>
</tr>
<tr>
<td>food security (Consumption rate &amp; Diet)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to education for girl &amp; women with ratio of literate female 15-35 years old</td>
<td>92.6</td>
<td>7.4</td>
</tr>
<tr>
<td>Product trading &amp; business with improved basic needs</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Product trading &amp; business with access to medical service</td>
<td>83.3</td>
<td>16.7</td>
</tr>
<tr>
<td>Decision making with ration of literate females</td>
<td>90.7</td>
<td>9.3</td>
</tr>
<tr>
<td>Decision making with share of women in wage employment</td>
<td>75.9</td>
<td>24.1</td>
</tr>
<tr>
<td>Decision making with Increased access to public goods and service</td>
<td>92.6</td>
<td>7.4</td>
</tr>
</tbody>
</table>

*Source:* Computed from survey data
From the Table 4.9, 90percent and above of respondents have answered agree with the nine following statements: Grants with production, training with beneficial projects, training with increased yield and income, entrepreneurship with increased in yield and income, earned money with house built /or renewal, earning from the business with changes in households food security (consumption rate & diet), access to education for girl &women with ratio of literate female 15-35 years old, decision making with ration of literate females, decision making with Increased access to public goods and service. Besides, 5 left statements have been agreed by fewer than 90percent, which means 75.9percent to 87percent of respondents.

Considering the respondents’ perceptions above, it has shown that statements are strongly related. In other words, it means that trained women in Kicukiro district have obvious created beneficial projects and have got income for improving their living conditions. Those whom have got grants from sponsors have increased their production, satisfy the correspondent markets, hence got enough money to by their basic needs. Based on respondents’ perceptions and poverty alleviation in Kicukiro district, this justifies the strong relationship between women empowerment and poverty alleviation in Kicukiro district.
a) Relationship between two variables based on pre and post women empowerment situation

Besides, in order to find the relationship between women empowerment and poverty alleviation, two scenarios have been investigated. First, their situation before being empowered and second their situation after being empowerment regarding poverty alleviation indicators. The figure 1 bellow gives more explanation.

Figure 4.1: Pre and post women empowerment situation

Source: Computed from survey data
From the figure 4.1, eight poverty alleviation items have been considered by emphasizing on the frequency of pre and post women empowerment situation. For the funds of other projects, no one from respondent has ever fund other income project, but after being empowered 31 have capacitated in funding other projects. This means that being empowered was a starting point for them. 2 women from respondents have been able to renew their habitat, and they have been raised to 33 after being empowered. Changing in income has been ranging from 5 before empowered to 50 after being empowered. From respondents,10 of them were able to pay medical insurance before getting empowered and the number raised to 51 after being empowered and the improvement of nutrition has been raised from 15 in pre to 53 in post empowerment situation where as payment of school fees for children has raised from 15 to 54. In all respondent women, 20 were able to by new clothes, and after being capacitated the number has been raised to 54, where as the education upgrade raised from 24 to54.

From the above background, it is clearly justifying the strong relationship between women empowerment and poverty alleviation in Kicukiro district because as more getting empowered, the more encreased within poverty alleviation indicators.

b) Relationship between two variables based on regression analysis

Again, for making the investigation of relationships between variables, the regression analysis has been used as a statistical tool. With the linear regression model, the dependent variable has been a linear function of one or more independent variables plus an error introduced to account for all other factors. The following illustration explains more:
\[ Y = a + bE + e. \]

Where,

\( a \) = a constant amount (what one earns with zero empowerment); \( b \) = the effect in poverty reduction of an additional item of empowerment, hypothesized to be positive; and \( e \) = the “noise” term reflecting other factors that influence earnings. The variable \( Y \) is termed the “dependent” or “endogenous” variable; \( E \) is termed the “independent,” “explanatory,” or “exogenous” variable; \( a \) is the “constant term” and \( b \) the “coefficient” of the variable \( E \).

**Table 4.10: Model Description**

<table>
<thead>
<tr>
<th>Model Name</th>
<th>MOD_1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Variable</td>
<td>1</td>
</tr>
<tr>
<td>Equation</td>
<td>1</td>
</tr>
<tr>
<td>Independent Variable</td>
<td>Women empowerment</td>
</tr>
<tr>
<td>Constant</td>
<td>Included</td>
</tr>
</tbody>
</table>

**Source:** Computed from survey data

From the table 4.10 above, the model description was the linear regression model with two variables only: Poverty Alleviation as dependent variable and Women Empowerment as independent variable.

To measure how close the data are to the fitted regression line, its ‘statistical measure which is the coefficient of determination “R-squared” has been determined as the table 4.11 gives details.
Table 4.11: Model Summary and Parameter Estimates

<table>
<thead>
<tr>
<th>Equation</th>
<th>Model Summary</th>
<th>Parameter Estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>R Square</td>
<td>F</td>
</tr>
<tr>
<td>Linear</td>
<td>0.879</td>
<td>379.312</td>
</tr>
</tbody>
</table>

The independent variable is Women empowerment.

Source: Computed from survey data

From the above, it has been noticed that the coefficient of determination or adjusted R square was equal to 0.879 which was implicating that dependent variable (poverty alleviation) depends at 87.9 percent the independent variables (women empowerment) and which is very significant as the coefficient of determination lies between 0 and 1, and as the higher the R Square, the better the prediction of the values of one variable given values of the second variable becomes.

In this study woman empowerment has been used to predict/forecast the level of poverty alleviation in Kicukiro district, where as women have been more trained, this has contributed to poverty alleviation by creating beneficial projects in Kicukiro district.

Besides, the constant “a” was equal to 0.630 and the coefficient of variable E “b” was equal to 0.969. Therefore the regression model becomes: Y = 0.630 + 0.969E. The figure below shows how data point fallen to the fitted regression line.
From the figure 4.2, the regression model accounts for 87.9 percent. The more variance that is accounted for by the regression model the closer the data points has been fallen to the fitted regression line. With the linear regression model, we made an intuitive assessment that increase in women empowerment also increases the level of poverty alleviation in Kicukiro district. Using the straight lines, we were also able to predict values of poverty alleviation.

\[ Y = a + bE: Y = 0.630 + 0.969E, \quad R \text{ Squared}= 0.879 \]
The fact that a constant (The poverty alleviation) was equal to 0.630, this is implicating that even before being empowered, the women situation (regarding poverty alleviation) was not in critical situation. In other words, empowering women has contributed a lot to the poverty alleviation observed in Kicukiro district, because there was a starting point and we could see poverty alleviated. In addition, as b coefficient equal to 0.969, that is implicating that this is a significant situation.

And finally, the analysis of variance has been done to justify the statistical significance of estimated relationship between two variables as the table 4.12 shows us.

**Table 4.12: ANOVA**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>170.025</td>
<td>170.025</td>
<td>379.312</td>
<td>0.000&lt;sup&gt;a&lt;/sup&gt;</td>
</tr>
<tr>
<td>Residual</td>
<td>23.309</td>
<td>0.448</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>193.333</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Women empowerment  
b. Dependent Variable: Poverty Alleviation  

*Source:* Computed from data survey.

As indicated in the table 4.12, the Sig. =0.000 which is equal to 0. This was implicating that significance was equal to 0, and when it’s equal to 0, the relationship between variables is very significant.
Therefore, the relationship between women empowerment and poverty alleviation in Kicukiro district was very significant and two variables were intertwined, as the more women are being empowered through cooperatives, the more poverty is being alleviated significantly in Kicukiro district.

4.3 Summary of data analysis

The data analysis implies that women empowerment should be the real weapon for poverty alleviation in Kicukiro district particularly and generally in Rwanda. And this should focus on the factors associated with socio-economic development of entire family like gender balance, legal inheritance, and marital pattern of resource allocation, employment status and household income distribution. These have been the hindrances to women development, hence the origin of vicious poverty circle.
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

In this chapter the researcher provides a summary of research findings based on the data collected from the field establishes some conclusion and makes recommendations to address the gap noted in the study. In addition the researcher also suggested areas for further study.

5.1 Summary of Findings

The study has been carried out in three sectors which are Masaka, Kabeza and Kanombe of Kicukiro district. Out of the total population sampled the researcher wanted to find out its general information. Its general information basically dealt with personality and characteristics like head of household, age, marital status, education and monthly income as will be explained and the gender has not been considered as the population was basically women.

From the table 4.1, 75.9 percent of the respondents are not head of household, which means that women are not only responsible for household development; therefore they share with their husbands. Besides 24.1 percent are responsible for household development hence head of their households. In other words they are managers of their own resources neither for their allocation nor in effective use.

The age of respondent was classified in intervals from 20 years of age to 59 years and above. In this case, the majority of respondents are from 30 years old to 49 years of age, that is to say 37 percent of respondents and other categories share the remain percentages. Thus indicates the category of maturity and strong women with many initiatives, innovations and
who are very courageous, teachable and hard working which ends with good tangible results. These characterize cooperatives women member based and the significance of poverty alleviation in Kicukiro district.

From the table 4.4, most of respondents have performed primary and secondary schools where 59.3 percent of them have primary level and 25.9 percent have secondary level. Again 11.1 percent have graduated from skills institutions and 1.9 percent has performed from university and the same percentage represents uneducated person. These indicate that the majority of women cooperative members in Kicukiro district are educated at secondary and primary level, hence a high degree of understanding and implement all learnt skills and knowledge.

Concerning the total average income from production at the month basis, the table 4.5, shows that the majority of respondents have the monthly income ranging between 60000 Rwf and 30000 Rwf, which are equivalent to 22.2 percent and 13 percent respectively in this study. It is to remind that these monthly income is getting from empowered activities, therefore the monthly income could be more than that figured above because, actual household’s activities should produce more monthly income. In addition this income has really contributed to the relationship between women empowerment and poverty alleviation in Kicukiro district as it has impacted household’s development.

5.1.1 Objective One: Key Women Empowerment Activities and their effectiveness

A deeper women empowerment analysis has been done within this study, and the aim was to establish the key women empowerment activities. It has been established that women empowerment is broadly understood by respondents, but they have revealed the key women empowerment activities as follow: Training on hand craft; tailoring and fashionable design,
training on saving, training on business planning, entrepreneurship, write and read skills, loan access, trading and business, decision making.

5.1.2 Objective Two: The role played by empowered women in ending poverty in Kicukiro district

In this study, after a deeper analysis of key women empowerment activities, the impact of these has been established based on their respondents’ perception visa avis poverty alleviation indicators. From the table 4.6 above, 98.2 percent of respondents (35.2 percent with high confidence and 63 percent satisfactory confidence) have confirmed the significant influence of women empowerment activities on income generating for women and this means that women empowerment activities enable women finding ways of getting income through job creation. Again, 92.6 percent of respondents (29.6 percent with high confidence and 63 percent satisfactory confidence) have justified the impact of women empowerment activities on easy to predict production, this implicates that they facilitate women on good plan of daily works and on the use of production.

Besides, 88.9 percent of respondent have confirmed that women empowerment leads to the efficiency use of time. And 96.2 percent of them have confirmed its significant impact on improved nutrition, and these explain the role played by the women empowerment activities in improving nutrition for women households. The study shows that 100 percent of respondent have confirmed that women empowerment activities strongly influence the children health and sense of community. The impact of women empowerment activities on leading other and increasing knowledge have been responded at 83.3 percent and 96.3 percent respectively. From the above respondents’ perceptions, it’s justifying the strong impact of women empowerment on poverty alleviation in Kicukiro district.
5.1.3 Objective Three: Relationship between women empowerment and poverty alleviation

As shown in Table 4.7, above 90 percent of respondents have agreed with the nine statements relating women empowerment activities and poverty alleviation in Rwanda. In addition these perceptions have been revealed by women based on their own experiences and testimonies. This justifies not only the role of women empowerment activities, but also their contribution on production, beneficial projects, increased yield and income, house built /or renewal, households food security (Consumption rate & Diet), ratio of literate female 15-35 years old, increased access to public goods and service. Besides, 5 left statements have been responded fewer than 90 percent, which means 75.9 percent to 87 percent of respondents, but even these, the prevalence remain significant as it’s above 75 percent. Considering the above statement, the women empowerment has the strong relationship with poverty alleviation in Kicukiro district.

By considering eight poverty alleviation indicators and based on pre and post women empowerment situation the figure 1 shows that for the funds of other projects, no one from respondet has ever fund any income project, but after being empowered 31 have capacited in funding other projects. This means that being empowered was a starting point for them. 2 women from respondents have been able to renew their habitat, and they have been raised from this small number and reached to 33 after being empowered. Changing in income has been ranging from 5 before empowered to 50 after being empowered. From respondents, 10 of them were able to pay medical insurance before getting empowered and the number raised to 51 after being empowered and the improvement of nutrition has been raised from 15 in pre to 53 in post empowerment situation where as payment of school
fees for children has raised from 15 to 54. In all respondent women, 20 were able to by new clothes, and after being capacitated the number has been raised to 54, where as the education upgrade raised from 24 to 54. From the above background, it is clearly justifying the strong relationship between women empowerment and poverty alleviation because as more getting empowered, the more increase within poverty alleviation indicators.

The investigation of relationships between two variables has been made by using the regression analysis as a statistical tool. With the linear regression model, the dependent variable has been a linear function of one or more independent variables plus an error introduced to account for all other factors. As shown in the table 4.8, the model description was the linear regression model with two variables only: Poverty Alleviation as dependent variable and Women Empowerment as independent variable. The statistical measure which is the coefficient of determination “R-squared” has been determined as the table 4.9 explains, to measure how close the data are to the fitted regression line. Therefore, it has been noticed that was equal to 0.879 which was implicating that dependent variable (Poverty alleviation) depends at 87.9 percent the independent variables (Women empowerment) and which is very significant as eventually it lies between 0 and 1, and as the higher the R Square, the better the prediction becomes. Therefore, poverty alleviation in Kicukiro is strongly justified by the women empowering activities carried out on behalf of women in cooperatives.

Besides, the constant “a” was equal to 0.630 and the coefficient of variable E “b” was equal to 0.969. Therefore the regression model becomes: Y = 0.630 + 0.969E. This was implicating that as one unit is absorbed by independent variables, the dependent variables increase exponentially. In addition, the coefficient significance was 0.00, and it’s true the coefficient significance must tend to 0. These explain how strong relationship between two variables.
Considering the figure 4.2, the regression model accounts for 87.9 percent. The more variance that is accounted for by the regression model the closer the data points has been fallen to the fitted regression line. With the linear regression model, we could make an intuitive assessment that increase in women empowerment in Kicukiro district also increases the level of poverty alleviation in the same district. The fact that a constant (The poverty alleviation) = 0.630, this was being implicating that even before being empowered, the women situation (regarding poverty alleviation) was not in critical situation, but it could be taken as the starting point for women empowerment in Kicukiro district. Therefore, women empowerment and poverty alleviation in Kicukiro district are strongly intertwined.

5.2 Conclusion

The main aim of this study was to establish the relationship between women empowerment and poverty alleviation in Rwanda. The literature reflected how empowering women has impacted a lot on poverty alleviation in different countries in the world. In addition it is known that by empowering a woman, the family in particular and country in general is being empowered as well.

The research found out that the key women empowerment activities were training on hand craft; tailoring and fashionable design, training on saving, training on business planning, entrepreneurship, write and read skills, loan access, trading and business, decision making. With these, women have been capacitated hence change and improve their living conditions by paying school fees and clothes for children, medical insurance payment and nutrition improvement and balanced diets. This shows a significant impact of empowering women towards poverty alleviation. The researcher also found that there is strong relationship
between women empowerment and poverty alleviation and it is self explanatory and even it is known by respondents who have strongly emphasized their improvement in living conditions and all aspect of real development.

5.3 Recommendations

After concluding on this study, recommendations have been brought out and arising the topic under the study and are threefold. Those regard to the women of Kicukiro district, Local leaders and government authorities, and finally further researchers. These recommendations include: The Government of Rwanda should continue to organize and conduct several oriented trainings for improving women skills and knowledge in order to create income generating activities, hence improve their daily living conditions. Different training centers have to be established and all women initiatives supported. In addition the government of Rwanda has to facilitate women and create conducive environment regarding credit access for them. The local leaders in Kicukiro district have to create a good synergy among all women empowerment concerned parties. They have to support women cooperatives by urging and mobilizing them to continue working in cooperatives, because it is profitable. In addition all information has to be availed to women at the right time by local leaders. The empowerment of households channeled through women by improving the socio-economic conditions in Kicukiro district through provision of social grants and food parcels, job creating projects and development skills programmes should be put in place.

The first beneficiaries of women empowerment are themselves, their families respectively and the county as whole. This is why women in Kicukiro district have to work hard and not take empowerment as granted but rather consider it as ownership and exploit the
opportunities available. They will take some measure for their development and better future, like joining existing cooperatives or form new ones, running small business and having access to finance. These will allow them to develop themselves fast without begging and looking for external support. Research has been considered as an important domain in improving a foundation for solving different problems in different livelihood sectors. Economic domain really needs or requires a strong and sensitive research discipline in solving interconnected problems hence achieving the Millennium Development Goals. It is in this regards that the above research has been conducted to provide baseline information for putting in place adequate measures to alleviate poverty through women empowerment by establishing the linkage or relationship between these two variables.

5.4 Suggestions for further study

Basing on the findings, the researcher therefore suggested similar researches in other related areas in Rwanda and to conduct complementary researches to this, as no one has been carried out in Rwanda. Besides, the following areas are proposed for further research:

- To assess the root causes of failure of empowered women in implementing the learnt acquired skills,
- To establish the adequate ways for women empowerment,
- To analyze the linkage between the impact of women empowerment activities and gender balance in Rwanda.
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APPENDICES
Appendix 1: Questionnaire on Women Empowerment Activities towards Poverty Alleviation in Rwanda.

Dear respondent,

My names are Oscar NZAYIRAMBAHO, and I’m a post graduate student from Mount Kenya University (MKU) Kigali Campus in the final year of the masters’ courses in Development Studies. This questionnaire relates to a research that is required to a post graduate student to complete his/her degree award in Development studies.

My research topic is titled as “Women empowerment and Poverty Alleviation”. A Case study of Kicukiro District, Kigali, Rwanda.

Therefore, I’m seeking your help in responding the questions encompassed in this questionnaire, which will give me relevant information. The in sequence disclosed will be kept clandestine and will be only used for scholastic purpose.

Thank you for your cooperation
Part A: Information panel

Date of filling: Day………Month…………year ………..

Name of filling: 

Name of respondent: 

1. Questionnaire number (ID): 

2. District, Sector & Village of interview: 

3. Involvement in women Cooperative/Association: 

Never[ ] Recent participant (1-2 years[ ] Long term participant (3-10)[ ]
Part B: Household Characteristics

1. Gender of head of household: Yes ☐ No ☐


3. Marital status ☐ Legal married ☐ Separated ☐ Widowed ☐ Single ☐ Other relationship

4. Number of people in the household: 

5. What is your average monthly income

6. How many years of schooling have you completed?

7. How many members of this household can read and write ☐
Part C: The key women empowerment activities within respective areas and their effectiveness

a) The key women empowerment activities

1. What the activities did you benefit from most? (Choose from the most important)

i) Training on business planning

ii) Training on savings

iii) Training on tailoring fashionable designs

iv) Entrepreneurship

v) Education

vi) Decision maker

vii) Loan access/saving

viii) Trading and business

ix) Scholarship

x) Grants

x) Social support

2. Why did you think to benefit from these?

................................................................................................................................................

................................................................................................................................................

................................................................................................................................................
b) The effectiveness of women empowerment activities

1. How many people depend on your earnings?
   1 persons-2 persons
   3 persons-5 persons
   6 persons-10 persons
   11 persons – 20 persons

2. Which kind of business do you operate from your empowerment?
   a) Manufacturing
   b) Whole sale and retail
   c) Services
   d) Farming
   e) Others:
      Specify: …………………………………………………………………………………

3. Which way does this project help you? (Choose all apply)
   a) Provides medical insurance
   b) Provides finds for other project
   c) Provides income
   d) Provides school fees for children
   e) Others
      Specify:
      ………………………………………………………………………………………
Part D: The role played by empowered women in alleviating national poverty

1. Do you think empowered women can influence on the following?

<table>
<thead>
<tr>
<th>Impact</th>
<th>Much worse</th>
<th>Worse</th>
<th>No change</th>
<th>Better</th>
<th>Much better</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Easy to predict production</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time spent working</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nutrition</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children’s health</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sense of community</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leading others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Knowledge</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Who is responsible for medical insurance in your home?
   a) The husband
   b) The wife
   c) Husband and Wife

F
d) Support from outside

e) Other ........................................................................

3. How do you use your income from empowered activities?

a) For improved food

b) For new investment

c) For animal husbandry rearing

d) For renewing the habitat

e) For clothes

f) For children school fees

g) For medical insurance

h) Others:........................................................................

.....

Part E: The relationship between the women empowerment activities and poverty alleviation

1. From the following, have you been able to handle any before being empowered?

a) Fund for other project Yes □ No □

b) Renewing your habitat Yes □ No □

c) Change in income Yes □ No □

d) Medical insurance Yes □ No □

e) Improved nutrition Yes □ No □

f) School fees for Children Yes □ No □

g) Clothes Yes □ No □

h) Education upgrades Yes □ No □
2. After getting skilled and being empowered, have you been improved on:

   a) Fund for other project   Yes □   No □
   b) Renewing your habitat   Yes □   No □
   c) Change in income        Yes □   No □
   d) Medical insurance       Yes □   No □
   e) Improved nutrition      Yes □   No □
   f) School fees for Children Yes □   No □
   g) Clothes                Yes □   No □
   h) Education upgrades     Yes □   No □

4. For the following statements, state whether you agree, disagree, are not sure and comment whether necessary

<table>
<thead>
<tr>
<th>Perception</th>
<th>Agree</th>
<th>Disagree</th>
<th>Not sure</th>
<th>Personal comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants with production</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training and beneficial projects</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training with increased yield and income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurship and Share in wage employment in no-agricultural sector</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

H
<table>
<thead>
<tr>
<th>Entrepreneurship with increased in yield and income</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Income generating activities with training</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earned money and House built /or renewal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earning from the business and changes in households food security (Consumption rate &amp; Diet)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to education for girl &amp; women and ratio of literate female 15-35 years old</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product trading &amp; business with improved basic needs</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Product trading& business with access to medical service

Decision making and ration of literate females

Decision making and share of women in wage employment

Decision making and Increased access to public goods and service

5. what do you know about women empowerment?

................................................................................................................................................

................................................................................................................................................

How the women can be empowered efficiently?

................................................................................................................................................

................................................................................................................................................

................................................................................................................................................

What does your empowerment contribute to the poverty reduction according to you?

................................................................................................................................................

................................................................................................................................................

................................................................................................................................................

Thank you for your mutual collaboration, May God almighty blesses you abundantly.