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Establishment of the Role of Development Projects on Women Empowerment in Rwanda Case of Funding Leadership and Opportunities for Women Project

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Abstract:

In any society, women should play a central role in shaping future generations, physiologically, emotionally, morally, spiritually and intellectually. But, when women are poor and not empowered, they are not free and their choices are limited and so, are unable to perform this central role, a failure which has dire consequences for future generations. Government of Rwanda has invested considerable efforts to break the cycle of poverty, ignorance and vulnerability among women, by empowering them socially, politically and economically. However, women still constitute the majority of the poor with about 47% of women-headed household poor, compared to the 44% average for all poor households. Women also still face a gap of limited skills and capacity for employability, which reduces their employment and income opportunities. This study aimed at assessing the role of development projects on empowering women. The study employed descriptive cross-sectional study as the research design using quantitative data. The target population for the study included women at Kibirizi sector who were beneficiaries of FLOW project. A sample size of 103 women and group leaders were obtained using random sampling and purposive sampling technique respectively. The study relied on primary data which was collected using questionnaires. Data collected was edited and then analyzed using SPSS and presented in form of tables, bar graphs and pie charts. Correlation analysis indicated a positive and significant relationship between making decision, training, financial access and women empowerment (.240, $p < 0.05$) (.579**, $p < 0.001$), (.355**, $p < 0.05$).*

1. Introduction

1.1. Background of the Study

In any society, women should play a central role in shaping future generations, physiologically, emotionally, morally, spiritually and intellectually. But, when women are poor and not empowered, they are not free and their choices are limited and so, are unable to perform this central role, a failure which has dire consequences for future generations. Sharif & Nosheen, (2009). Women's empowerment is considered one of the important factors for the development of the country. The poverty alleviation programs of the government, Non-Governmental Organizations (NGOs) and other sectors do not sufficiently address the need for women's empowerment and even previous researches in poverty in Africa Bisi & Biola, (2004). Empowerment is a familiar term that had been used in many development agencies that enhances an individual or groups capacity to make decisions and transform those decisions into desired outcomes.

As regarding this study, empowerment is a process whereby there are adequate opportunities for the people to develop their potentials and contribute to the development process. It is a process whereby people are able to have power, increased skills and knowledge, have the ability to make choice which will at the end help them solve their problems and make life better. Empowerment brings about awareness and capacity building leading to greater participation, to better decision making. The term "women empowerment" has become popular in the development field since 1980s. It is vividly recognized that women empowerment is essential for sustainable economic growth and reduction in poverty in developing countries, Klasen (1999).

The Rwandan society like the rest of Africa has been characterized by patriarchy where the management of public affairs was predominantly a preserve of men. Women were mostly subjected to domestic chores, child and family care. Rwandan women, however, enjoyed an appreciable amount of authority and influence at household level, although the practice was best as a 'behind the scenes' model, channelled through their spouses, the family heads. The Government of Rwanda has since taken on measures to create an enabling environment for development but also for gender equality promotion and women's empowerment.

1.1.1. Funding Leadership and Opportunities for Women (FLOW) Project

Funding Leadership and Opportunities for Women (FLOW) is a fund that has been set up by the Ministry of Foreign Affairs of the Netherlands to improve the position of women and girls in developing countries. Despite global agreements on the rights, opportunities and safety of women and girls, limited progress has been made in this area and gender inequality is still widespread. This is undesirable, both from a humanitarian point of view and from the point of view of stability and economic health. Funding Leadership Opportunities for Women (FLOW) is a women economic empowerment project implemented by Action Aid and partners in Rwanda with financial support from the Netherlands government. It's being implemented in Nyanza and Gisagara districts supporting 2,400 vulnerable women with sustainable agriculture alternatives to spur their economic growth and has been operating since the year 2012 (IDS, 2012).

1.2. Statement of the Problem

In Rwanda, gender equality and the women empowerment are recognized as central pillars to sustainable development. Government of Rwanda has invested considerable efforts to break the cycle of poverty, ignorance and vulnerability among women, by empowering them socially, politically and economically. Rwanda has addressed the issue of poverty for women through a number of strategies, including rooting gender equality and the empowerment of women at the heart of all development strategies, policies and programmes. A number of programmes have been developed to increase women's access to finance and the formal business sector. These include the "Women's Guarantee Fund established to facilitate women entrepreneurs and SMEs without collateral to obtain loans in commercial banks and microfinance institutions.

Others include Savings and Credit Cooperatives at Sector level (Umurenge SACCO) and the Youth and Women Access to finance Strategy (2012) intended to consolidate gains through capacity building in financial literacy and financial access. However, challenges remain. Women still constitute the majority of the poor with about 47% of women-headed household poor, compared to the 44% average for all poor households. Women also still face a gap of limited skills and capacity for employability, which reduces their employment and income opportunities, GMO, (2015). The purpose of this study is to determine the role of development project on women empowerment with FLOW project as the study case.

1.3. Objective of the Study

1.3.1. General Objective

The main objective of this study was to establish the role of development projects in women empowerment in Rwanda

1.3.2. Specific Objectives

The study was guided by the following objectives

- 1) To examine the role played by training in empowering women in Rwanda
- 2) To establish the role of decision making in empowering women in Rwanda
- 3) To determine the role of financial access in empowering women in Rwanda

2. Literature Review

Empowerment is the expansion of freedom of choice and action; it involves increasing one's authority and control over the resources and decisions that affect one's life. As people exercise real choice, they gain increased control over their lives. It can also be defined as the act of enabling people to act on their own in order to reach their self-defined goals (Zimmerman, 1995).

2.1. Empirical Review

In Pakistan, Abdul and Zainab (2011) conducted a study that assessed the effects of a Government run participatory development project on the social and economic empowerment of women. Their study revealed that the project's efforts in strengthening the social empowerment of women such as group formation, networking and knowledge about by laws of community and information sharing could not leave any significant effects. However, the significant effect was found in the reduction of workload, which was having positive effects on their socio economic status. The time saved demands more productive activates in the form of gender development projects in the study area. It had increased the contribution of women in economic activities especially in livestock without getting direct benefits in the form of income. The findings related to micro loan demand appropriate saving and credit facilities that address the particular needs of poor women especially of livestock keepers. In exploring the implications of empowerment for poverty alleviation, they found positive implications of empowerment for poverty alleviation.

Jurgita *et al.*, (2014) conducted a study in Malaysia on factors for assessment of women empowerment and argued that women empowerment is crucial for better social and economic development of different countries and regions. He reported that women empowerment enable much more working force and makes better results for performance of organizations. To make women empowerment in practice requires common instruments how to measure women empowerment in specific countries, regions and communities. According to Jurgita *et al.*,(2014) factors of women empowerment includes; gender inequality, education qualification, age, income, economy development, productivity, personal security, media publicity, freedom of movement (decision making), and authority (independent experience)

A study to assess the impact of income-generating projects on women's empowerment was conducted in Morocco by Ola (2014). The study found evidence that income generating projects succeed in empowering rural women. Ola revealed that income-generating

projects in Morocco significantly impacted on economic decision-making of the women, mobility, access to resources, and control over resources. According to his study, although income-generating projects had a positive impact on child decision-making the impact was not significant

A study conducted by Asnarulkhadi & Muhammad(2012)showed that self-help development projects are playing a major role in empowering Nigerian women. The study made exposition of the inner dynamic of self-help development projects in Nigeria and established the fact that the survival instinct and felt-needs inform most self-help activities by Nigerian women. It also portrayed that the practice of self-help in groups is the fundamental principle in mobilizing community members to effect changes in their life. According to the study, participation is the prime ingredient for development. Self-help groups are medium for participation to take place. It showed that through participation in the group, women gain and acquire power, and improve their standard of living and the positions within the society. It was observed that through self-help activities, social changes result in a form of social power that gives identity, improve social status and equalizes gender relations for women. In the area of participation, satisfaction and perceived feelings of self-worth are used as indicators of women's feeling of self-empowerment Lolheihzori, (2007).

Waligo (2009) conducted a study in Kenya to establish the role of livestock projects in empowering women. He argued that increasing women education is a key ingredient for women's empowerment. Education is not only crucial for improving quality of life but it is a major factor in bringing about changes, which affect nutrition. There is a direct link between education and employment where the more educated one is, the higher and better the job opportunities and the better the income. Both factors have a resultant and determining effect on the occupation, and finally on the income earned in a household.

The ability of women and girls to empower themselves economically and socially by going to school or by engaging in productive and civic activities outside the home is constrained by their responsibility for everyday tasks in the household division of labor. Employment opportunities for women are critical for empowerment and food security. The study by Waligo (2009) revealed that more women from the beneficiary group were in employment than those from non-beneficiary group, though level of employment for women was generally very low. Education is one of the most important factors accounting for increased female labor force participation

Guy Carrine et al (2005) carried out a study Community-based health insurance in developing countries. His findings revealed that there is a substantial positive effect on the performance of CHI, and its contribution to effective and equitable health systems. The study relied on close ended questionnaires only for data collection. As a result, the research is subject to the normal limitations of survey research such as respondents not feeling encouraged to provide accurate, honest answers or not feeling comfortable providing answers that present themselves in an unfavorable manner. This may compromise the clarity of the study.

2.2. Conceptual Framework

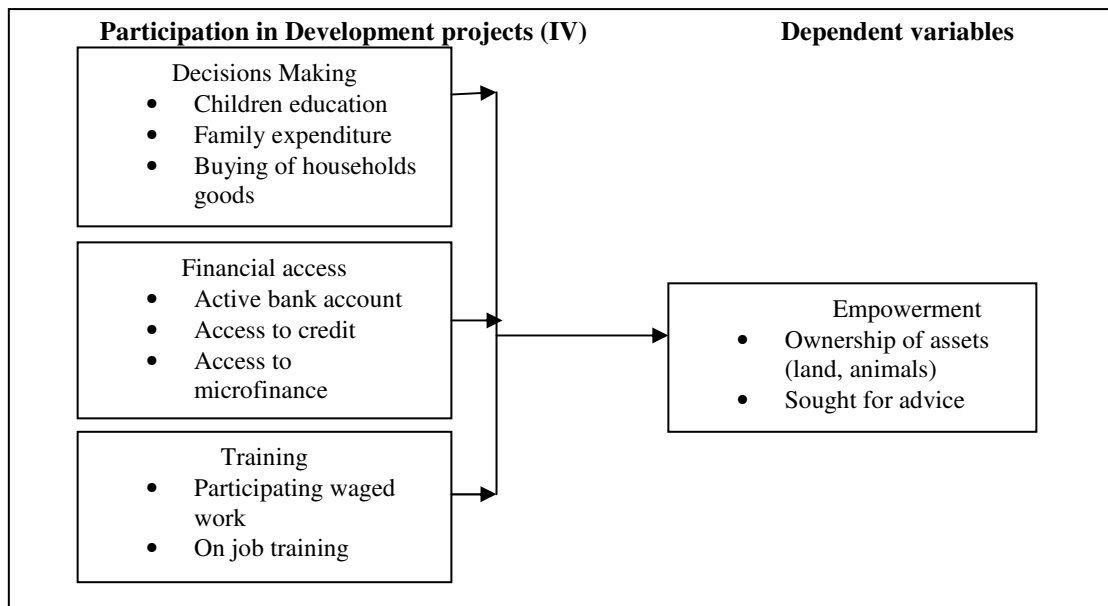


Figure 1: Conceptual framework

2.3. Decision Making

According to Lolheihzori (2007) status and decision-making power within the household is a key dimension of women empowerment. This dimension included decisions on the allocation of resources within the household, control over money and purchases, and enhanced status in the family. He suggests that measures of women's empowerment should include participation in decision-making "in all spheres of life not just areas of society which are accepted as women's place". Therefore, this theoretical dimension was both concentrated, focusing specifically on decision-making, and expanded to include influence on decisions made by community members.

2.4. Access to Financial Services

While measuring empowerment is challenging, there is enough evidence to suggest that microfinance has a positive impact on women's empowerment. For example, in a survey of 100 women who received group loans from an Indian microfinance institution (MFI) included in a BNP Paribas microfinance portfolio, 92% said their standard of living improved; 91% said their self-confidence had increased; 65% said they were more involved in household decision-making than before they received a microfinance loan; and 74% said they had been consulted for advice by other women interested in loans Zaina (2011)

2.5. Training

Training for gender equality and women's empowerment is an essential component for UN Women's commitment to advance gender equality and women's empowerment. Another dimension of empowerment identified by Hashemi and Schuler is training, a tool, strategy, and means to effect individual and collective transformation towards gender equality by raising awareness and encouraging learning, knowledge-building and skills development. It helps women and men to understand the role gender plays and to acquire the knowledge and skills necessary for advancing gender equality in their daily lives and work Hashemi & Schuler (1993).

3. Research Methodology

3.1. Research Design

This study was carried out using descriptive cross-sectional survey design with a case study model. Descriptive research determines and reports the way things are and also helps a researcher to describe a phenomenon in terms of attitude, values and characteristics Mugenda & Mugenda, (2003). According to Orodho (2003), descriptive case study is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. The focus of the study was to establish the role of development projects on women empowerment. Case of FLOW project in Kibirizi sector was referred in the study

3.2. Target Population

According to Mugenda & Mugenda, (2003) a population is a complete set of individuals, with some common observable characteristics. The target population for this study was one hundred and forty (140) households living in Kibirizi sector of Gisagara District.

3.3. Sampling Frame

According to Cooper & Schindler(2000)sampling frame is a list of all members of a population from which the researcher wish to draw his samples. A list of women beneficiaries of the FLOW project was obtained from the Project management. This list was used to randomly select women beneficiaries of the FLOW project for participation in the study. The criterion for selection of women beneficiaries for the purpose of this study was membership in a farming group for not less than one year. Group leaders who were included in the study were sampled purposively therefore a list of leaders was not required.

3.4. Sample Size

A sample size of 103 respondents was selected for the study. These included 90 women who are beneficiaries and 13 purposively selected group leaders. The sample size was determined using the formula provided by Yamane (1967)

3.5. Sampling Techniques

The study used both purposive and simple random sampling techniques. Purposive sampling is a deliberate choice of a respondent due to the qualities she /he possesses Bernard, (2012). Group leaders were selected using purposive sampling while the women benefiting from the FLOW project were randomly selected. Simple random technique is a probability method of sampling that allows the respondents equal chances of being selected Bernard, (2012).

3.6. Research Instruments

The study used a questionnaire containing close ended questions. According to Rothgeb, Willis, & Forsyth, (2001)questionnaire is a 'tool' for collecting and recording information about a particular issue of interest. The questionnaires were used to obtain data from respondents because they are convenient to use when handling a large group of respondents. The questionnaire consisted of a list of questions relating to the objectives and research questions of study. The researcher distributed the questionnaires himself and the respondents were requested to fill and submit the questionnaire immediately. Interview guide was used to collect information from the project management.

3.7. Reliability

The extent to which results are consistent over time and accurately represent the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable (Joppe, 2000) Cronbach's alpha reliability coefficient was used to test for reliability. This coefficient ranges between 0 and 1 and the closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale Carmines & Zeller, (1979).

3.8. Validity

Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are (Joppe, 2000). The draft questionnaire was given to the supervisor for review. Corrections and recommendations made were put into consideration in preparing the final questionnaire.

3.9. Data Analysis

Before processing the responses, the completed questionnaires were edited for completeness and consistency. Data editing was done in order to determine inaccurate, incomplete, or unreasonable data and then improve the quality through correction of detected errors. After data cleaning, the data was coded and entered in the computer for analysis using the Statistical Package for Social Sciences (SPSS). Data collected was edited for completeness and then analyzed using SPSS. Descriptive statistics, correlation analysis and regression analysis were conducted and results presented in table, graphs and pie charts.

4. Research Findings and Discussion

4.1. Age Distribution among the Respondents

The study sought to determine the age of the study participants

Age groups	Frequency	Percent (%)
20-30	3	4
31-40	12	16
41-50	29	39
above 51	30	41
Total	74	100

Table 1: Age distribution among the respondents

From Table 1 majority of the respondents (41%) aged above 51 years. A fair percentage of the study participants (39%) aged between 41-50 years, 16% aged between 31-40 years while 4% aged between 20-30 years

4.2. Distribution of Respondents Level of Education

The study revealed that majority of the respondents (65%) had primary education only while 32% had no education at all. A small percentage of the respondents (3%) however, had attained secondary education

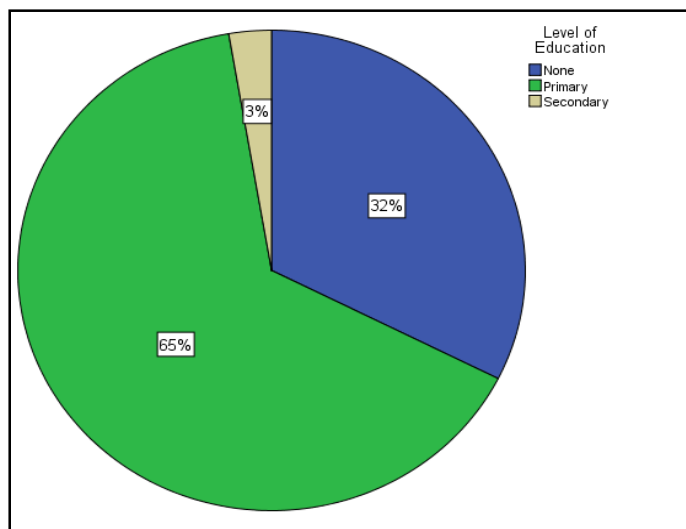


Figure 2: Education level

The large percentage of uneducated women being the beneficiary of the FLOW project can be explained by the fact that FLOW project aimed at supporting the vulnerable women with sustainable agriculture alternatives to spur their economic growth (IDS, 2012)

4.3. Distribution of Responses Regarding Decision Making and Empowerment

Table 2 indicates that 62% of the study participants strongly agreed that making decisions has a role in empowering women while 38% just agreed with the statement. Majority of the participants (61%) strongly agreed that they were being involved in deciding children education, 38% just agreed while 1% disagreed with the statement. 66% of the participants strongly agreed that they were involved in making decision regarding family planning matters, 28% just agreed while 6% disagreed with the statement. Most of the women 61% strongly agreed with the statement that their decision in family day- today expenditure was considered while 39% just

agreed. Only 50% of the respondents strongly agreed that they contribute in decisions regarding seeking help including financial assistance. 31% just agreed, 16% disagreed while 3% disagreed with that statement. Majority of the respondents (73%) strongly agreed with the statement that they contributed in making decision regarding buying household furniture and utensils while 27% just agreed

Statement	Strongly agree %	Agree %	Disagree %	Strongly disagree %	Mean	Std. Deviation	Chi-Square (χ^2)
Decision making has a role in women empowerment	62	38			1.38	.488	4.378
I am involved in deciding children education	61	38	1		1.41	.521	39.919
I am involved in making decision regarding family planning matters	66	28	6		1.39	.593	41.865
My decision in family day- today expenditure is considered	61	39			1.39	.492	3.459
I contribute in decisions regarding seeking help including financial assistance	50	31	16	3	1.72	.836	36.595
I contribute in making decision regarding buying household furniture and utensils	73	27			1.27	.447	15.622

Table 2: Distribution of responses regarding decision making and empowerment

4.4. Distribution of Responses Regarding Financial Access and Women Empowerment

According to Table 2, 97% of the study participants stated that financial access has a role in empowering women. A small percentage (3%) however felt that access to finance doesn't influence women empowerment. Whereas 35% of the respondents had an active bank account, 65% stated that they didn't have one. The study revealed that majority of the respondents (70%) had their own source of income, while 30% did not. This implies that most of the women could rely on themselves unlike those who never benefited from the FLOW project who had to rely on their husbands. The study also found that 93% of women who participated in the study had control over how to spend some cash or savings while 7% did not have such control. Majority 68% did not have access to any microfinance in Rwanda while 31% of the respondents had the access. Only 23% of the respondents borrowed loan from bank or any other finance institution with 77% stated that they never took loans. This low rate of credit borrowing could be explained by the large percentages of women who never had active bank account meaning that they have not been depositing their money to any bank as well as lack of access to microfinance institutions.

Statement	Yes %	No %	Mean	Std. Deviation	Chi-Square (χ^2)
Financial access has a role in empowering women	97	3	1.03	.163	66.216
I have an active bank account	35	65	1.65	.481	6.514
I have my own source of income	70	30	1.30	.460	12.162
I have control over how to spend some cash or savings	93	7	1.07	.253	55.351
I have access to any microfinance in Rwanda	31	68	1.69	.466	10.595
I borrow loan from bank or any other finance institution	23	77	1.77	.424	21.622

Table 3: Distribution of responses on financial access and women empowerment

4.5. Distribution of Responses Regarding the Role of Training on Women Empowerment

Table 3 indicates that 74% of the respondents strongly agreed with the statement that training has a role in women empowerment while 26 just agreed with statement. Majority of the respondents (50%) strongly agreed that FLOW project provided trainings for project members, 38% just agreed while 12% disagreed with the statement. While 46% of the respondents strongly agreed that they could participate in waged work, 41% just agreed while 13% disagreed. 55% of the respondents strongly agreed with the statement that women had leadership roles within the project or in their Community, 39% just agreed while 6% disagreed. Most of the women 45% strongly agreed that relevant skills were enhanced during trainings, 24% just agreed while 31% disagreed with the statement. The study further found that 64% of the respondents strongly agreed that training within the project improved project performance, 35% just agreed while 1% disagreed with the statement

Statement	Strongly agree %	Agree %	Disagree %	Mean	Std. Deviation	Chi-Square(χ^2)
Training has a role in women empowerment	74	26		1.35	.650	96.703
FLOW project provide trainings for project members	50	38	12	1.73	.880	36.378
I can participate in waged work	46	41	13	1.70	.772	40.811
Women have leadership roles within the project or in their Community	55	39	6	1.51	.646	62.865
Relevant skills are enhanced in the training	45	24	31	1.86	.865	4.730
Training within the project improves project performance	64	35	1	1.38	.516	43.000

Table 4: Distribution of responses regarding Training on women empowerment

4.6. FLOW Project Contribution toward Women Empowerment

The study sought the opinion of the respondents on how they found the project empowering them. Figure 3 indicates that the project provided the women with livestock specifically goats and cows. The project also offered various trainings to the project members. In addition, the respondents stated that the project enhanced social growth through formation of project groups among the members

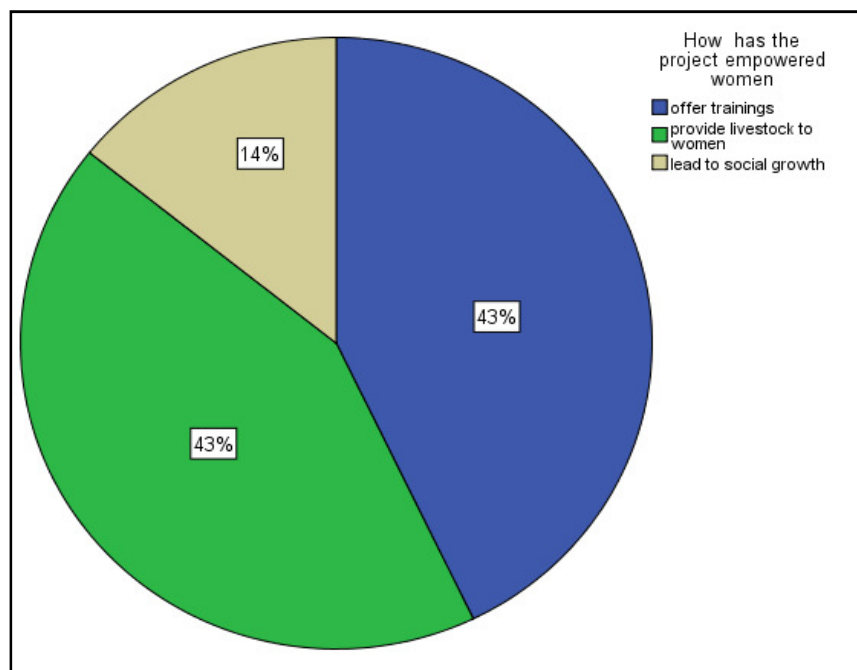


Figure 3: How FLOW project empowered women

4.7. Distribution of Responses Regarding Improving Women Empowerment

The study sought the opinion of the respondents regarding what they thought could be done to improve and sustain women empowerment. All the respondents (100%) stated that provision of more training would empower more women.

4.8. Distributions of Responses Regarding Men Attitude toward Women Empowerment

The study sought to determine the men attitude toward women empowerment. All the respondents (100%) stated that men were supportive more so after they received trainings from FLOW project

4.9. Correlation Analysis

The correlation table indicates that making decision, training, and financial access positively and significantly correlated to women empowerment (.240*, p<0.05) (.579** p<0.001), (.355** p<0.05). This implies that allowing women to make various decisions, increasing their level of training and ensuring that women access finances would empower women more

		Women Empowerment	Make Decision	Training	Financial Access
Women empowerment	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	74			
Make decision	Pearson Correlation	.240*	1		
	Sig. (2-tailed)	.040			
	N	74	74		
Training	Pearson Correlation	.579**	.352**	1	
	Sig. (2-tailed)	.000	.002		
	N	74	74	74	
Financial access	Pearson Correlation	.355**	.214	-.091	1
	Sig. (2-tailed)	.002	.068	.442	
	N	74	74	74	74
*Correlation is significant at the 0.05 level (2-tailed).					
**Correlation is significant at the 0.01 level (2-tailed).					

Table 5: Correlation Analysis

4.10. Regression Analysis

Although the study revealed that there was a positive and significant relationship between the independent variables and the dependent variable (Table 4), effect of each variable was determined using regression analysis.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.586 ^a	.543	.315	.427

a. Predictors: (Constant), Training, Financial access, Decision making

Table 6: Model Summary

The model summary (Table 5) provides the correlation coefficient and coefficient of determination (R^2) for the regression model. The table indicates that there is a strong positive relationship between Training, Financial access, Decision making and women empowerment ($R=.586$) suggests while $R^2 = .543$ suggests that 54% of the women empowerment can be explained by how much women are trained, how well they access finances and their involvement in decision making.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.664	3	2.221	12.204	.000 ^b
	Residual	12.741	70	.182		
	Total	19.405	73			

a. Dependent Variable: Women empowerment
b. Predictors: (Constant), Training, Financial access, Decision making

Table 7: ANOVA^a

The ANOVA table shows that the level of significance is .000 ($p < .001$). This implies that the model has predictive value and so training, access to finances and decision making can be used to explain the variation in women empowerment

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.186	.314		3.779	.000
	Decision making	.162	.080	.101	.799	.401
	Financial access	.257	.099	.108	.881	.381
	Training	.286	.075	.099	.750	.456

a. Dependent Variable: Women are empowered

Table 8: Coefficients^a

From the Coefficients table the equation for the regression line was

$$Y = 1.186 + 0.162 (\text{Decision making}) + 0.257 (\text{Financial access}) + 0.286 (\text{Training})$$

From the Coefficient table when $X=0$, women empowerment (Y) will equal 1.186. Fitting the coefficients into the regression equation to predict Y using a value of X, the study revealed that for each unit change in decision making would change women empowerment by a factor of 0.162, a unit change in Financial access would change women empowerment by a factor of 0.257 and also a unit change in training would change women empowerment by a factor of 0.286.

5. Summary, Conclusions and Recommendations

5.1. Summary

This study aimed at assessing the role of development projects on empowering women. The study employed descriptive cross-sectional study design using quantitative data. The target population for the study included Kibirizi sector women who benefited from FLOW project. Simple random sampling and purposive sampling technique were used to select women and group leaders respectively. The study relied on primary data which was collected using questionnaires. Close ended questionnaires were administered to 103 samples out of which 74 were correctly filled and handed-in. This yielded a response rate of 72% which according to Baruch, (1999) was considered excellent to draw conclusions. Data collected was edited for completeness and then analyzed using SPSS. Descriptive statistics, correlation analysis and regression analysis were conducted and results presented in table, graphs and pie charts.

The study revealed that majority of the respondents (41%) aged above 51 years, 39% aged between 41-50 years, 16% aged between 31-40 years while 4% aged between 20-30 years. In addition, 65% had primary education only, 32% had no education at all while 3% had attained secondary education. Further, the study found that decision making, training and access to finance were factors that influenced women empowerment. FLOW project was considered by most of the respondents to have played a role in empowering women. The study revealed that Flow project provided women with livestock, offered them training and lead to social growth through formation of project groups. Provision of more training would empower more women as it was suggested by all the respondents (100%). Regarding men attitude toward women empowerment, all the respondents (100%) stated that men were supportive more so after they received trainings from FLOW project. The correlation analysis indicates that making decision, training, and financial access positively and significantly correlated to women empowerment (.240*, $p < 0.05$), (.579**, $p < 0.001$), (.355**, $p < 0.05$). This implies that allowing women to make various decisions, increasing their level of training and ensuring that women access finances would result to much empowered women.

From the regression analysis the study revealed that decision making, training, and financial access would explain changes in women empowerment. Fitting the coefficients into the regression equation to predict Y using a value of X, the study found that for each unit change in decision making would change women empowerment by a factor of 0.162, a unit change in Financial access would change women empowerment by a factor of 0.257 and also a unit change in training would change women empowerment by a factor of 0.286. Regression the Coefficients yielded the following equation; $Y = 1.186 + 0.162$ (Decision making) $+ 0.257$ (Financial access) $+ 0.286$ (Training)

5.2. Conclusions

The first objective was to determine the role of training in empowering women in Rwanda. The study found that training was one of the aspects that were used by FLOW project to empower women. This means that improving the level of training offered to women as well as initiating such trainings in areas where such trainings never existed has the potential to empower women for improved standard of living. Following training offered to men by FLOW project women who participated in the study stated that men supported women empowerment.

The second objective of the study was to determine the role of decision making in empowering women. The study found a positively and significant relationship between decision making and women empowerment. Allowing women to make some decision as well as involving them in decision making was considered by most of the respondent as a way of empowering women. Most of the respondents contributed to decision regarding family planning, expenditure buying of household items as well as children education

The third objective of the study was to determine the role of financial access in empowering women. The study found a positive and significant relationship between financial access and women empowerment. Majority of the women considered financial access as a factor that empowered them. However, a small percentage of the women borrowed loans and had access to microfinance institution. Majority of women had their own source of income avoiding much reliance on their husbands. As such they had control over how to spend some of their money.

5.3. Recommendations

In the light of the above conclusions the study made the following recommendations.

There is need for the government of Rwanda to do more in ensuring that women particularly those operating small and medium enterprises access microfinance services and are able to borrow loans from finance institutions in order to boost their empowerment as well as improving their living standards.

Policies and measures that have already been put in place to ensure that women from all backgrounds are empowered should be enforced to ensure that majority of girls and young women can access education and various training.

The government should initiate and support various trainings in the rural areas targeting women and girls in order to empower them. Trainings such as entrepreneurial training, loan borrowing and agribusiness related training would result to more empowered women. Men and the entire society should embrace the spirit of empowering women and should involve women in decision making more so regarding issues that relates to them. Community leadership as well as leadership within various development projects should create space for women as a way of ensuring that they are empowered.

5.4. Areas for Further Studies

The study suggested the following areas for further studies;

- i. Determination of factors hindering women empowerment in rural communities
- ii. Comparative study of women empowerment in the rural and urban areas and its implication on household economic growth
- iii. Effects of participation on development project on the social and economic empowerment of women and its implications for poverty alleviation

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