



College of Arts and social sciences  
Centre for Gender studies  
Master in gender and development

**Contribution of women's off- farm activities to the socio-economic  
development of rural households: a case study of women in Bugesera  
district**

**A dissertation submitted to the, College of art and Social Sciences, University of Rwanda  
in partial fulfillment of the degree of Master of Social Sciences in Gender and  
Development**

**DUSABEMARIYA LIBEREE**

**Registration number: 220018744**

**Supervisor: Dr. LiberataMukamana**

**October 2021**

## **DECLARATION**

I declare that this thesis is my original work and has not been presented to any other University.

Student name: DUSABEMARIYA LIBEREE

Sign .....Date .....

Declaration by Supervisor

This thesis has been submitted with our approval as University Supervisor.

Name: .....

Sign ..... Date .....

## **DEDICATION**

This thesis is dedicated to my beloved husband NDAYIHORANYE Jean Bosco, family members as well as colleagues for their love and encouragement.

## **ACKNOWLEDGMENTS**

I would like to thank the local leadership in Bigesera district for actively participating in the development of this project. Their willingness to assist in the gathering of the needed information was very important. Special thanks go to one hundred and ten participants who shared their valuable input. Their information has encouraged and assisted my own accomplishment of this noble task.

Appreciation is extended to my advisors, especially Dr. Liberata MUKAMANA, who helped me understand the vast subject of off farming activities and socio economic and guided me from the beginning up to the end of this assignment. Her dedication to the gender and socio-economic development of women in the local areas is above and beyond.

Finally, I would like to thank my beloved husband for allowing me to commit to the program of Masters in Gender and development. I owe him a debt of gratitude for his love, encouragement, and sacrifice during my studies.

## **ABSTRACT**

The off-farm activities play a significant role in releasing different families from poverty. The purpose of this research carried out in Bugera District was to evaluate how off-farm activities contribute to socio-economic development of women dwelling in rural areas. This study had the following objectives: To examine women's motivations for engaging in different off-farming activities, to examine women's challenges and opportunities to engagement in off-farm economic activities and their ability to respond to them and to assess the contribution of off-farm activities on rural women's livelihoods. Data collection involved the use of three instruments: The questionnaire, key informant interviews and Focus group discussion. The questionnaire was administered to the sample of 110 selected among 1009 women who are engaged in off-farm activities in two sectors (Rilima and Kamabuye) of Bugesera District. Key informant interviews were conducted with two social affairs and two representative women from two selected sectors. Twenty respondents were chosen amongst 1009 respondents to form two focus group discussions of ten respondents per each. Ten participants were composed by two women from each activity including retail shop operations, tailoring and mobile phone agents, trading of vegetables and fruits and coffee and tea shops. Quantitative data were analyzed through using frequency counts, percentages and Microsoft excel. Qualitative data was analyzed using content analysis by interpreting information collected during focus group discussions and key informant interviews. In general, the study revealed that rural women are motivated to engage in off-farm activities with the aim of supplementing their agricultural production. It was also noted that the incomes generated by these activities have a great impact on the socio-economic development of households whose women are involved in the mentioned activities. Though the study showed some encountered challenges like lack of enough capital, collateral, time constraints and educational background, it was observed that women who are engaged in off-farming activities are financially independent comparing their lives before practicing the same activities. The study ends in recommending that more stakeholders should continue to help rural women engage in more off-farming activities in order to increase household's incomes.

**Key words: off farm activities, Non-farm activities, rural development and Income generating activities.**

## Table of Contents

DECLARATION .....	ii
DEDICATION .....	iii
ACKNOWLEDGMENTS.....	iv
ABSTRACT .....	v
LIST OF ACRONYMS AND ABBREVIATIONS .....	ix
LIST OF FIGURES.....	xi
CHAPTER ONE: INTRODUCTION .....	1
1.1. Background of the study .....	2
1.2. Statement of the problem .....	8
1.3. Objective/Aim of the research.....	9
1.3.1 General objective.....	9
1.3.2 Specific objectives.....	9
1.4. Research questions .....	10
1.5. Significance of the study .....	10
1.6 Scope of the study .....	11
1.7. Conclusion.....	11
CHAPTER TWO: LITURATURE REVIEW .....	12
2. 0. Introduction .....	12
2.1. Definitions of concepts.....	12
2.2.Theoretical review.....	14
2.2. 1.Contribution of off Farm Activities to Household Income .....	14
2.2.2. Rural off-farm income and poverty alleviation.....	15
2.2.3.The contribution of off farm activities to rural development .....	16
2.2.4. The role of economic independent in avoiding conflict over resources between women and men. ....	18
2.3.1. Factors that motivate the involvement of women in off farm activities and the types of off farm activities that are commonly to women .....	20
2.3.2.Challenges of off farm activities run by women in Rwanda.....	22
2.3.3. The role of women’s off farm activities to socio- development of rural households.....	31
2.3.4. Off farm activities in Rwanda .....	32
2.3.5Women and off farm activities in Rwanda.....	36

2.3. Theoretical framework .....	39
2.5. Conclusion .....	47
CHAPTER THREE: RESEACH METHODOLOGY .....	48
3.0 Introduction .....	48
3.1. Research design.....	48
3.2. Study setting.....	48
3.3. Study population .....	49
3.4. Research instruments.....	51
3.4.1. Questionnaires.....	51
3.4.2. Key formants interview .....	52
3.4.3. Focus Group Discussions .....	52
3.5. Source of data.....	53
3.5.1. Primary data .....	53
3.5.2. Secondary data .....	53
3.6. Method for data analysis .....	53
3.8. Position of the researcher .....	54
3.9. Data Reliability and validity of data.....	54
3.10. Ethical consideration .....	55
3.11. Limitations .....	55
3.12. Conclusion.....	56
CHAPTER 4: PRESENTATION, ANALYSIS AND INTERPRESENTATION OF THE FINDINS.....	57
4.0 Introduction.....	57
4. 1. Profile of the study participants .....	57
4.2.1. Women’s motivation for engaging in off farm activities .....	61
4.2.1.2: Choosing off farm activity .....	64
4. 2.1.3. Capital for starting business .....	65
4.2. 2:Encountered challenges and existing opportunities for women to engage in off farm activities. .....	66
CHAPTER FIVE: SUMMARY, GENERAL CONCLUSION AND RECOMMENDATIONS.....	86
5.0Introduction .....	86
5.1 Summary of major findings.....	86
5.1.1 Motivation of women for engaging in off farm activities .....	86

5.1.2. Women’s challenges and opportunities to engagement in off farm activities and their ability to respond to them. ....	87
5.1.3. Contribution of off farm activities on rural women’s livelihoods.....	88
5.2. Conclusion.....	88
5.3. Recommendations .....	89
5.3.1. Recommendations to the Government .....	89
5.3.2. Recommendations to the women .....	89
5.3.4. Recommendations on the future researchers.....	91
4. REFERENCES.....	92
APPENDICES.....	100
1. QUESTIONNAIRE.....	100
3. GUIDED INTERVIEW QUESTIONS FOR FOCUS GROUP DISCUSSION.....	110
4. Authorized letter of data collection .....	111
5. Recommendation letter for data collection from University of Rwanda .....	112
6.TURNTIN REPORT.....	113



## **LIST OF ACRONYMS AND ABBREVIATIONS**

DEFRA: Department of Environment, Food and Rural Affairs

EDPRS: The Economic Development and Poverty Reduction Strategy

FAO: Food and Agriculture Organization

GBV: Gender Based Violence

IGA: Income Generating Activities

ILO: International Labor Organizational

EICV: Integrated Households Living Conditions Survey

LFS: labor Force Survey

MSMEs: micro, small and medium-size enterprise

MSSEs: Medium Small Sector Enterprises

NEP: Nation Employment Program

NGOs: Non- Government Organizations

NFEAs: Non-Farm Economic Activities

RURAL NON-FARM: Rural Non- Farm

ROFEA: Rural off farm Economic Activities

UN: united Nations

UNDP: United Nations Development Assistance Plan

UNCTA: United National Conference on Trade And Development

UNIP: United National Independence Party

USA: United States of American

VUP: Vision 2020 Umurenge Program

WID: Women in Development

## LIST OF TABLES

Table 1. Sample size.....	50
Table 2. Distribution of respondents per off farm activities .....	50
Table 3. Profile of respondents.....	57
Table 4. The profile of FDGs .....	60
Table 5. Key informant interviews .....	60
Table 6. Types of off farm activities per age groups and location .....	63
Table 7. Responses on why women participate in their different off farm activities.....	65
Table 8. Responses on the challenges faced by women who are engaged in off farm activities ..	67
Table 9. The measures of overcoming the challenges.....	70
Table 10. Types of Support got from the government .....	71
Table 11. Decision making over the income generated from the business .....	72
Table 12. Contribution of women who are engaged in off farm activities to their families .....	74

## LIST OF FIGURES

Figure 1 Conceptual framework.....	46
Figure 2. Responses to major reason for engaging in off farm activities.....	61
Figure 3. Explanation of where women got the starting capital.....	65
Figure 4. Table 4.7: The measures of overcoming the challenges .....	68
Figure 5. The income generated from off farm activities.....	72
Figure 6. Women who have saving account.....	76

## **CHAPTER ONE: INTRODUCTION**

Agricultural productivity has been declining or has remained stagnant in many African countries including those in sub-Saharan which are among countries considered the mostly affected by the rate of poverty in the continent of Africa and beyond (IFAD, 2007). Despite the infertility of the land, individuals and households in different regions of these developing countries including Rwanda, rely on a variety of agricultural activities to meet household needs.

The FAO (2016) also revealed that off-farm activities can be a particularly important strategy to overcome the problems of food insecurity, extreme poverty and poor livelihood among the rural population as well as to meet subsistence needs such as absorbing shocks to agricultural income. By participating in off-farm activities, it was also noted that individuals not only benefit from financial increases but also participate in various groups dedicated to a wide variety of purposes.

Active participation of women in off-farm works can not only increase their household income but also it can be a positive way of forming vibrant groups which may enable household members to peacefully live together and increase on total household incomes via enhanced access to credit(FAO,2016). In Addition, participation in these activities may reduce transactions related to the market participation; for example, participation in groups can improve access to relatively local information about market opportunities, while off-farm work can improve access to broader information (ILO).

Since it was noted that off farm activities can contribute much on both men and women living in rural area, I found it is very important to conduct a study in this field in order to get the real picture of how off farm activities impact of women in Rwandan rural areas. The research topic is entitled” Contribution of women’s off- farm activities to socio economic development of rural households: The case study of women in Bugesera District.This chapter briefly talks about key sections including background of the study, Statement of the problem, Objectives of the research, Research questions, Significance of

the study, Scope of the study, Methodology and Ethics which guided the researcher to effectively conduct this study.

### **1.1. Background of the study**

A research conducted by ISSA (2019) has shown that agriculture alone does not have the capacity to provide sustainable food security and livelihood opportunities to rural households due to the rapid population growth, the consequences of environmental degradation, slow spread of technology and low public investment in agriculture. Therefore, low yields and income variability have influenced farmers to engage in different activities to enhance their living standard.

According to Bezu (2012), in most developing countries, income diversification is mainly focused on non- agricultural activities as a way to narrow rural-urban income gap, reduce poverty, reduce rural urban migration, build local industries, improve food security, provide off seasonal income, reducing risk at the advent of declining agricultural production, absorbing youth and women's surplus labor force and increasing farm households' income. In this case, the most rural women were engaged in income generating activities mainly to support their agricultural income and improve household food security (Beyene, 2008; Kassa et al. 2017).

High incidence of hunger and malnutrition has been a major problem especially among rural dwellers in developing countries. Rural off-farm economic activities offer solutions to the problems of food insecurity, extreme poverty and poor livelihood among the rural populace

The report from the International Labor Organizational (2019) shows that in rural areas, women face the challenges in participating in economic activities. The women workers in rural are less likely to be paid than men and women in urban areas when they do the same activities. It was noted that their income is often lower than men .However, in some countries, such as those in Latin America; women are increasingly working in non-

agricultural sectors or occupations which have a positive impact on their income. A study conducted by Farid (2009) in Bangladesh found that rural women are mainly involve in various activities aimed at meeting basic family needs, increasing family income and meeting additional family needs.

In many countries in South-East Asian and sub-Saharan African, most of employed women are engaged in agricultural sector and female farm works are less likely to engage in paid work than men and women in urban areas. Carthy 2009) pointed out in the study conducted in Ghana that many empirical studies have shown that female family members in Africa are generally less involved in nonfarm activities.

A variety of studies exposed that off-farm activities have a vast role in enhancing the growth of rural economy and reducing the poverty level. For instance, Iqbal. (2015) in his study conducted in Pakistan pointed that doing off-farm activities for generating income is a way of self-insuring strategy of the farmers to strengthen the household's overall income, and it is very helpful for the farmer in a condition when he has to face loss in agriculture due to any factor which may be natural.

It was indicated that in the upcoming years, the number of people involved in off farm activities will increase especially in countries where rapid population growth and insufficient agricultural resources are the main threats to agriculture sector (Hagglade, 2007). The trend of obtaining income from non-agriculture sources is increasing in almost all countries. That is, Jolliffe (2004) pointed out that in rural areas of Ghana, almost 74% of the farming households were involved in off-farm sector, while another study conducted by (Fernandez-Cornejo, 2007) stated that 65% farm households are related to off farm sources of income, while in Taiwan, this proportion has increased to 75%.

According to Woinishet(2010) in his study carried out in Ethiopian found that at the level of non-agricultural enterprises, the participation of rural households in off farm activities is increasing making a significant contribution to rural income. About 25% of all households in rural Ethiopia have own one or more nonfarm enterprises. In addition, the

Off-farm activity in Ethiopia includes employment labor and self-employment. Employment labor also includes agricultural employment labor, professional employment labor (such as lecturers), skilled workers (such as mechanics), unskilled employment labor and community work. Employers can be small and/ or commercial farmers, non-governmental organization, government organization, urban residents, religious institutions and contractors. Self-employment includes milling machines, weaving, handicrafts, grain and livestock trading, collecting and selling firewood and selling local food and drinks.

According to Ayana (2019) in the study carried out in Wolaita (in southern Ethiopia) found that the average agricultural income of households participating in off-farm activities is significantly different from that of households non-participating in non-agricultural activities. Specifically, the average agricultural income of participating is 21,535 birr, while the average income non-participating households is which the almost half of the average income of participants. This means that higher household agricultural income will increase their decision to participate in off farm activities because higher agricultural income will have a positive impact on the creation of off farm businesses.

Madeleine swan (2020) in her study carried out in Australian noted that globally 84% of all off-farm income is generated by women. Many studies showed that the women are more likely to involve in the off farm activities of the agro- processing food, textiles, hair dressing, selling food consumers etc. because these activities do not demand the level of education. Therefore, women participating in off-farming activities are able to respond to their basic needs of their households. Women's household's incomes increased and are able to access to cash.

Another hand, Esteban O. (2017) indicated that in almost every country in the world, men are more likely to participate in labor markets than women due to their different gender roles and social norms where the women spend more time on unpaid care work than men. Under the circumstances that are faced by the women for not being participants in off farm activities equally to the men , many countries provided the education and training

for the women and mobilizing the families to reduce the number of children (family planning).

In Africa, various studies have shown that the main source of income for most rural households is agricultural activities, but they also engage in other income-generating activities to increase their main source of income (Adepoju, 2013). However, Mezid (2014) found that due to lack of agricultural income opportunities, households are forced to enter in off farm activities because the activities other than agriculture contribute more to household income (Haggblade et Al., 2007).

The study conducted by Ovwigho (2014) in Nigeria, pointed out that off farm activities are supplementary for farmers to make a living in off-season or on-season such as casual labor, transportation business, traditional dancing, wine taping, petty trading. The off-farm income is the sum of rural non-agricultural income and agricultural wage. On the other hand, off-farm refers to all income-generating activities except crop and livestock production (Barette et.al, 2001). It is speculated that income generating activities other than agriculture can prevent the seasonality of primary agricultural production and create a continuous source of income to meet living needs (Ovwigho, 2014).

The type of income generating activities varies by geo-political location and country. Lanjouw (2001) found that a large part of observed difference in proportion of non-agricultural activities between countries is due to flows in data used. According to Damite (2004), the diversification of developing countries is the result of increasingly complex activities and asset portfolios in order to survive and improve living standards. Barrette (2001) found that very few people obtain all their income from a single source or keep their wealth in the form of any single asset or use their resources for only one job.

Studies conducted in different African countries, emphasized much on the link between off farming activities and poverty reduction in rural areas. For example, Kamisha (2004) in his study carried out in Tanzania and Kagera region found that off-farm activities helped farmers to increase their incomes. This positive linkage was also supported by van de Walle (2004) who said that it could be seen in the large amount of surplus labor in rural areas of developing countries and the resulting low marginal product of labor.



The study conducted by Mary (2007) in Kenya highlighted that off-farm income is primarily used for consumption, investment in household assets, and expansion of other off-farm activities and it play the essential role in the contribution to the transformation of agriculture. Therefore, rural poverty alleviation battle has been extensively carried out. According to Griffith (1999), most of the poor in sub-Saharan Africa are women and therefore has greater need for the income that can be obtained by participating in the different rural non-farming activities. According to Stanley (2012) in his study conducted in Ghana found that the possibility of women participating in non-farm economic activities (NFEAs) will increase. This means that women participate in non-farming economic activities (NFEA) more frequently than men. Various researchers have found that for many men, non-farm economic activity ends at the beginning of the farming season, while the women are able to synchronize non-agricultural activities with agricultural work (Stanley 2012). Although, International Labour Organization (2019) has identified the challenges faced by women such as the lack of information on job availability, as well as opportunities for training and education, limited access to property, land and non-financial services. Women are involved in business services, extractive industries and manufacturing/processing activities because most of them are 'low skilled' and therefore have 'low return' activities.

The study conducted by Obinna Leo (2017) in Abia state found that rural women entrepreneurs made a significant contribution to reducing household poverty through retail trade (38.9), processing of agricultural products and restaurant/bar traders (16.7) as the main activities constituted around 72.23% of non-farm and off farm activities that the rural women entrepreneurs who are active in the study area. Therefore, they contributed to a very high extent to household feeding and health care, housing improvements, parenting and clothing purchases respectively, a moderate measure of personal savings, social obligations, extended family responsibilities and investment in agriculture. On the other hand Obinna(2014) has observed women as a channel of their income is more for household consumption than their male counterparts who use their income to build houses, buy cars, etc.

The results from research conducted in Uganda by Moses indicated that Rural industrialization is a very important factor that may lead to improved incomes and decline in skill drain from the rural sector, Out of the people working in non-agriculture sector, 67% were engaged in Informal employment and the proportion of females involved was higher than males. They suggested to focus on human resource development, provision of financial facilities, research and women's participation

In Rwanda like in many other development countries, agriculture is primary sector activities that dominate the high level of population. According to the New times report, which was released in May 2018, agriculture has low prospects in terms of income and development of workers, and there is also the challenge of underemployment for people engaged in this primary sector, it is within the government of Rwanda in its Visions were seeking to reduce the population dependent on agricultural activities only. There is an increase in non-agricultural employment in Rwanda with high growth in service sector activities through the creation of off-farm jobs to provide formal employment to people and reduce burden on farm sector, thus employment for women and youth both urban and rural areas is also increasing. At least 146,000 off-farm jobs having been created in the country annually since 2011 (EICV4 report 2015). Between 2001 and 2006, women were able to move out of agricultural jobs at the rate of 6.1 percent and the businesses running in Rwanda women take place of 41% (Africa Development Bank Group, 2008).

Additionally the World Vision Rwanda report 2018 throat its CORE project noted that Nyamasheke has the goal of creating 10,000 off-farm jobs by 2018; Rusizi aims to provide 12,000 jobs to vulnerable groups such as women and youth basing on the 22% funds provided by the government to small medium enterprises (SMEs) and cooperatives running by women and youth.

As it was pointed out by the NISR (2019), the agriculture sector is the major source of Rwandan economy with around 2.1 million of agricultural households' 55.3 percent of working age population were involved in agriculture activity (NISR 2019). As it is highlighted in previous paragraphs, the people who are engaged in agriculture only, they still lack adequate income; face difficult in meeting basic and social needs and it is also difficult for them to eradicate poverty in their families. Therefore, agriculture alone cannot provide enough livelihood opportunities.

It was noted that rural off-farm activities can play a potentially significant role in reducing rural poverty. Therefore, the government of Rwanda decided to promote off-farming activities especially among rural women for having a sustainable solution which can positively contribute on the social economic development of their households, because women in rural areas spend more time in enhancing the wellbeing of their family members, including food provision, at the same time are less likely to access household funds to pay for medical treatment (Scheiland&C. Kuhl(N.D.)).

## **1.2. Statement of the problem**

While it was noted that rural off-farm activities can play a potentially significant role in reducing rural poverty, it was noticed that not much attention has been given to their contribution on rural farming women's livelihood in Rwanda. Amongst the few studies conducted by Clay (1990) and World Vision, 2018; none of them paid a specific attention to the contribution of off-farm activities on women's income. For example, World vision (2018) mentioned that of those working in off-farm wage employment, 35.5% are men; compared to 7% of women. The same study confirms that persistent farm-based employment locks women, especially those in the most vulnerable households, in a cycle of subsistence labor that often limits professional skills acquisition.

On the other hand, Clay (1990) have noted, poorer Rwandans with little access to land would benefit greatly from participating in the off-farming activities, if given appropriate

training, capital, and credit. Generally, the information showed that off farming activities can play a big role in transforming lives of poor people through creation of employment resulting in sustainable growth. This was emphasized by the Minister of Family and Gender promotion during celebrations to mark the International Day for Rural Women in Gicumbi District. She reminded that rural women have tremendous contribution towards the nation's economic growth if they can be involved in off-farm activities (New Times, 2015).

However, these researchers did not put a particular focus on different off farming activities as well as their contribution towards rural women's household income, yet the government of Rwanda, through the Ministry of Family and Gender Promotion continue to mobilize women in rural areas, to be actively engaged in off farm activities in order to reduce poverty.

Having observed that different women are generally diversifying out of the farm, I came up with the idea of carrying out a study to evaluate their contribution in running different off farm activities on rural households' income. This study does not only evaluate how off- farm activities contributed on socio-economic development of women living in BUGESERA DISTRICT, but also helps readers to understand off farming activities mostly practiced among women, existing off farming opportunities, their ability to explore such opportunities and limitations rural women are exposed to.

### **1.3. Objective/Aim of the research**

#### **1.3.1 General objective**

The main objective of this study is to evaluate how off- farm activities contribute to socio-economic development of women dwelling in rural areas. It also helps the readers to understand off farming opportunities and limitations rural women are exposed to, and their ability to explore such opportunities.

#### **1.3.2 Specific objectives**

- i. To examine women's motivations for engaging in different off farming activities

- ii. To examine women's challenges and opportunities to engagement in off farm economic activities and their ability to respond to them.
- iii. To assess the contribution of off-farm activities on rural women's livelihoods

#### **1.4. Research questions**

Any scientific study is an attempt to have society's problem solved. In order to achieve the above objectives, the research will answer the following questions:

- i. What are women's motivations for engaging in different off farming activities
- ii. What are the constraints/challenges faced by women in off farm activities in Bugesera District?
- iii. What are the main contributions/returns of off farm activities on women's livelihoods in Bugesera district?

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

This research helps to understand how women who are engaged in off-farm activities contribute to the socio economic development of the families. It may benefit the stakeholders, researchers in Districts. The Government of Rwanda will use the results of this study as the basis for planning their programs and further research in the coming for the years. The study will point out to the planners, researchers, and socio-economic partners that some actions needed to be taken to address the weaknesses to improve the well-being of the entire community. In turn, the researcher even women in general will also benefit from better understanding of why off-farm activities were needed.

## **1.6 Scope of the study**

The scope of this study assessed the contributions of women who are engaged in off-farm activities such as retail shop operations, dressmaking/tailoring, mobile phone agents, trading of vegetables and fruits and coffee and tea shops to women's socio-economic development. Geographically this study was been conducted in two Sectors such as Rilima and Kamabuye of Bugesera District which were randomly selected , from 2017 up to 2020 which were randomly selected. The data of this study will be generalized to the areas with the same characteristics.

## **1.7. Conclusion**

The chapter covers the background of the study which will help the reader to understand the problem. This chapter has highlighted the objectives with the researcher questions, significance of the study and the scope of the study as well as the conclusion.

## **CHAPTER TWO: LITURATURE REVIEW**

### **2. 0. Introduction**

For a general understanding of the framework, literature review for analysis of the secondary data sheds light on the form of the work. It is quite true that many previous studies conducted in the field of women in off farm and development activities still demonstrate the relevance of the current research direction. Therefore, in this section, some key concepts need to be identified and understood in relation to the topic. Theories related to this topic will be discussed with the aim of revealing women's participation in off farm activities as well as the challenges they face.

### **2.1. Definitions of concepts**

#### **Off farm activities**

The off farm income is the sum of rural non- farm income and wage income in agriculture. On the other hand, off farm refers to all income- generating activities outside of plant and animal production (Barette&Al,2001). According to Bidhan (2019), the off farm activities is defined as activities that contribute to receiving cash from agriculture salaried work, non-agriculture salaried work, self-employment, remittances and other income such as capital gains and pensions.

#### **Non- farm activities**

Gordon, (2001) defined the term non-farm activities as all those activities that are not primary agriculture, forestry and fishing. The term non- farm should not be confused with off farm. The latter generally refers to activities carried out outside the household's own farm and some authors (for example, Ellis, 1998) use it to refer exclusively to agricultural laboring on someone else's land.

#### **Rural off farm economic activities**

ISSA (2019) defined the rural off-farm economic activities (ROFEAs) as all those activities that are associated with self-employment in income-generating activities that

are not necessarily agricultural but are located in the rural areas. He said that ROFEA relies entirely on activity (self-employment) to generate income to ensure household food security. Of these rural off-farm activities such as agricultural product, trading commodities, selling household domestic items, raising livestock, selling of food and other small businesses, women are likely to be engaged in trading, food processing, tailoring, livestock rearing, hair dressing, cooked food sale and other small businesses (ISSA, 2019).

### **Rural development**

The term development has been defined by many researchers. Chambers (2004) defined word development as a continuous change in a variety of aspects of human society, including economic, social, political, legal and institutional structures, technology in various forms, the environment, religion, the arts and culture.

Development can be seen as a process of expanding the real freedoms that people enjoy, the expanding the 'capabilities' of people to lead the lives that they value and have reason to value (Sen, 1999)

Rural Development (RD): is a process which aims at improving the well-being and self-realization of people living outside the urbanized areas through collective process. According to Agarwal (1989) rural development is a strategy designed to improve the economic and social life of rural poor. Rural development is a dynamic process which is mainly concerned with the rural areas. These include agricultural growth, putting up of economic and social infrastructure, fair wages as also housing and house sites for the landless, village planning, public health, education and functional literacy, communication etc. Rural development is the process of improving the quality of life and economic well-being of people living in rural areas.

**Income-generating activities** are all self-sufficient activities for which profits or benefits belong to women through the sale of goods or services, or through wages in the form of s in the form of cash, food or agricultural output.



## **2.2. Theoretical review**

This section examines the review of literature of the previous studies tough about women and off farm activities. It touches around Contribution of off Farm Activities to Household Income, rural off-farm income and poverty alleviation and the contribution of off farm activities to rural development.

### **2.2. 1. Contribution of off Farm Activities to Household Income**

According to Yakubu(2015), in Africa, the most rural households use agriculture as their predominant supply of income, however in addition they interact in different income-generating activities to boom predominant supply of income(Adepoju &Obayelu, 2013). On the alternative hand (Mezid, 2014) determined that because of the shortage of possibilities to fulfill their needs, households are being driven into off farm sectors, and this contributes extra to family income. According to Ovwigho (2014), the off –farm are supplementary or complimentary activities of off-season or on-season carried out by farmers to earn a living for example transportation business, casual labor, traditional dancing, petty trading as well as wine taping.

The study conducted by Benjamin (N.D.) pointed out that the households engage in the Off-farm activities as remunerative work outside of the participants’ own farms and have been considered to play an increasingly important role in sustainable development and poverty alleviation especially in rural areas (FAO).Therefore, income generated from off-farm work augment on farm income helps to create employment opportunities and to expand economic activity in rural areas.

On the side of Off-Farm Employment and food security among rural households, more and more women are moving into paid work on large farms. In many cases, they have replaced men who moved to work outside of agriculture as part of the agricultural transition discussed above. Worldwide, an estimated 450 million people are employed in agriculture. Of these, at least 20-30%is women, although the percentage is higher, around 40%, in Latin America and the Caribbean (ILO, 2007).

Women make up the majority of the large informal economy in most Asian countries, and they face a highly segmented labor market both vertically and horizontally. The result is that they are relegated to the lowest and worst paid employment forms, with a focus on certain occupations. Several factors contribute to this situation (ILO 2010; AfBet ILO (2011)). However, this report focuses on measures that are an integral part of food security strategies and can also improve the capacity of women to leave agriculture and to access secure employment in the agricultural and service industries. These measures include school feeding programs and conditional remittance programs related to the school attendance of girls. They contribute to food security both directly (with food for low-income students) and indirectly. Low educational attainment is a significant barrier that women face in securing employment outside of business in many parts of Asia. Programs to improve girls' access to school are therefore essential to alleviating poverty as well as improving nutritional outcomes. However, in rural areas, many poor households are unable or unwilling to send their daughters to school. Reasons include tuition fees, both direct and indirect (eg, tuition and costs of uniforms and books); opportunity cost (school girls do not do housework); and long trips to school.

Food and agricultural organization (2017) stated that off farm activities make a very large contribution to the household in providing food and health care and they contribute a large part to the improvement of accommodation, to children's education and to the purchase of clothing. In addition, the income generating activities contribute the participants to make a moderate contribution personal saving, social obligations, extended family responsibilities and investment in agriculture.

### **2.2.2. Rural off-farm income and poverty alleviation**

According to Jatta (2013), farming activities alone cannot provide enough livelihoods and rural-urban migration is not everyone's choice. That is why people should be active outside of agriculture. A large number of studies have shown the importance of non-agricultural enterprises to rural income.

In his research, Reardon (1997) found that a typical rural family in Africa employs more than one member in non-agricultural enterprises and rural non-farm income is between 22% and 93%. The report of Islam (1997) shows that the share of the non-agriculture sectors in rural employment in developing countries is between 20% and 50%.

According to research conducted by Lanjouw (1997) in Sub-Saharan Africa, rural non-farm activities such as beer brewing, fish processing, edible oil processing, crochet, pottery, rice husking, groundnut shelling, preparation and sale of prepared foods, and other small business activities that can be carried out at the home or nearby enabling women to combine income generating activities with other activities, such as food preparation and child care etc.

Tom Reardon (2000) explained the reasons why the promotion of rural non-farm activities can be of great interest among policymakers in developing countries. First, there is evidence that rural non-farm income is an important role in raising family's economies and food security.

Second, in the face of credit constraints, Rural non-farm activities can affect the agricultural performance by providing the cash for farmers to invest in productivity-enhancing inputs. Moreover, Improvement of RNP activity in the food system (including agro processing, distribution and the availability of farm inputs) may additionally increase the profitability of farming with the aid of growing the availability of inputs and improving get entry to marketplace shops. In turn, higher overall performance of the food system increases rural earning and lowers food prices in cities

Third, the nature and performance of agriculture are affected by agricultural policies. If this sector is well practiced it may have a significant impact on the dynamics of the rural non-farm activities. When the agriculture sector is vibrant, the agricultural production can be used for processing and distribution, supplies and maintenance equipment needed to be sold, and agricultural cash income is used to purchase local goods and services.

### **2.2.3. The contribution of off farm activities to rural development**

Sen(1999) defined development as the process of expanding the true freedoms that people enjoy and expanding true freedom that people enjoy and expanding their ability to live a life they cherish and appreciate .Thus, the identified five basic freedoms include the following;

- 1) Political/participative freedoms/civil rights (e.g. freedom of speech, free elections);
- 2) Economic facilities (e.g. opportunities to participate in trade and production and sell one's labor and product on fair, competitive terms);
- 3) Social opportunities (e.g. adequate education and health facilities);
- 4) Transparency guarantees (e.g. openness in government and business and social trust);
- 5)Protective security (e.g. law and order, social safety nets for unemployed).

In addition, Tdaro(N.D.) defined development as the process of improving the quality of all human lives, through three main elements:

- 1) Improve people's living standards, income, food consumption, medical care, education, etc., through the corresponding economic growth process
- 2) Enhance people's self-esteem by establishing social, political and economic systems and institutions that promote dignity and respect
- 3) Increase people's freedom by expanding their choices, such as the types of consumer goods

According to a study by ANH (2006),the growth of off-farm business in general Contributes significantly to rural development and poverty reduction. To begin, with off-farm business have been absorbing a huge number of laborers and helping to the decrease of rural underemployment.

Secondly, off-farm business generates a larger income than agricultural employment, which helps significantly to poverty alleviation. The average income of off –farm business households is 1.5 times higher than that of other rural families.

Thirdly, development of off-farm commerce contributes to implementing quick financial development, changes of financial structure and industrialization in rural regions. Within

the territories, where off-farm activities are created, the share of sector I (farming, ranger service, fisheries) diminishes and the share of sector II (industry and development) and sector III (administration) increase respectively.

According to Word Bank (2008), in many developing counties, agriculture is not the only source of employment and income for rural households but non-farm activities are also particular importance.

#### **3.2.4. The role of economic independent in avoiding conflict over resources between women and men.**

In situations where people are most vulnerable and social structures and status of the law are disrupted, the impact of GBV on rural livelihoods continues even to be more dangerous. Not only does the GBV impact mostly on women, but also it has a strong psychological impact on children. According to Eghtessadi, R., (2008), Gender-Based violence in rural households may lead to children dropping out of school, attending school infrequently and negatively impacting their lives overall. At the community level, GBV influences socialization processes in which boys and girls accept violence as a norm in family life.

It is of much importance to clearly understand the relationships between GBV, women owned off farming activities and livelihoods in rural areas, and more understanding of the assets of undervalued individuals is needed to identifying appropriate interventions to address the vulnerabilities of men and women to violence and minimize its impacts.

We have a wide range of possible measures to ensure a livelihood. Most importantly, each intervention is prepared and carried out in a way that takes into account the most important aspects of GBV. The combination of sustainable livelihood principles and development approaches can ensure that this happens in practice. In risky environments, the ability to combine various income-generating activities (such as commerce and agriculture) with livestock production makes people more resilient (FAO,2013)

It is true that interventions that benefit income-generating activities and economic opportunities are particularly useful in households that are affected by crisis or conflict, and where men feel powerless, which may lead them into a vicious cycle of violence and abuse. As it was suggested by Alinovi.(2007)suggests, the key activities may include diversification of crop and livestock; diversifying into commercial fodder and seedling nurseries, home gardens or fish ponds; assist accessing the financing needed for acquisition of manufacturing and technologies assets to launch an income-generating activity; provide training and capacity building for farmers to increase their bargaining power in the marketplace; and strengthening the capacity of manufacturers to act on their own behalf(Alinovi, L. Hemrich, G. et al., 2007).

Most rural based households have small land which prevents them from producing enough for their members. This has a very linkage with the persistent GBVs in those families. For this to be reduced women should have their own various small business or Income Generating Activities to supplement what is gained from the subsistence farming. These women owned income-generating activities encourage them to be active in their community and make them feel much considered in their families which most of time consider them as less productive.

Access to credits is required to start these activities. The provision of financial services could help rural women who are willing to start their additional income activities. Financial services may include providing a special loan, matching services to develop agricultural businesses, or implementing a rental program to provide access to labor-saving tools and machines, such as a draft animal handler, rental of tractors, improving the quality of tools and changing agricultural practices to conservation to improve agriculture.

For instance, Heise, Lori (2011) shows that in Uganda, the economic potential of women can reduce violence by their intimate partners, if they benefit of money transfer, in terms of increased income, is such that the concept of man does not compromise masculinity as food gain, then intimate partner violence could be reduced (which means that money transfer should not make the woman the most powerful than the man in the family).

## **2.3. Empirical review**

### **2.3.1. Factors that motivate the involvement of women in off farm activities and the types of off farm activities that are commonly to women**

According to Latika (2013) indicated that women involve in off-farm activities for supporting the farm activity, meeting people, and having an independent source of income. Further, Issa (2019) state that rural household food security is not limited to production gained from agriculture but may need other incomes derived from diverse sources. Therefore, women involve in off farm activities to generate these incomes in order to satisfy the basic needs of the families. Farid (2009) noted that the main reasons attributed to the women for engaging in off farm activities were satisfaction of family needs, the absence men income, and increase in family income, satisfaction of personal needs and satisfaction of additional family needs.

According to Organization for Economic Cooperation and Development (2009), many factors influence the household diversification into off farm activities including government intervention. If the government wants to promote diversification, it must ensure that the policies adopted whether sartorial or general, do not inadvertently interfere with the path of diversification. Providing services needed to do businesses in rural areas such as phone and internet coverage, training and information also helps to create an environment conducive to diversification. The factors that can lead to diversification of off-farm income include the need to increase family income when farm income alone cannot provide sufficient livelihood (Minot et al., 2006); desire to manage agricultural production and market risks in the face of under insured markets (Barrett et al., 2001) and the need to earn income to finance agricultural investment in the absence of credit functional use (Kilic et al., 2009, Oseni and winter, 2009).

As cited by Bezabih(2010) in his study on participation in off-farm employment found that well-educated and well-off households had tendency to engage in off-farm activities, indicating the importance of human resources and physical capital. In addition, Deininger, (2001), in their study of off-farm employment in Colombia, have shown that

investing in a single source of income is most beneficial to limited household's capital with limited education/human resources.

Bhatata (2013) In his research, he found that the decision of households to participate in the labor market depends significantly on household characteristics such as gender, age of the household, head of the household and the working capacity of the household. Moreover, Bezabih (2010) in his study also confirmed that the choice of non-farm activities of households is also influenced by climatic or weather factors. A study by Destaw (2003), on off-farm employment and agricultural production of smallholder farmers, using a logit model also showed age, education level, credit usage, interval distance from road and distance to market are very important variables affecting off-farm participation. The number of active people in the household is believed to lead to differences in the decision to engage in off-farm activities. Households with many economically active members will be able to provide a workforce that can generate additional income using off-farm activities.

Derajew (2015) states that, in countries like Ethiopia, where subsistence farming and small-scale farming dominate the country's overall economy (contributing to GDP, employment, and export earnings), produce farmers Small producers often face shortage of capital and have to put their livelihood at risk. In addition, agriculture as the main source of income did not guarantee sufficient livelihood for most of the farming households, as the number of family members increased with the same size of land ownership unchanged and ,rainfall is erratic and unevenly distributed affecting their agricultural production and productivity. Therefore, it has become very important to diversify household income sources through diversification of off-farm activities to address the risks associated with their livelihoods. Therefore, understanding the determinants of farmers' participation in off-farm activities is certainly important in informing the formulation of an appropriate strategy for the development of the sector

The research conducted in Ghana by Stanley (2012) indicates that from the NFEAs, there are some activities that are commonly to men, women and both men and women. Those include: blacksmithing, wood carving, masonry, carpentry, butchery, photography,



grinding mill operation, tractor operation and mechanical repair works. These activities are carried out entirely by men and women rarely participate in them. In contrast, pito (local beer) brewing, shea butter processing, food vending, pottery and charcoal/ fare wood production are NFEAs that women engage in, while men are rarely found in them. However, the activities such as trading, stone mining, retail shop operation, drinking bar operation, teaching, hairdressing/barbering, dressmaking/tailoring, weaving (Cloths and Mats) are commonly to both men and women.

Otherwise ISSA(2019) indicated that in Nigeria, the various off-farm activities engaged in by rural women, the majority (96.7%), were engaged in labor for grain processing, livestock (sheep, goat and local chicken) rearing (92.8%) sales of locally brewed drinks (such as zobo, kunu and ginger drinks), (73.3%) sales of cooked/fried food (such as baked beans, masa, rice, beans, groundnut, two, fried yam, fried fish, roasted maize). Only few (10%) of the studied women sells drinking water.

### **2.3.2.Challenges of off farm activities run by women in Rwanda**

As it was mentioned in the previous paragraphs, the three main obstacles facing MSSE in Rwanda are: difficulty in obtaining credit (working capital), limited market and difficulty in obtaining raw materials. Female entrepreneurs believe that lack of working capital is the biggest obstacle, followed by education level, taxation system and market saturation (African Development Bank Group Rwanda, 2008). Stanley (2012) noted that in his study carried out in Ghana; the more educated a person is, the more likely to participate in non-farm economic activities (NFEs especially those in the formal rural non-farm sector. In keeping with Gordon (2001), members of rural population with higher education have better access to all off-farm employment opportunities and are also more likely to start their own non- farm businesses. Therefore, Education is considered to be an important determinant of participation in the profitable non-farm sector

According to the Department of Environment, Food and Rural Affairs (DEFRA, 2007), the main obstacles to the diversification of farms includes the validity of market studies, the possibility of developing a good business, quality business skills and training,

availability of qualified personnel and regulations, control and access to expert business advice. Access to financial was also identified as a potential barrier.

In addition, it was noted that there are different common challenges or weaknesses which negatively impact on the development of rural off farm activities. A study conducted in Nigeria by Yakubu (2015) found some of the problems opposed to agricultural activities include: insufficient credit facilities, insufficient understanding of improved technology, lack of market access, high raw material costs, discrimination and low social status in the society among others. On the other hand, Women face barriers more than men due to, gender discrimination, societal norms, and availability during formal working hours (Stokes, 2015).

According to Sinisa (2014), some of the reasons why many households have not started new income activities include lack of financial resources, time, and difficulties in finding suitable markets. Other obstacles include high taxes, lack of experience, difficulty in finding partners and complicated administrative issues. According to Shonia (2011), the problem of the lack of technical knowledge is a major limitation to the conduct of income generating activities. In her study conducted in Berlin, the rural women reported that they have little formal training in income generating activities related technical issues which prevents them from using up-to- date information and technology.

In addition, most rural women are unable to understand training materials due to illiteracy. This result, rural women have low education level and they have difficulty in understanding basic concepts, new technology and training methods publications and programs. The state of gender equality in Rwanda highlights that positions held by women and men in the labor market shows that senior positions are stereotypically considered by society as more suitable for men. However, other factors that discourage women from occupying leadership positions are limited mobility due social responsibility (non-remunerated care work), education level and access and control of productive resources (Shonia, 2011).

All the above mentioned challenges faced by women in off farm activity, Atiano (1992) were summarized in the following details.

1. Education. As already mentioned, the education of women lags behind that of men. Women often do not have the necessary knowledge and skills to carry out formal economic activities effectively. This discrepancy is evident in the way in which women's small economic activities are organized. For example, in planning, production, warehousing, marketing and sales of final products. Participation in the urban informal sector invariably requires extensive knowledge and application of skills to increase production. This is absent from most of the women's activities. This has resulted in mismanagement, misappropriation of funds, and the initiation of income-generating activities before the appropriate feasibility studies are conducted.

Lack of knowledge, for example in the area of loan acquisition has caused frustration. Most women do not know the proper channels. Consequently, are unable to borrow to expand their business. Furthermore, women are vulnerable to exploitation by intermediaries due to lack of knowledge. Lack of education has resulted in women being unable to acquire some basic skills, such as accounting, to keep track of their daily activities, expenses and earnings from earnings. Because of this, the majority of women does not have a bank account in which to save their money and then reinvest it in their income-generating businesses.

Many of the problems women face when trying to establish income-generating jobs may be related to their lack of education (Nelson, 1983). In support of this, she stated that women are often illiterate and do not have sufficient technical skills. But, as suggested by Kariuki (1987), skills are necessary before anyone can participate in any activity in the informal sector. Furthermore, Kariuki (1985) emphasized the same point by agreeing that while there is great enthusiasm among women to improve their fortunes, there are certain bottlenecks that they encounter in. She took this into account when drawing attention to the fundamental lack of qualifications as a result of the disadvantage of women in obtaining education. In their opinion, these make it difficult to keep records, plan and mobilize resources of the activities in which they participate.

Another factor that prevents women from participating in income-generating activities is the language in which they are mentioned, as found by Kariuki (1985). The vendors are “little ones”, the domestic servants are maids and servants and the vegetable sellers according to the researcher. Such language makes it appear to be little these activities. It follows consistently that the women involved in these activities are ashamed of their work. Therefore, they are not willing to talk freely about the activities with which they earn a living.

2. Demographic. This has to do mainly with the size of the family and the presence or absence of a male head of the family. Although the birth rate in urban areas is lower than in rural areas, the rate is still high to justify a small family size. It can be said that women. It can be said that women still spend a lot of time in reproduction and call children. As such, women have little time to participate in income-generating activities as they have to take care of household chores. You should choose activities that can only be done at or near the house. The presence of young children restricts moving to distant places or participating in time-consuming activities. Because of this, women are only limited to participating in small neighborhood commercial businesses that are often unprofitable.

The total number of children that a woman has given birth is directly cared for. That is, his income is used to cover some basic needs (schooling, clothing and housing, among others) for these children. If a family has many children, they will probably have low income in a month and vice versa if they have few children or if their family is small. Due to the high cost of living in urban and rural areas, at least a significant amount of money is required to feed clothing and raise children. If a woman has many children, she will have to spend a lot of money on her well-being. As such, the amount that she would reinvest in her business would be negligible. So she can't expect to earn a large amount of income in a month like her partner, who doesn't have as much commitment to her income and reinvests it in the business hers. In line with this thinking, the family size affects the amount of income earned in a month of an operator. The larger the family size, the more mouths to eat and the less income earned and vice versa, the smaller the family size.

Despite urbanization trends, extended family ties within urban centers have not been completely dismantled. Many relatives often live in a household. They often come for work and medical help, among other things. As such, they increase the number of people living in a household. Given the current high cost of living of most of the money raised is only used to buy food and thus cannot be properly used to run an urban economic activity.

Men also control women's income. In a household where a man is present, he often has a say in the money a woman receives. Maybe he wants to get the money for his own selfish gain. This often frustrates women as they want to hide the income-generating activities in which they participate from their husbands. In some cases, however, when a husband is present in a home, he may give his wife money to start a job.

It can be said that it strengthens his wife's morale to such an extent that she feels like taking on a more rewarding job. Often times, in a case where a husband is absent, the woman is overwhelmed with the family responsibilities of simply participating in an income-generating activity "close at hand" without savings. Around husbands also choose the income-generating activities for their wives that they should undertake.

3. Socio cultural. Note that most African traditions are still maintained. For example, the division of labor between men and women is still well defined. The role of men as the main breadwinner remains paramount, while women only supplement the income of men. The main role of women is seen in reproduction and housework. Therefore, a woman's duties are so enormous and attractive that, at the end of the day, she becomes overloaded both mentally and physically. She does not have time to find out about viable economic activities or other associations (collectives, cooperatives) that can help her advance in her efforts.

Traditional attitudes towards the jobs that women must do also limit their participation in income-generating jobs. Most of the time, women are not expected to participate in activities that take them away from home or nights away from their conjugal homes or where they live. Associated with this, are the psychological themes. They are attitudes that women themselves have internalized. In fact, most women believe that there are

some activities that they should not do. For example, most of them believe that transportation companies or bar and restaurant companies are dominated by men.

Some women venture into income-generating activities without the support of male relatives (husband, brother and son). This means that women are restricted to only a few types of income-generating activities. They themselves believe that these activities are reserved for women who want to compete with men. These attitudes are bad, limiting women's options income-generating activities to a few.

Barett (1987) believed that women face serious financial challenges, as they are solely responsible for childbirth in both single-parent and small families. "Women work in low-paid sectors of the economy in roles other than the village. In the urban centers, the roles are new and pose a threat to men as landless women in the formal labor market." What should be emphasized here is the fact that an African is traditionally expected to assume domestic roles.

Other words, taking care of children and husbands, preparing meals, and doing other household chores. Moser (1987) described in this regard that the triple role of women is misunderstood in urban areas. He affirm that, in low-income households, women's work includes not only reproductive work (child-rearing tasks), which is necessary to ensure the maintenance and production of the workforce, but also the productive work as main or part-time workers. He argues that since the triple role of women is not recognized, neither is the fact that women, unlike men, are severely limited by the burden of balancing the three productive, reproductive, and community labor management roles is not recognized. He also found that only productive work is recognized as work because it has an exchange value of reproductive and labor management, as it is considered "natural" and unproductive, is not valued. As such, this has serious consequences, either for men in communities or for planners whose job it is to assess the different needs within low-income communities: whereas the needs of women tend to be similar to those of men see is the reality of women Life is very different.

4. Law. Most women are unfamiliar with the local authority rules on retail or participation in informal (income-generating) activities. They were often demolished in and many properties that otherwise would not have been damaged were largely

devastated. Women suffer many losses in demolitions. There are cases in which all products (vegetables, fruits, cereals and many others) are thrown or even burned. These have a very strong impact on women's businesses, as they have to look elsewhere for money to start over.

5. Economic. This has to do mainly with the lack of money. Most women lack the money to develop viable income-generating activities. In addition, they are limited by the fact that the majority of them do not own real estate in urban centers and, therefore, do not have any element that can be used as collateral to obtain loans. The money they use to start businesses comes from relatives who have to pay back or very little to build viable income-generating activities

According to the impact of COVID 19 on women's off farming activities, since the outbreak of the corona virus pandemic, many African countries including Rwanda faced different socio-economic challenges. These challenges seriously affected a big number of households whose income was expected from off farming activities. The Corona virus pandemic has disrupted production and supply chains and has resulted in an unprecedented drop in aggregate consumption.

The Integrated Households Living Conditions Survey (EICV) gives highlights on poverty measures across households in Rwanda. In the two latest EICV results (EICV4 of 2013/2014 and EICV5 of 2016/2017) it was noted that, though poverty levels have slowed down, female-headed households were more likely to be vulnerable compared to male-headed families, with 39.5 % of female-headed households being poor compared to 37.6 % of male-headed households in 2016/17.

Basing on the above mentioned results, it is clear that in Rwanda, female-headed households are more likely to face risk of being impacted by the unexpected impacts of the COVID-19 crisis; in fact, women in rural women could fall into a lower poverty line and even face extreme poverty. To mitigate this risk, larger and more targeted investments and adequate social safety nets are required. As closure and its negative effects on household income and living conditions spread over time, most day laborers, in

which women are overrepresented as salespeople and domestic workers, could slide into large numbers of households and individuals in most vulnerable social class and depend on food distribution and cash transfers for their survival. Therefore, gender issues must be taken into account when formulating economic risk mitigation strategies and social protection programs in response to the COVID19 crisis, and the same appeal would apply to the recovery period.

The 2017 census results reveal that women own 32.7% of businesses/facility in Rwanda. However, the results in the same census 36 show differences in the size and profitability of female-owned establishments/enterprises compared with those establishments/enterprises owned by male. For example, 59.5% of women-owned micro establishments (employing 1 to 3 people) reported having an annual turnover of less than Rw 4,444,300,000 in 2017, compared with 54.6% of businesses run by women, women-owned and men.

More recently, a quick assessment conducted by the Rwandan Chamber of Women Entrepreneurs (RCWE) in April 2020, through a survey of members, revealed great anxiety among female business owners. It was noted that due to the outbreak of COVID 19, women faced income reductions, loss of business opportunities, net losses on investments made prior to the crisis, liquidity and loan repayment problems as well as the management of their staff or management instability of the global economy. Service industries with large numbers of employees, such as food, hospitality and tourism-related businesses, and wholesale and retail services, are among the sectors most affected by the economic impact. In addition, aspiring female producers, processors and exporters are also restricted from air travel.

Despite the negative effects of the pandemic, the government of Rwanda has put in place pro- active measures to address them. However, much effort is needed because the most beneficiaries of these COVID 19 interventions are men owned companies. For example, in the above quoted survey, the findings call for more targeted and innovative approaches to supporting women-owned businesses in COVID19 response and recovery. The survey



revealed that in the 26 companies recently approved to produce protective masks and personal protective equipment (PPE), nine (9) are led by women, it is important to encourage all these companies create equal employment opportunities for women tailor. Likewise, women who go to the market should be targeted with capital, hygienic supplies and market linkages to sustain their small businesses, and women farmers should be supported with inputs of agriculture as part of efforts to mitigate a potential food security crisis caused by COVID19 epidemic.

In Kenya, the UN Women survey (2020) shows that the two out of every three adults who have lost their entire incomes are women. Women's economic empowerment has had negative impact since COVID-19 outbreak. Personal and household incomes have fallen due to the pandemic. Again, only those who earn less than Ksh. 77,000 per month reported a severe drop or loss of their personal incomes altogether. While the personal incomes of women (78 per cent) and men (90 per cent) fell in urban areas, the number of women who lost their entire income was almost twice that of men. This is reflected by the result of correlation test results that show a significant relationship between income loss and gender of the respondent in urban areas. A relatively similar scenario was reflected in urban areas where women (84 per cent) and men (89 per cent) reported a decrease in their incomes, no significant relationship was found between loss income and gender of the loser. The loss of incomes is attributed to employer lay-offs and pay-cuts and business losses due to lockdowns and restrictions on movement.

Furthermore, the report published by UN Women in (2020) conducted marked that in Viet Nam, an overwhelming majority, 87 percent of the women reported a decline in incomes resulting from the crisis, with growing concerns of rising unemployment and declining demand for products even after the crisis.

Approximately 43% of the women are primary earners in their household, with an average income of US\$ 7 per day with a wide range spanning US\$2.15 to US\$ 25.75 a day. The majority of workers in Viet Nam either have their own poultry raising business, work in rice, vegetable production or agricultural day laborers which means they are hired on an as-needed daily basis to work on agricultural farms. While some rely on running grocery stores, only 10% had registered businesses. Even as concerns persist

over reduced demand of products and services, interestingly, 7% of the women, running businesses around producing and selling dried noodles, reported an increase in demand since the crisis. This is likely to a desire to stockpile pantry items and not fresh food during lockdowns.

### **2.3.3. The role of women's off farm activities to socio- development of rural households**

The research carried out in the United States of America by the division for the Advancement of Women in 2008, revealed that rural ladies play a vital role inside the world's rural economic system. In the most region of growing Nations, they participate in crop production and pasture operations, offer food, water and fuel to their households, and participate in extracurricular activities to diversify their families' livelihoods.

According to Carthy (2009), participating in non-agricultural activities can empower women, increase their bargaining power in the family, and increase family welfare. It also allows them to join groups that can improve access to relatively local information about market opportunities. On the other hand female family members in Africa are generally less likely to participate in non- agricultural work which can improve access to a wide range of information.

ISSA (2019) found that in Nigeria, Farm households' income is not sufficient to feed their families. Thus, it encourages most rural women to be engaged in off-farm activities mainly to supplement their agricultural income due to the problems of seasonality of agriculture. Therefore, they continue to help them to assist their families in providing food, clothes and other basic needs for the household as they were very concerned with the basic needs of life (> 80%).

Jabeen (2020) stated that it is the time for women to be engaged in some economic activities to provide income for their sustenance and to contribute to the household economy. Moreover, most of them have the responsibilities of caregiving of the family members. Obinna (2014) said that rural female entrepreneurs spent between 80% and 100% of their income from off farm activities on household food and health care. The

women spend more of their income on household consumption than their male counterparts use their male counterparts to build houses, buy cars and other things. And the founding of the study conducted by Ahmed (2007) noted that the participation of rural women in income generating activities will help households to cope with income shocks, ensure food security and reduce poverty or prevent vulnerable households from falling below the poverty line. Women's income is essential for economic growth and sustainable development. Taking into account various aspects of income, the share of income earned by the rural poor is the most important as it will increase with income from economic activities.

In addition to that, Fatuma (2009) found that women are more likely than men to use available resources and skills to further improve the well-being of their family's well-being in specific aspect of health and nutrition aspects. Despite the additional demands placed on her time as a housewife and mother, the woman has successfully diversified her livelihood system in rural areas. That why, women work more than men due to their multiple role in food production and income generation and household chores and also because of their roles in collecting water and firewood, this appears to be important.

#### **2.3.4. Off farm activities in Rwanda**

Andrew (2014) found that Rwanda is a country characterized by a high population density in such ways agriculture cannot satisfy its population. In this context, the government of Rwanda put the measures of the development of the non-agricultural activities, so that it may increase the rural labor force, slow down the migration of rural to urban areas, promote growth and promote a more equitable income distribution, It can also provide rural families with more effective and beneficial income diversification opportunities. Rose (2017) noted that the Rwanda government is committed to the eradication of poverty and positive discrimination police in favor of women with a particular focus on vocational training and higher education and employment and education opportunities. It also emphasized that the gender issue is integrated into all development policies and strategies as a cross-cutting issues. The government program also includes developing the capacity of young people to create new jobs and maintain the unemployment rate. A labor market information system was created which provides

quantitative and qualitative information on the labor market and provides information on career planning and labor market opportunities. More importantly, it connects the education system with the needs and trends of labor market.

The Economic Development and Poverty Reduction Strategy (EDPRS2) was based on four thematic strategies including productivity and youth employment with a strong emphasis on propping up rural growth and development with the right skills and productive employment. In order to implement the job creation as the objectives of the Economic Development and Poverty Reduction Strategy (EDPRS2), The Nation Employment Program (NEP) was to strengthen the coordination of employment programs, improve the planning of the various factors involved in the creation of employment and employment promotion and the creation of 200000 employees facilitate jobs each year. The Nation Employment Program (NEP) is aimed mainly at unemployment youth and women, especially people without job skills, people with disabilities, women and youth cooperatives and MSMEs that need technology and improved skills. In addition, EDPRS2 (2012) explicitly recognizes that economic growth alone will not reduce poverty and improve the lives of the poor. It includes programs that empower the poorest and help them to overcome poverty. Key elements of Rwanda's policy include economic growth, achieving the MDGs, improving agricultural productivity and creating off farm jobs in rural areas.

Through the strategies of the second Economic Development and Poverty Reduction Strategies (EDPRS) and the Millennium Development Goals (MDGs) the government of Rwanda intends to shift half of Rwanda's workforce from low-productivity agriculture to move productive industry and service oriented economy thereby reducing underemployment and unemployment particularly among the youth and women in cities and rural areas. Through this entry point program will support national efforts to achieve the results of the youth and women's employment program envisaged by the second EDPRS and UNDAF and will help create structural change of the 104000jobs to reach 200000jobs expected works.

The five-year program oriented to the GoR and UN program cycles through EDPRS2: 2013-2017 and of the United Nations Development Assistance Plan (UNDAP) 2013-2018 and is based in particular on the thematic area of the UNDAP "Inclusive economic transformation and productivity "and "Youth employment" of the EDPRS 2. It is based on five outcomes including the strengthening of national capacities to drive job-rich growth and integration of youth employment into programs and budgets; development of skills and competencies of young people and women for the employability and competitiveness of companies ;promotion of job creation and business development through business development access to inclusive financial markets and services; Promotion of labor market information systems for young people Opportunities for economic strengthening; and establish the coordination, management and monitoring of the program .The five outcomes of the program continue to align with the three strategic objectives outlined in the National Employment Program (NEP): create enough jobs that are reasonably paid and sustainable throughout the economy; equipping the workforce with skills and attitudes vital to enhancing productivity necessary for private sector growth; and provide a national framework to coordinate all employment-related initiatives.

The changing employment patterns in rural areas appear to be increasing inequalities between households that depend on agriculture and households whose portfolio of livelihood strategies includes non-farm employment and / or non-farm family business combine subsistence farming. The state of gender equality in Rwanda states that access to employment in particular decent and productive jobs for men and women in various sectors is essential for economic employment. The current labor Force Survey (LFS) shows that the total participation in labor force is 52.9%, so that the participation of women in labor force is 44% compared to the 62.5% of men. The men dominate the workforce because they have enough resource and skills to be productive unlike women. Therefore, it is necessary to develop special measures to encourage job creation among young people especially women entrepreneurs.As Rwanda seeks to become a high income country with a high standard of living for its citizens by 2050, commendable progress has been made in improving the well- being of men and women, boys and girls.

World Bank (2015) found in 2011, that 30% of Rwandans were engaged in major occupations other than agriculture compared to 23% in 2006 and 11% in 2001. The move to non- agricultural careers is for both earning a living and self-employment.

The United Nations report (2018) shows that informal employment in Rwanda is estimated to account for only over 80% of off farm employment because most jobs are lower- income and low- income jobs created in micro, small and medium-size enterprises(MSMEs) and small agricultural enterprises. This is the result of Rwanda's main goal which is to reduce the population dependent on agriculture from the current 75% in 2006 to 50% by 2020 by creating 2.2 million jobs in the non-agricultural sector. Vision 2020 Umurenge Program (VUP) launched in 2008, the program has contributed greatly to improving livelihoods and reducing poverty among male and female beneficiaries, helping them respond to the needs of daily life, working with financial institutions and putting in income generating activities are underway. However, the trend shows that more female headed households benefited from VUP direct support than male headed households according to the selection criteria of the beneficiaries of the program. This shows that more poverty is observed in household with female management than men.

In the poverty reduction strategy paper prepared by the government of Rwanda (2002), rural development is one of the pillars of poverty reduction. In this context, emphasis is placed on the development of non-agricultural employment opportunities and the definition of specific policies is described broadly planned. However, identifying specific measures will first require a better understanding of off farm activities in rural Rwanda and the pressures that are currently undermining its expansion.

The development of the off farm activities in general has several advantages. For example, the off farm sector can absorb a growing rural labor that cannot be employed in agricultural sector and slow down migration from the countryside to the city. Similarly, expansion of the off farm sector can boost growth and promote a more equitable distribution of income and also allowing more effective and beneficial income diversification opportunities for rural households (Lanjouw,2001).

These general considerations become even more important in the context of a country like Rwanda, which is characterized by a high population density, small and fragmented land holdings and large differences in land ownership between households. As clay (1990) found that the poorest Rwandans with little access to land would benefit greatly from their participation in the off farm activities if they received adequate training, capital and credit.

Despite compelling reasons for promoting non-agricultural policies in developing countries, the empirical evidence is mist. In particular, the development of off farm sect is temporary associated with higher inequality which means that richer households can better benefit from off farm opportunities. As a result, all policy recommendations in this area require a good understanding of the specific country context to ensure equitable access to off farm opportunities Andrew (2014).

According to the report published by the district of Bugesera(2018) the District needs to provide people with the skills needed to obtain off farm jobs from upcoming projects such as industrial parks and international airports. This is the focus of the mining industry based on existing minerals, carpentry workshop, tailoring, machinery, masonry, welding and construction. This solves the challenge of over-reliance on agriculture which cannot support all labor alone.

### **2.3.5 Women and off farm activities in Rwanda**

Rachel (2020) in her study conducted in Rwanda noted that Business or entrepreneurship was not a Rwandan culture. Most of the population depended on agriculture, women were homemakers and entrepreneurship was reserved mainly for foreigners. After that, men from Rwanda also started to do it and women have not been encouraged because of the culture, at that time the cash belonged to men as the head of the family. After the genocide of 1994. The majority of the women was widowed and became heads of families. They had to take care of themselves, their children and the orphans from different families. Most of these women were not trained to look for work and they started to look around and remember what their husbands were used to do earlier than

being killed in the genocide and worked with some men around. They tried to do the same in different activities. Therefore, most of the women in Rwanda became entrepreneurs. These findings were also highlighted by Jeanne (N.D.) in her study conducted in Rwanda. She noted that before 1994, Rwanda society was characterized by using a patriarchal structure which underlined same strength members of the family among males and females, boys and ladies. Such unequal strength members of the family have been the supply of male dominance and circle of relative's subordination. Due to that shape, women had no right of entry to employment or operating employment outdoor their homes.

Mary Rose (N.D.) noted that despite the constitutional provisions and the provisions of international conventions that establish equality between men and women, other national laws continued to constitute the basis of discrimination against women limiting their interference in national development. In addition to the family code, the commercial code allowed a wife to engage in business or employment without the approval of her husband. Therefore, family code allows women directly to participate in various activities where they will appear without necessarily having to provide the approval of their husband.

Amon (N.D.) found that during the colonial period, Rwandan women contributed little to politics or the economy. They are not allowed to own land or property. During the colonial period, opportunities shifted in favor of Rwandan men. For example, women are uneducated and when the opportunities come their way; their education is limited to teaching, nursing and social work. Science and engineering classes are for boys. Immediately, after the independence, the National University of Rwanda began to have only male students. However, notable contributions have been made since the genocide of 1994.

As noted by Fellman (2011), Rwandan women have dominated the business sector government is trying to reform laws that discourage gender equality so that many more women can participate in business ventures. Despite postcolonial efforts to promote gender equality, women remain underrepresented in most areas of Rwandan life. Entrepreneurs, men and women contribute to the economic growth and social life of a



country. The income of female entrepreneurs contributes to the family and community more than that of male entrepreneurs. Supporting women entrepreneurs in developing countries is one way to end poverty and malnutrition, while improving public health and productivity while reducing reliance on external aid. Over the past two decades, Rwandan women have created a significant number of businesses and contributed significantly to the socio-economic recovery following the genocide. According to International Finance Corporation, Voice of Women Entrepreneurs (2008), female entrepreneurship represents 42% of companies nationwide and 58% of the informal companies. Women entrepreneurs are mainly focused on retail trade (82%), with some companies in services (16-17%) and industry (1-2%). They contribute 30% of GDP. According to the majority of women-owned businesses, they operate informally which is why their contribution to GDP is relatively low. The Rwandan government reports a total of 142,029 companies including 101,665 men (71.58%), 38,017 women (26.77%) and 2,347 have no identifiable gender identity (1.65%). According corporation (2008), women have played an important role in the development of their country, where 42% of all businesses are run by women and account for 30% of GDP and this has decreased the country's unemployment rate.

FAO (2016) found that women's participation in public VUP work enables beneficiaries to obtain paid labor and make money for the first time. It encourages them to find other similar jobs in the labor market. The VUP public works will promote women's economic progress by increasing women's income and access to credit and savings. It will also improve women's skills and employment through financial institutions and obtaining cash through payment of wages.

Compared with men, young women are more focused on self-employment, 65% and 58% respectively and working in family businesses or companies (United Nations,2018). According to Banyan (2019), he found that in Rwanda, the labor force participation rate of women in rural area (66.3%) is higher than that in urban areas (53.5%). In addition, women account for only 18% of well-structure companies, many of which belong to the informal sector, usually small or micro enterprises.

### **2.3. Theoretical framework**

This section highlights the theoretical perspective related to overcoming obstacles of women's advancement. Hence, the approach of women in development is discussed to find out how women could be integrated in economic activities so as to influence social development. According to Eva (1989), the women in development (WID) were used in the early 1970s after the publication of Ester Boserup's *Women's Role in Economic Development* to include women in development.

In the 1970s it became clear that women were being excluded from Development. They did not benefit significantly in cases and their current status and position in society worsened due to development. The WID approach sees the problem as excluding women from development programs and methods. As a result, the solution was seen to be to include women in such programs. WID considers women as a group that perceived as having no opportunity to participate in development process. Therefore, the main task is to improve women's access to resources and their participation in development.

The WID approach advocates for the inclusion of women in planning and development programs. This is considered to be the best way to elevate the status of women in society. The focus is on income generating projects for women as a means of integration, welfare projects linked to small projects and income generating activities, mainly focusing on reproductive role of women with nutrition education and family planning as key factors. Although the WID approach has limitations, it has enhanced women's visibility on development issues. WID has managed to secure a prominent place for women's issues within the United Nations (UN) and other the international development organizations.

From 1975 to 1985 the UN declared the Decade for Women. One of the greatest achievements of this decade was the installation of women in development structures or machines. For example, in Zambia, around this time the women's union of the ruling political of United National Independence Party (UNIP) was established as a national mechanism to deal with political problems and women's development issues. The Women's union has developed action plans and Campaigns to promote women's

participation in the development at all levels. Over time, it was felt that the inclusion of women in development did not take place because of the lack of an established structure in government to plan, coordinate and implement policy on women's inclusion in regular development.

In 1986, a WID unit was established with the National Development Planning Commission, the government's central planning and coordination agency. The WID unit was later elevated to a full division. It emphasizes women's development and ensures that the ministries and other executive bodies work to improve women socio-economic conditions in order to include women in development as a whole. While the WID approach calls for women's participation in development process, it calls for structural changes or entire system in which women should be included. As a result, WID focused closely on inequalities between men and women and ignored the social, cultural, legal and economic factors that lead to these inequalities in society. WID tends to focus almost exclusively on women, arguing that women are outside mainstream development.

Lucy (N.D.) noted that Women in Development (WID) was established in order to solve women's problem as a group that was treated as lacking opportunity to participate in development. Therefore, WID took the task of improving women's access to resources and participating in development. On the top of that, it has the purpose of integrating women into development programs and planning as the best way to improve women's position in society. Again, it emphasized on income-generating projects activities for women's reproductive role. And this results in promoting nutrition, education and family planning as the main feature of women in development. Shahrashoub (1995) found that Women in Development (WID) were associated with the wide range of activities concerning women in the development domain. It provided the major preoccupations of women around the world include improved educational and employment opportunities; equality in political, social participation; and increased health and welfare services.

The debate about women and men revolve not only around theories about the role of women, but also about the practical approaches to ensure the development of women. In general, the needs of women are divided into two categories: practical needs and strategic

needs. In the sense of the term, practical needs are those that deal with real-world problems like health, water and education. Strategic needs, on the other hand, are those that seek change the situation of women and include legal and political measures to address issues such as division of labor by gender, domestic violence, etc. and increase the participation of women indecision. Over the years, practical approaches to Women's Development Challenges in response to criticism and growth have evolved and changed. WID has been set referring to other approaches which deal with women issues identified. Those include welfare, equity, anti-poverty, efficiency and empowerment approaches (Lucy, N.D.).

The welfare approach focuses on women's reproductive role through development programs that are to address the needs of women. Until the early 1970s, development programs were directed almost entirely to the needs of women in the context of their reproductive roles. Maternal and child health care, care and nutrition are focused. Population control or family planning, the later became known as an important goal due to the link between population growth and poverty. The emphasis is clearly on meeting the practical needs. It is also believed that common economic strategies oriented towards modernization and growth will benefit the poor and that poor women will benefit as the overall economic situation improves. But assumptions that the status of women will improve with the general improvements of the economy, or that the economic positions of their husbands is in questioned, then it is clear that women are the losers. As a result, women increasingly associated with backward and traditional, while men increasingly identify with modern and progressive. Men were supported in economic development projects such as the introduction of cash crops and new agricultural technologies that excluded women.

Shahrashoub (1995) found that WID advocates were opponents of the arguments on women's roles as mothers and wives. However, they underlined much of development policy concerning women carried out under the rubric of health or social welfare. Therefore, the argument of WID characterizes women as active contributors to economic development not as needy. The purpose of welfare was to bring women into development that helps them to provide the necessities for being better mothers.

Equity approach has foundation on gender equality because Feminist demands for gender equality were important in making this approach a reality. The main objective was to eliminate discrimination. She emphasized the reevaluation of the contribution of women and the sharing of the benefits of development. The equity Approach also addressed the productive and reproductive roles as a duty of the government. The emphasis on reevaluating the contribution and performance of women meant that the approach addressed issues of policy and legal action as a means to achieve justice. The equity approach, in contrast to the welfare approach, saw women as active participants organizing themselves to bring about the necessary changes. WID stood to claim equality of women and men in status and productivity that will help women to be seen as active participants in development (Shahrashoub, 1995).

Anti- poverty approach focuses on the productive and reproductive roles of women with emphasis on basic needs and productivity of women. A key operational strategy required access to income generation and gainful employment. The trend with this approach has been to reinforce basic needs and ignore the strategic needs of women (Lucy, N.D.).Diane (2002) noted that anti-poverty approach focuses on improving the poor women's income generation ability through eradicating the causes of women's poverty such as the lack of access to resources (land) and services (credit, education and skills training). Therefore, anti-poverty provides women with sustainable income generation skills by introducing income diversification in the household.

(Lucy N.D.) Noted that Efficiency approach focuses on what women can do for development, rather than on what development can do for women and the education and training strategies that need to be adopted to lead to sustainable development women's stability. The efficiency approach geared towards working women is the product of the economic reforms of the 1980s known as the International Monetary Fund and the World Bank's structural adjustment programs. Its objective is to enhance production and economic growth by emphasizing the full utilization of human resources. Therefore, education and training are key strategies.

Proponents of this approach argue that gender-based analysis makes economic sense. Indeed, it understands the roles and responsibilities of men and women in planning development activities, improving efficiency and ensuring that women and men can contribute to national development. The efficiency approach allows women's concerns and gender equality to be integrated into the main development trends. However, it does so with an emphasis on what women can do for growth not what growth can do for women. But the economic reforms actually underestimate paid work because they tried to restrict union activity and freeze workers' wages. They also weigh on women, since social spending is limited in areas such as health and education. As for women, so spend more time taking care of the sick. By imposing such a heavy burden on women, reforms hamper progress in meeting the strategic needs of women. According to Diane (2002), the focus on efficiency approach is shifting from a focus on women in poverty and to a focus on development.

Lucy (N, D), WID refers to the empowerment approach to empower women and to influence change political, legislative, social, economic and other changes to their benefit. The empowerment approach is therefore a tool to ensure that women have the opportunity to determine their own needs. Women's economic empowerment is one of strategy of poverty alleviation because they have the access to and control over the resources to make a living on a sustainable and they also receive the benefits of this access and control.

This is an approach that is closely related to the Third World and grassroots feminist organizations. The goal of the empowering approach has said in previous paragraph is to strengthen the independence of women and influence political, legislative, social, economic and other changes for their benefit.

The main point of reference for this is the "triple role" of women and emphasizes women's access to decision-making. The main strategy is to raise awareness and firmly positions women as active participants to ensure that change occurs. Developing organizational skills and self-esteem is an important aspect of the empowerment approach. The empowerment approach has made an important contribution to provide

women with the opportunity to determine their own needs. However, empowerment has often been misinterpreted as a goal rather than a means. As a result, poor women were very well informed about problems while little changed in their material situation, which is often very serious.

The study conducted on the integration of women in economic development and women's concerns by Valentine (N.D.) found that At the United Nations, the motivation to include women in development programs arose from the gender bias that had characterized previous attempts at economic development, thus ignoring and undermining the economic activities of women. The increasing number of women heads of households was particularly disadvantaged; a trend that can be summed up in the phrase "the feminization of poverty." National planners may have viewed women as an inactive workforce, but WID's argument was that women were overworked and unproductive in their economic activities. Before women were available for alternative work, they had to be freed from much of the arduous work that constitutes their daily struggle to provide their families with basic needs.

The 1975 United Nations World Decade for Women stimulated growth in this area, and at that time many books and articles were published, focusing primarily on women and economic development. Such a book, *Women and World Development*, with contributions from Fatima Mernissi, Deniz Kandiyoti, Honna Papanek, Marie Angelique Savane, and others, will be very influential.

While many WID advocates call for greater equality between women and men, particularly in relation to education, employment and other material benefits, they assume that women will remain responsible for reproductive work. As such, its policies and regulations have sought to improve women's access to social benefits such as education, employment, property, and credit without challenging basic gender stereotypes. The double and triple day in which women struggle under the burden of both procreation and work is therefore seen as an inevitable part of women's lives, and not something that requires a reassessment of social assumptions about responsibilities, rights and relationships between men and women Valentine, N.D.).

In the 1970s, criticism of both mainstream development and so-called liberal feminists began to emerge. Dependency theory and Marxist political economy became quite influential; the "Third World" was a serious category of analysis, and calls for a new international economic order became widespread. United National Conference on Trade And Development (UNCTA) and the Southern Commission established themselves as third world institutions. Some theorists like Samir Amin called for a "delinking" of the capitalist world market and the establishment of independent, diversified and inward-oriented economies.

Multinational corporations were the bogeyman, and foreign investment was seen as detrimental to self-reliance. During the same period, radical feminists began to openly question the possibility of improving the lives of women within patriarchal and capitalist power structures and also called for a decoupling of male-dominated institutions. Some writings indicated that Boseup's perspectives did not examine the effects of investments in women of different classes, nor the processes of capital accumulation and the consequences of these processes on technological change and women's work (Sen, 1986). Marxist-feminist research on the informal economy, urbanization and migration from the countryside to the city contributed to this new perspective (Decre et Leon de Leal, 1983).

Based on the approaches on Women in Development, women have equal chance to men to be participants in and beneficiaries of development through the different projects for getting income that will help them (men and women) to satisfy their basic needs. Therefore, WID helped the women to be integrated in development and to intensify income generating activities different from traditional agriculture.

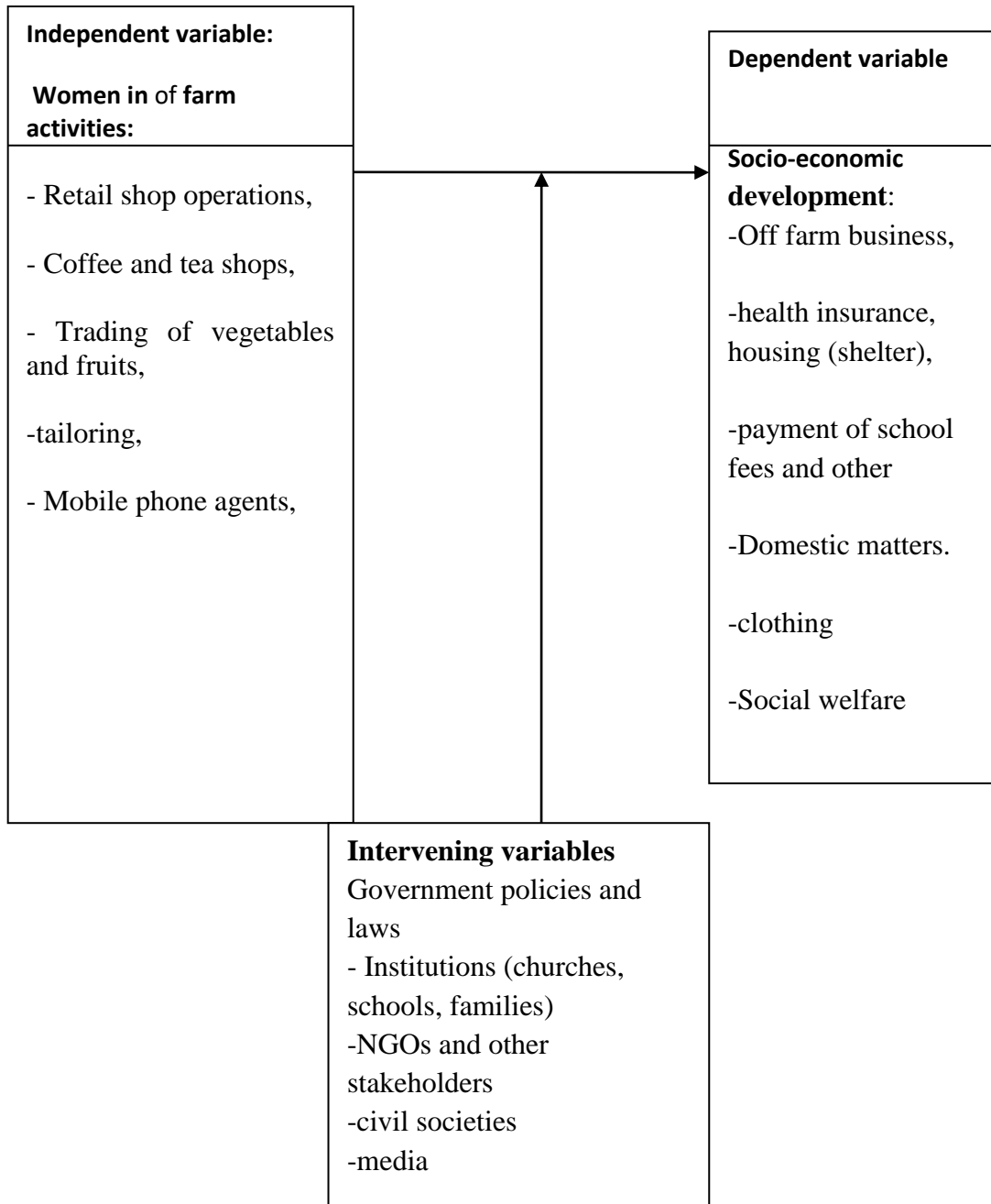
In fact, that WID approach based on recognition of the contribution of women in the process of development, this could help the society to produce the specific attention to the women 'role. Hence, WID is chosen to guide this study to better understanding women's development and their needs. It will help researcher to address the factors that rise women to be integrated in economic activities, challenges, the strategies to overcome these challenges and their opportunities. Then, WID will give overview on the contribution of women who are engaged in income generated activities



## 2.4 Conceptual framework

The conceptual framework relates independent variables to dependent variables.

**Figure 1 Conceptual framework**



Source: data collection 2021

The conceptual framework relates independent variables that are the women in off farm activities such as retail shop operations, coffee and tea shops, trading of vegetables and fruits, tailoring and mobile phone agents, to dependent variables that are socio economic development (off farm business, clothing, health security, housing or shelter, education facilities). In this study, the researcher demonstrates how the women in off farm activities contribute positively in the socio-economic development of rural householders. That can be marked through creation of small business, change income expenditure, employment creation for the excluded population, health improvement, child education, housing improvement, access to electricity, and nutrition. And also, this study demonstrates the challenges faced by women in off farm activities and the opportunities to handle them. For all those things to happen, the researcher brings in the intervening variables that are all governmental laws, regulations and policies; Institutions (churches, schools, families); civil societies and media.

## **2.5. Conclusion**

This chapter has reviewed existing literature on women in off farm activities and their roles on socio economic development of the rural households. The indicators of socio-economic development were looked into. The chapter also presents a theoretical framework, empirical review and conceptual framework reflecting the relationship between the independent variable (contributions of women in off farm activities) and dependent variable (socio economic development) in Bugesera District.

## **CHAPTER THREE: RESEACH METHODOLOGY**

### **3.0 Introduction**

This chapter presents a plan of how the study was conducted. It describes the research design, Study setting, study population, sampling strategies and sample size, research instruments, methods for data collection and analysis, position of the researcher, Validity and reliability, ethical considerations, limitations of the study and conclusion.

The researcher indicates the procedure along which the data should be collected outlining the way the researcher gathered, analyzed, and interpreted the data in line with the objectives as well as research questions of the study.

### **3.1. Research design**

Akhtar (2016) stated that the research design can be viewed as the structure of the research which means the proposed plan of the research work. As he quoted Jahoda (N.D.) as saying, research design is the arrangement of data collection and analysis condition aiming to integrate relevance to research purposes with economics and procedures. According to Zikmund 1988), research design is a master plan that defines methods and procedures for collecting and analyzing the required information.

This study used qualitative and quantitative approaches for more understanding the human experience via of the role of off farm activities vis-à-vis the quality of the socio-economic conditions of rural women in Rwanda. And the research focused on the collection of numerical data in order to make data analysis being mainly statistical via the questionnaires.

### **3.2. Study setting**

The research was conducted in Rwanda, the Eastern province particular in Bugesera District. Bugesera report (2018) revealed that the District needs to equip people with necessary skills for acquiring off-farm jobs. Therefore, there are 1093 women who are

engaged in the different off farm activities. Within the 15 Sectors of Bugesera District, two Sectors that are Rilima and Kamabuye Sectors were purposively selected basing on how one has the lovely rural centers and other has non rural centers. In addition, the different off farm activities done by women in these selected sectors, mainly include retail shop operations, dressmaking/tailoring, mobile phone agents, trading of vegetables and fruits and coffee and tea shops.

Rilima is a sector where passes the main road reaching to the border of Burindi country, this makes it a favorable place with developed centers (lovely rural centers). On the other hand, Kamabuye sector is located in a remote area very far away from the main road. This case of study is chosen because of the connection of the researcher and with the region and the accessibility of the region under the study. Therefore, the two Sectors were easy for researcher to collect data and to reach. In additional, the selection of one sector that has the developed centers and other with non-developed centers aimed to better analysis the women who are engaged in off farm activities in terms of the challenges they face and the level of the contribution.

### **3.3. Study population**

A population is a total set of individual elements of a given phenomenon under study. It is for the benefit of the population that researches are done. The target population of this study is composed of the women who are engaging in off farm activities in Bugesera District.

According to the Bugesera District report (2019), 1093 women are empowered through the businesses created by them for self-resilience. The respondents of the study were the women who are engaged in off farm activities such as retail shop operations, dressmaking/tailoring, mobile phone agents, trading of vegetables and fruits and coffee and tea chops and the local leaders in two different sectors like Rilima and Kamabuye of Bugesera District.

### 3.3. Sampling strategy and sample size

Sampling is defined as the process of selecting a number of observations (subjects) from all the observations (subjects) from a particular group or population. According to Kothari (2004) defines sampling as the process of selecting a sample from a population. Random sampling was used in this study in order to give the equal chance all individuals of the whole population of being selected. This study entitled "Contribution of women in off farm activities to the socio-economic development of rural households in Bugesera" is a case study. According to Bugesera District report (2019), 1093 women are engaged in different activities. As it was noted by Mugenda (2008), 10% to 50% of population is enough for survey. The researcher therefore used systematic random sampling to select 10% of the 15 Sectors; hence, 2 sectors Rilima and Kamabuye were sampled. Systematic random sampling gave women from 2 Sectors in off farm activities including retail shop operations, dressmaking/tailoring, mobile phone agents, trading of vegetables and fruits and coffee and tea shops including the local leaders an equal chance of participating in the study. Therefore, 10% women were selected randomly from 1093 members to yield  $109.3 \approx 110$  women. The researcher has chosen the sampling of 10% for getting small sample which helped her to collect data. That was also linked to outbreak of COVID 19 pandemic which limited the frequent meeting or movement of people.

**Table1. Sample size**

Population	Percentage	Sample size
15 sectors	10%	2
1093women	10%	110
15Women representatives	10%	2
15Social affairs Sectors	10%	2

Source: Researcher, 2021.

**Table 2. Distribution of respondents per off farm activities**

<b>Activities</b>	<b>Rilima</b>	<b>Kamabuye</b>
Retail shop operations	15	7
Dressmaking/tailoring	14	8
Mobile phone agents	8	6
Trading of vegetables and fruits	15	20
Coffee and tea shops	13	4
Total	65	45

Source: Figures obtained from respective Sector, 2021

The table 2 shows the distribution of respondents with their activities according to two sectors. As table shows, the number of respondent from Rilima sector is higher than the respondents in Kamabuye. Due to categories of activities research carried on, Rilima is the region found more women who are engaged in off farm activities such as retail shop operations, tailoring, mobile phone agents and coffee and tea shop than Kamabuye. The highest number of women in these activities is influenced by the way the centers found in Rilima sector is more developed than Kamabuye and being the sector where the main road passes, is another factor influences people who live in that region to run the businesses needed by different population. In addition, the movement around the road attracts women to participate in these highlighted activities because it is easy to find the customers and these women are those who have the higher level of education comparing these women from Kamabuye sector who are engaged in trading vegetables and fruits.

### **3.4. Research instruments**

The information can be collected from the field through the different methods such as interviews, focus group discussions, surveys, telephone interviews, field notes, taped social interaction, or questionnaires. This study therefore used a guided interview, focus group discussion and field notes via questionnaires

#### **3.4.1. Questionnaires**

Alan Bryman (2012) defined the questionnaire as an example of a tool; by which the researcher determines what he or she needs to know to answer the research questions that drive the project forward and designs questions in the questionnaire to collect data to answer the research questions.

The questionnaires are composed by closed questions in order to get respondent's responses and it is easier for a respondent to answer and also the open ended questions are used in a way the respondent gets the space for explaining her or his answer deeply and he or she could as well state or mention any information not capture in the questionnaire.

The questionnaires have been given to 110 women who are engaged in mentioned off farm activities in order to know what the motivations influence women to be engaged in off farm activities, the challenges they face and their contribution to social economics development.

### **3.4.2. Key formants interview**

Researcher formulated interview questions or topics in a way that helped her to answer the set research questions with the aim of complementing the main questionnaire. The key informant interview seeks the information about the role of women who are engaged in off farm activities, the types of activities that are commonly to women and the challenges faced by women in these activities and strategies to overcome. Interviews were conducted on total number of 4 interviewees including 2 women representatives, 2 Social Affairs from 2 selected Sectors. Interview helped researcher to get sufficient and corrected explanations on the interventions of leaders to women who are engaged in those activities. Again, the interview helped researcher to know deeply the contribution of women in off farm activities and the interventions of stakeholdersto respond to the challenges faced by these women. Explain also why it is important to use this toll and talk about the information that you need to collect using this tool

### **3.4.3. Focus Group Discussions**

A Focus Group Discussions was used in order to collect additional information from women who are in off farm activities on their views for better understanding in deep the role of women in off farm activities to social economic development of households. Two focus group discussions in two selected Sector (i.e. One FGD per Sector) were conducted in setting with 10 women randomly selected and also each group was formed by women who work in different selected off farm activities (group of retailer shop operations, tailors, mobile phone agents, traders of vegetables and fruits and group of women who sell coffee and tea chops). Therefore, FGD helped Researcher to find out the participant's opinions they had as group on the same question asked in the other interviews.

### **3.5. Source of data**

#### **3.5.1. Primary data**

Nedha (2011), primary data are collected with the objective of identifying some specific factors needed by the researcher. The purpose of researcher is to use the questionnaires, interviews and focus group discussions specifying the special factors that she needs to collect. These data should not have been collected by another investigator previously in order to be primary data. To get this information the researcher went on the field and collect data from the women in off farm activities in Bugesera district. This was done through questionnaires and key Informant interview.

#### **3.5.2. Secondary data**

If the data have been collected by an already available source of information such as Newspapers, Television Commercials or any other institute that has collected data for their purposes, then those will be secondary data to the researcher or investigator (Nedha,2011). The researcher read and analyses what had been conducted so far in order to get credible information about the topic under the study.

### **3.6. Method for data analysis**



The purpose of analyzing data is to obtain usable and useful information. The analysis may describe and summarize the data, identify relationships between variables, compare variables and identify the difference between variables. For this study, on the perspective of objectives, the researcher goes through analytical, historical, statistical and comparative research by using survey as methods of accessing to data. Therefore, the data was analyzed using frequency counts. In additional, Microsoft Excel 2010 was used in description and interpretation of results via tables, chart, and graphs.

### **3.8. Position of the researcher**

In this section, researcher has to express her connection with the study. For instance, the researcher has the experience beside on the women responsibilities and duties as representative women in the department of women and girls in UEBR (Union des Eglises Baptist au Rwanda). Therefore, researcher knows what women need in their daily lives. Again, researcher has the interested to integrate women in development that will help them to find the solution of their problems. Furthermore, the researcher being women explains that she knows well about the challenge's women face.

### **3.9. Data Reliability and validity of data**

Fiona (2019) pointed out that reliability and validity are concepts for evaluating research quality. Researchers should consider reliability and validity when creating research designs, planning methods and writing results. Validity is the degree to which a result actually measures its expected measurement and reliability is the degree to which results can be reproduced when the research is repeated under same conditions. Validity refers to how accurately a method measures what it should measure while reliability refers to the consistency of a method to measure something. If the same method can be used consistently to obtain the same results under the same conditions, the measurement is considered reliable.

The combination of qualitative and quantitative methods also helped minimize the weaknesses or limitations of these two approaches and draw on their strengths. Therefore, in order to improve the credibility of the results, this study used a variety of data collection techniques such as questionnaire surveys, focus group discussions, and qualitative interviews.

### **3.10. Ethical consideration**

Regarding ethical considerations, measures were taken such as the authorization letters introducing the researcher including a letter from the University of Rwanda, a letter from the District of Bugesera and other authorities if needed. In the process of data collection, the researcher came up with respects to the values, rights and desires of the participants. In addition, the oral consent of the respondents to participate and record is obtained before the study is carried out. The anonymity of the respondents and their responses is preserved. Here, the confidentiality of the respondents and their responses is also preserved. Therefore, the respondents were informed of the identity of the researcher, the objective of the study and they were informed about the importance of participating.

### **3.11. Limitations**

The possible limitations of this study were limited data records or confidential information which were not fully disclosed, and most people were very busy and reluctant to give incomplete information or completely deny responding to the questionnaire. Again, other limitations were linked with the outbreak of COVID-19 and the financial constraints which prevented the researcher from gathering needed data in time.

### **3.12. Conclusion**

This chapter presented the organization of the study including the research design, Study setting, study population, sampling strategies and sample size. It highlighted research instruments, methods for data collection and analysis. Finally, it describes the position of the researcher, Validity and reliability, ethical considerations and limitations of the study.

## CHAPTER 4: PRESENTATION, ANALYSIS AND INTERPRESENTATION OF THE FINDINGS.

### 4.0 Introduction

This chapter presents analyses and interprets the results of the conducted study on the contribution of women in off-farm activities in socio-economics development of rural in households in Rwanda. The findings were collected through questionnaires, key informant interviews and focus group discussions.

#### 4.1. Profile of the study participants

This section includes the background of respondents by sex, age, marital status, number of children and education background.

Table 3. Profile of respondents

Variables	Description	Number	Percentage
Sex	Female	110	100%
Age	18-25	10	9%
	25-45	80	72.7%
	46+	20	18.1%
	Total	110	100 %
	Married	70	63.6%
Marital status	Single	12	10.9%
	Single Mother	10	9%
	Women Headed household	18	16.3%
	Total	110	100%

Number of children	No child	17	15.4%
	1-3children	31	28.1%
	4-6children	58	52.7%
	7+	4	3.6%
	Total	110	100%
Level of Education	No school	5	4.5%
	Primary	50	45.5%
	Secondary	30	27.2%
	University	22	20%
	Vocation training	3	2.7%
	Total	110	100%

Source:Data collected by the researcher, 2021

As highlighted in the methodology of this study, the Table 3 shows the profile of the respondents. The targeted population for this study included rural women in different off farming activities. In total 110 women were interviewed.

According to the age of respondents as it is indicated in the table above 10 respondents (9%) of all respondents aged between 18-25 years. 80 respondents corresponding to (72.7%) aged between 25-45 years while above 20 respondents are above 46 years and represent (18.1%). The findings show that the big number of women respondents is in the age group of 25-45 years. The reason behind these numbers is because the women in this category of age are mature and they also have to assume a lot of family responsibilities which require them to try different income generating activities. Looking

at the marital status of respondents, the findings show that 70 respondents (63.6%) are married compared to 12 respondents (10.9%) who are still single. Among all respondents, 10 are single mothers while 18 women (16.3%) head their households.

The large portion of the respondents are married and followed by women headed household. The table shows that the number of unmarried people is smaller than other categories of people that it is because the youths have encountered difficulties in finding the capital for starting the business. Further, because of the absence of their husbands, women headed household have to work hard for satisfying their families especially the children.

Despite of the number of children, the results revealed that a big number of women in off farming activities are those with more than three children. 58 respondents corresponding to 52.7% have 4 to 6 children. The information captured in the focus group discussions, revealed that women with many children are forced to look for other alternatives which can supplement their farming activities that's why they represent a big percentage in off farming activities. The information behind these numbers is that families with many children have more needs than those with fewer children.

In addition, the respondents who have the level of primary education are so many comparing to other levels of education. The findings of the study, show that 50 respondents (45.4%) have attended primary school while 30 respondents corresponding to 27.7% have attended secondary school, 22 respondents corresponding to 20% attended university and only 3 respondents who corresponding to 2.7% got short courses on vocation training.

Women with primary education who participated in Focus Group Discussion ported that they are obliged to participate in off farm activities to increase their households 'income which mostly depend on subsistence farming done on small plots. For respondents with secondary and university education, they said that they decided to be engaged in off farm activities because they did not get their expected jobs equivalent to their studies.

**Table 4. The profile of FDGs**

Group	Sectors	Characteristic	Number
Group1	Rilima	Rural centers developed	10women
Group2	Kamabuye	Rural centers non-developed	10women

Source: Data collection 2021

The table 4 indicates the participants forming the focus group discussions. As it was shown in chapter three, the sample of this study is formed by the women who are engaged in off farm activities such as retailer shop operations, tailors, mobile phone agents, traders of vegetables and fruits as well as the group of women who sell coffee and tea chops. It is within the researcher selected two sectors according to the level of development of their centres. Therefore, group1 is formed by the women living in Rilima sectors where there are the rural centres seem to be more developed comparing those for Kamabuye. In additional, each group is formed by 10 women for two participants in each activity.

**Table 5. Key informant interviews**

Name	Sex	Sector	Title
Interviewee 1	Female	Rilima	Women representative
Interviewee 2	Female	Kamabuye	Women representative
Interviewee 3	Male	Rilima	Social Affairs
Interviewee 4	Male	Kamabuye	Social Affairs

Source: Data collection 2021

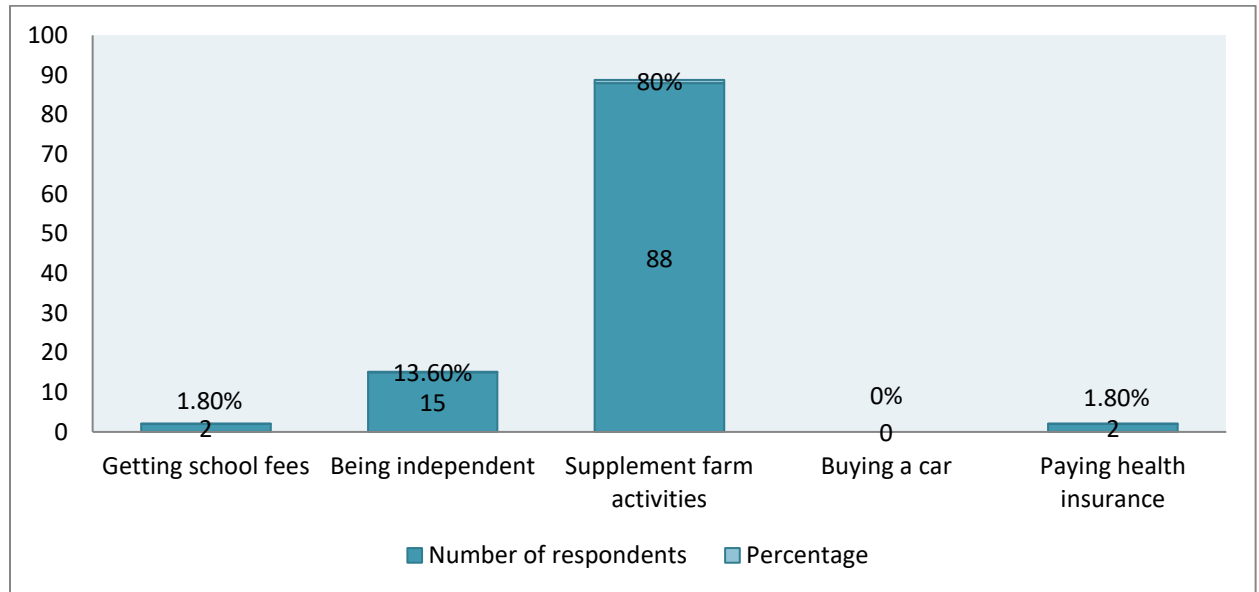
The table 5 explains the profile of the interviewees, the interview of this study conducted on the two women from two sectors as well as two males' Social affairs.

## 4.2. Presentation of findings

### 4.2.1. Women’s motivation for engaging in off farm activities

The first objective of the study is to assess Women’s motivation for engaging in off farm activities

**Figure 2. Responses to major reason for engaging in off farm activities**



Source: *Data collected by researcher, 2021*

The first objective of the study was to assess the motivation of women for engaging in off farm activities. Guided by this objective, different questions were asked to women who are engaged in different of farm activities. According to the 88 women’s responses, (80percent) of all respondents said that they are engaged in off farm activities to supplement their farming activities and 13.6% respondents said that they were engaged in order to be self-employed.

During focus group discussion, women were asked what the motivation for engaging in off farm activities, one participant of group2saidthat:

*“Agriculture only is not enough to satisfy my family’s needs”. Therefore, I decided to generate other incomes through the off farm activities. To this, another woman ingroup1 said that I was engaged*



*in off farming activities to change the existing culture of women dependency (Woman, 2021)”*

They rather chose to engage in different income generating activities in order to change this mindset of depending on their husbands ‘money. 2.7% of respondents are participating in off farm activities to provide sufficient food for their families, while 1.8% of respondents are engaged in off farm activities to get school fees and health insurance fees for their families’ members. During interview, one-woman representative pointed out:

*The root cause factor that influences women to be engaged in off farm activities is poverty in rural family due to the big number of the children lead to inadequacy of family needs including foods, clothes, school fees, health insurance (Woman representative, 2021)”.*

One of social affairs supplemented that:

*Women are encouraged in off farm activities in order to support their husbands for family development such as education, clothing, feeding and getting more assets (Social Affairs, 2021).*

#### **4.2.1.1 The types of off farm activities according to the age of respondents**

This section presents the findings based on the type of Income generating activities by showing which group age is more involved in such business per sector.

**Table6 Types of off farm activities per age groups and location**

<b>Types of off farming activities per age groups and location</b>						
<b>Location</b>	<b>Rilima</b>			<b>Kamabuye</b>		
	<b>18-25</b>	<b>25-45</b>	<b>45+</b>	<b>18-25</b>	<b>25-45</b>	<b>45+</b>
<b>Tailoring</b>	2	8	4	1	4	3
<b>Retail shop operations</b>	1	11	3	0	6	1
<b>Mobile phone agents</b>	1	7	0	0	6	0
<b>Trading of vegetables and fruits</b>	1	10	4	1	14	5
<b>Coffee and tea shops</b>	2	11	0	1	3	0
<b>Total</b>	<b>7</b>	<b>47</b>	<b>11</b>	<b>3</b>	<b>33</b>	<b>9</b>

*Resource: Data collected by researcher, 2021*

The table 6 describes the types of off farm activities per age groups according to the area respondents live. As the study has been conducted in two sectors, one has developed centers which are Rilima and Kamabuye which has non- developed centers. The findings show that the respondents who are in the age group of 18-25 are few in off farm activities but in Rilima sector, we find a lot of young women than in Kamabuye and they likely to be engaged in Tailoring and coffee and tea shops and it is represented as 2 tailors in Rilima per 1 tailor in Kamabuye as well as in coffee and tea shops is 2 per 1 women respectively.

As represented in the table, the age group 25-45 has a big number of women who are engaged especially in trading of vegetables and fruits and they are represented by 24 women of the all 110 respondents (10 from Rilima and 14 from kamabuye). Due to how Kamabuye is a sector that is in rural area comparing to Rilima, women are more engaged in off farm activities of trading vegetables and fruits for supplementing their farming

activities than those who live in Rilima sector. In addition, during a focus group discussion, woman said that:

*“I sell vegetables and fruits because these products are needed by a large number of the people and these activities do not require level of education (Woman, 2021)”*

The same, the portion of age 25-45 group is where we find the large number of workers of trading retail shops in Rilima Sector than Kamabuye, due to the Rilima seems to be urban cause of the main road reaching to Burundi. Therefore, it has the population who has the advised lives and it is the region in which found the large number of women who have the secondary and university level of education that allow them to do these activities demanding some advanced level of knowledge. These are represented by 11 women of Rilima per 6 women of Kamabuye who are in the businesses of trading of retail shops, Rilima is represented by 7 women per 6 women of Kamabuye, 11 women of Rilima per 3 women are engaged in the business of coffee and tea shops and Rilima has 8 tailors per 4 tailors of Kamabuye sectors. Therefore, these inequalities of number in the listed activities determine how Rilima sector in the area which has the movement of the people comparing to Kamabuye.

Furthermore, during interview, one Social Affairs confirmed the information gathered from women themselves saying that:

*“The factors that influence the large numbers of women who are aged in 25-45 to be engaged in different off farm activities are due to how the women have the many responsibilities demanding them source incomes. They have to provide the basic needs for their families, paying school fees, etc. (Social Affairs, 2021)”*

#### **4.2.1.2: Choosing off farm activity**

This subsection presents the findings on why women choose any off-farm activity to be engaged in. The provided responses are presented in the table below

**Table 7. Responses on why women participate in their different off farm activities**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
<b>Flexible work</b>	40	36.6%
<b>Less time</b>	5	4.55
<b>No level of education needed</b>	60	54.5%
<b>Noncredit work</b>	5	4.5%
<b>Total</b>	110	100%

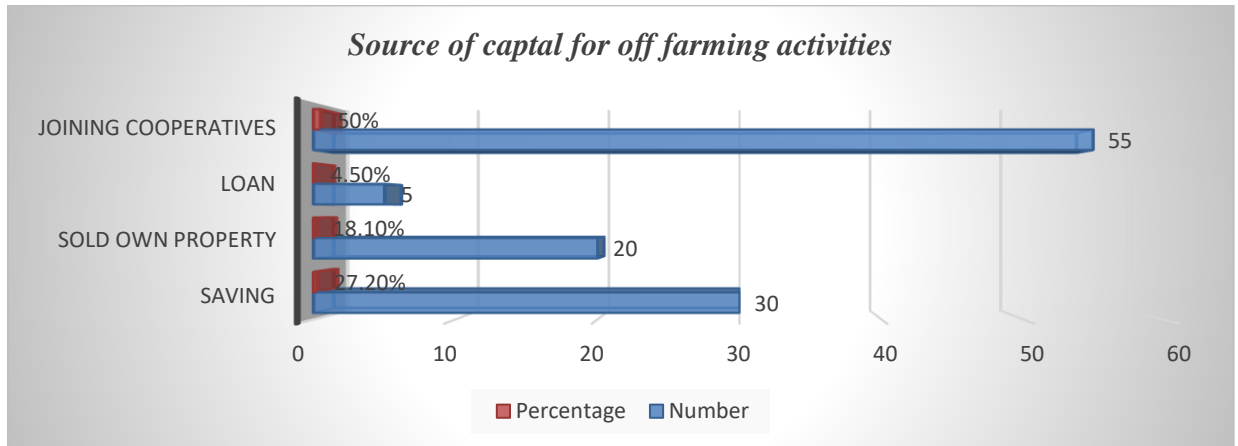
Source: *Data collected by researcher, 2021*

The results from the respondents show that women have different reasons of participating in off farming activities. 36.6% of all women respondents choose to engage in off farming activities because they are flexible works, while 4.5% representing 5 women are engaged in off farm activities because they require less time. On the top of that, a big percentage (54.5%) corresponding to 60% women are engaged in off farm activities because these activities do not require them to have high level of education. the remaining group of 5 women corresponding to 4.5% said that the off-farm activities do not require them advanced financial skills which are mostly recommended for clients to borrow loans from the any bank.

#### **4. 2.1.3. Capital for starting business**

The figure below presents the findings on where women got capital to start their different off farming activities.

**Figure 3. Explanation of where women got the starting capital**



**Source:** Data collected by researcher, 2021

Among 110 women who answered this question, 30 of them corresponding to 27.2% have started their business using the amount of money from their savings. Again, 20 women presenting 18.1% have sold their properties such pieces of land, domestic animals, and houses to start their business. On the other hand, 5 women corresponding to 4.5% started their businesses using loans borrowed from different financial institutions.

The findings showed that the largest portion (50%) of women started their businesses with the amount of money got from their informal saving groups known as *ibimina*. The important thing that the researcher learned from this study is that most of women whose off-farming activities operate in urban centers are more likely to work with formal financial institutions (banks) than those living in non-urban areas. Another influencing factor on this is the education background. It was noticed that the women who started their businesses with bank loans were with advanced educational background (secondary and university) compared to the entire group of respondents.

**4.2. 2: Encountered challenges and existing opportunities for women to engage in off farm activities.**

The second objective of the study to identify the challenged faced by women and the opportunities to overcome these challenges

The table below represents the list of key challenges faced by women who are running different off farming activities.

**Table 8. Responses on the challenges faced by women who are engaged in off farm activities**

Responses	Number	Percentage
Lack of enough capital	50	45.4%
Level of education	6	5.4%
Marketing problem	35	31.8%
Personal property	10	9%
Competition	9	8.1%

*Resource: Data collected by researcher, 2021*

The data from respondents shows that even if women are so many in different businesses, they still face some challenges. 50 Respondents (45%) said that the outstanding challenge is lack of enough Capital. Despite the above findings, during focus group discussions with group2, one woman mentioned that:

*“I face with challenges of little capital in my business investment. Therefore the benefit from the invested money does not satisfy all needs in my family and this hinders the quick development (Woman, 2021)”*

Moreover, 6 women out of 110 women for the entire sample face the problem of not having enough education. In addition, 35 out of 110 women represented by 31.8% face the challenge of not having sufficient customers of their products. The social affairs said that those women entrepreneurs face the challenges of inadequate access to finance, lack of freedom to family assets, lack of business management skills and difficulties of finding the markets of their products especially those who are engaged in tailoring activities.

10women corresponding to 9% face the challenge of not having their own properties. During focus group discussion, one woman said that:

*“I do not have my own properties which I may use as collaterals or I may sell for expansion my businesses (Woman, 2021)”*.

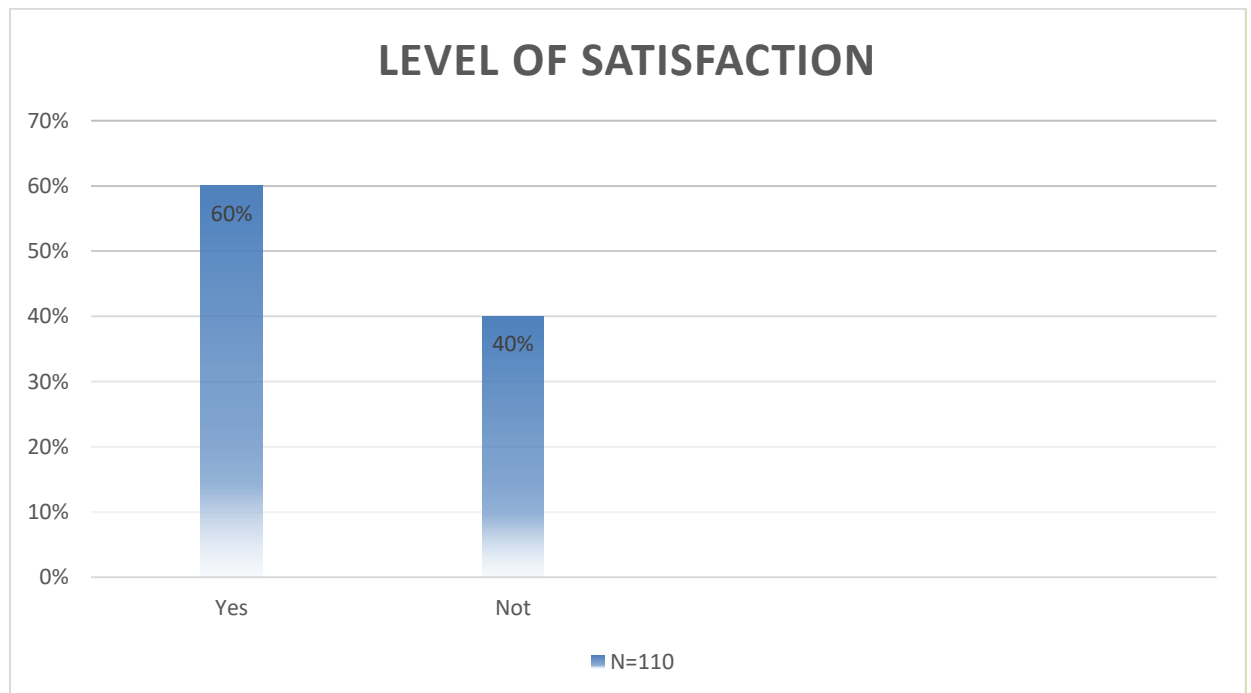
Not only do women face the problem of not owning property but also they have a problem of competition. 9women corresponding to 8.1% reported that they need skills on

market competition 8.1% percent of all respondents said that they lack skills on customer care. It was noted that most of women run the same off farming activities, while they have limited number customers.

#### 4.2.2.1: The condition of working

After collecting data, the findings determined that there are the portions of respondents who agree that they happy with their condition they work in and others do not agree. This section explains how many respondents are happy with their condition or no.

**Figure 4. Table 4.7: The measures of overcoming the challenges**



*Source: Data collected by researcher, 2021*

The women who are engaged in off farm activities, some of them are happy with the condition of the work. This is verified by the responses given by respondents where 60%

corresponding to 66 women are happy but 40% corresponding to 44 women are not happy. For this reason almost Rwandan women meet the problem of gender roles since the society attributes many responsibilities to women. Therefore, women take initiative of going to generate another income that can help them supplementary to what they gain from agriculture. However this may cause the conflict between them and their husbands who need that the women must stay at home for careering children and other unpaid care work activities carried at home.

This situation can bring the family conflict and misunderstanding between women and men. For instance out of 44 women who are not happy with the condition in which they work and 50% of them meet the challenge of the family conflict whereas 10% faced the problem of harassment. . In addition, interviewee 2 who is woman representative said that:

*“Women are challenged with harassment in most cases, where some husbands have negative beliefs that having money for wives leads to family misunderstanding according to way society assumes the women position in the family can be (Woman representative, 2021)”.*

Again, 40% faced the challenge of time constraints because of many responsibilities. To this, one participant of Focus Group Discussions said:

*“That I may be absent at work cause of I do not have a person who work in place of me. For example, I do not have a maid who takes care of my kids, so household chores interfere the way of doing my business (Woman, 2021)”.*

Therefore, all respondents come up with this situation said that it is a big challenge which hinder them from finding enough production from the businesses because they spend less time on their jobs.



#### 4.2.2.2: Opportunities to overcoming the challenges

Despite the challenges faced by women who are engaged in income generating activities, there are some measures provided to overcome these challenges that are discussed in this section.

**Table 9. The measures of overcoming the challenges**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
Offer bank loan	<b>30</b>	<b>27.2%</b>
Training	<b>5</b>	<b>4.5%</b>
Market research	<b>35</b>	<b>31.8%</b>
Joining cooperatives	<b>40</b>	<b>36.6%</b>

*Source: Data collected by researcher, 2021*

The above table shows how women in off farm activities do overcome challenges they face in their businesses. As presented in the same table, 27.2% of all respondents requested loan for increasing their capital. The government of Rwanda encourages the women to stand up for creating the jobs that can help them.4.5% of the all respondents were trained on doing business. These training sessions helped them make their businesses more profitable. To this, one woman shared that:

*“I got some basic skills that helped me to manage my business including how we can start the business with small capital toward to the largest businesses (Woman, 2021)”.*

Due to the fact that the women, who are engaged in these activities, face the challenge of competition,31.8% corresponding to 35women have used a strategy of joining with different institutions for map new clients. The biggest number of 40 respondents (36.6%) of all respondents answered that with the help of joining saving groups known as (ibimina) were able to solve their everyday problems. In addition to this one social affair said that:

*“It is true that our country encourages all citizens, especially rural women to have the saving culture and sensitize them to join saving groups (ibimina). In this perspective, there are financial funds such as BDF, CARE, and many others which are very supportive in this group (Social Affairs, 2021)”.*

#### **4.2.2.3: The support provided by the government**

This section presents the some supports the government of Rwanda may provide to its citizens in line of encouraging them to be involved in development.

**Table 10. Types of Support got from the government**

<b>Responses</b>	<b>Number</b>	<b>Percentage</b>
<b>Capital</b>	<b>5</b>	<b>4.5%</b>
<b>Equipment</b>	<b>9</b>	<b>8.1%</b>
<b>Lower interest rate</b>	<b>66</b>	<b>60%</b>
<b>Marketing</b>	<b>23</b>	<b>20.9%</b>
<b>Training</b>	<b>7</b>	<b>6.3%</b>

*Source: Data collected by researcher, 2021*

Table above highlights the support provided by the Government to women in off farm activities. 4.5% corresponding to 5 women received money transfers from the government so as to increase their capital. Other women were given the equipment’s (toolkit) like tailoring machines and these beneficiaries stand for 8.1% corresponding to 9 respondents. Furthermore, the findings show that the Government of Rwanda facilitated women to get loans with lower interest. This is proved by the number of 66 women representing who reported to have benefited from the loans with lower interests to expand their business. This group of women is followed by 23 women represented by 20.9% who have been helped to find the market of their goods. Lastly 6.3% that represented by 7 women were sensitized on trained on how to become job creator rather being job seeker as well as overcoming all obstacles and enhance their production

**Table11. Decision making over the income generated from the business**

<b>Re-expanding the business</b>	<b>40</b>	<b>36.3%</b>
<b>Sharing profit with relative</b>	<b>10</b>	<b>9%</b>
<b>Saving</b>	<b>12</b>	<b>10.9%</b>
<b>Paying the basic needs</b>	<b>48</b>	<b>43.6%</b>

*Source: Data collected by researcher, 2021*

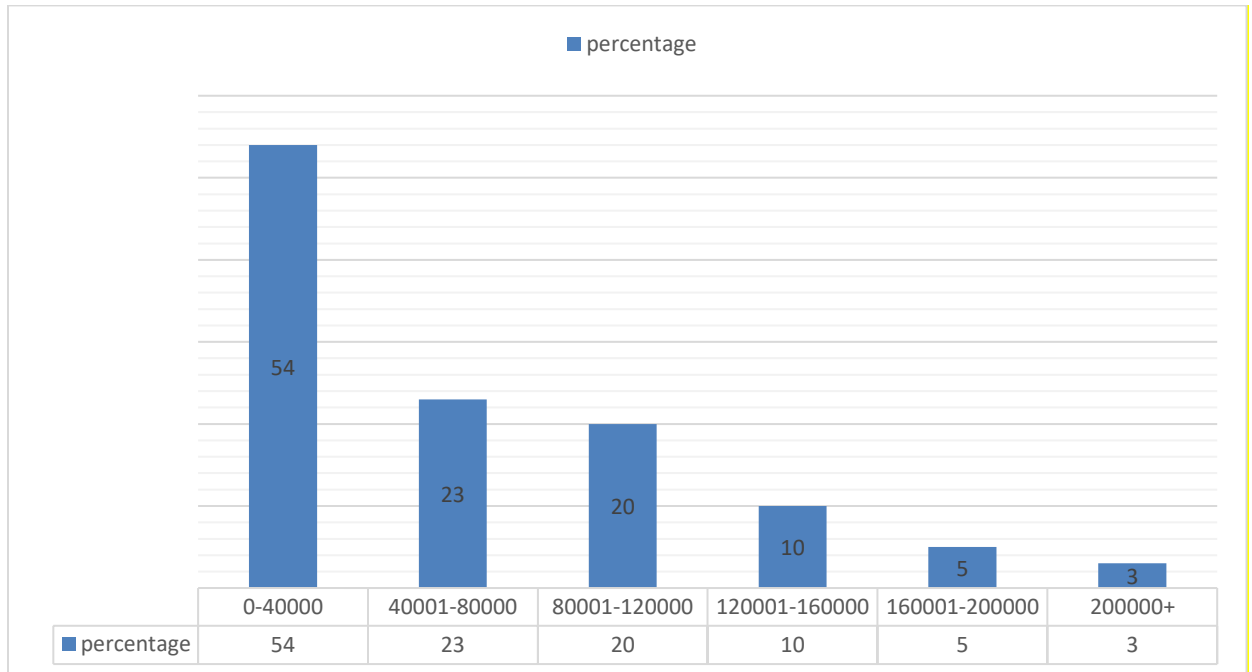
This Table above shows how women use the incomes from off farm activities. The highest percentage is 43.6% corresponding to 48 women who decided to use their incomes for paying the basic needs. This was due to the fact that the women have many responsibilities those include: caring children; providing health insurances (mutuelle), food, shelter, and many more materials. Therefore, women decide to be engaged in off farm activities in order to find out solution of their basic problems.

The following group of respondents answered that they use incomes generated from their businesses to re-expanding their businesses and they are represented by 36.3% corresponding to 40 women. In addition, 12 women that are represented by 10.9% save their incomes in different financial institutions and cooperatives (ibimina). Finally, the smallest group is represented by 9% corresponding to 10 women who share their incomes from the business with the relatives including their husbands.

#### **4.2.3: Contribution of women in off farm activities**

The third objective of the study is to assess the contribution of women who are engaged in off farm activities. This section shows the findings determine the indicators of the contribution of these women that are illustrated in figures and tables.

#### **Figure 5. The income generated from off farm activities**



*Source: Data collected by researcher, 2021*

The figure 5 above illustrates the amount of money gained by women who are engaged in off farm activities per month. The category of the highest percentage is represented by 54% of all respondents who get the money from 0 to 40000rwf per month. This is the highest percentage due to how rural women invest using small capital. The respondents said that they spend less time on their business and some of them work after doing farm activities and on market days only. Next is the category of women who get the money from 40001 to 80000rwf per month that represented by 23% as presented in the above figure.

In addition, 20% of all respondents gain the amount of money which is in the range of 80001 to 120000. Further, the money of 120000 to 160000 is gained by 10% of the whole respondents. The amount of 160000 to 200000 is gained by the respondents that are represented by 5%. Finally, 3% represents the women who gain the amount of money 200000frw and above. The findings show that the women who run businesses in rural areas, they have small capital and low level of education that will cause the less profit. However, as it was witnessed by the women who attended the secondary and

university and located in developed centers said that they gain high profit from their businesses.

**Table 12. Contribution of women who are engaged in off farm activities to their families**

<b>Statements</b>	<b>Number</b>	<b>Percentage</b>
Buying a bicycle	<b>2</b>	<b>1.8%</b>
Building a house	<b>3</b>	<b>2.7%</b>
Paying school fees for children	<b>30</b>	<b>27.7%</b>
Farm activities production increased	<b>32</b>	<b>29%</b>
Buying clothes for family members	<b>18</b>	<b>16.3%</b>
Solving family problems	<b>23</b>	<b>20.9%</b>
Having account number	<b>2</b>	<b>1.8%</b>

*Source: Data collected by researcher, 2021*

On the Table above the results present the contribution of women to their families as results of being engaged in off farm activities. As it is presented in the said table, the great number of respondents is 32 women (29%) whose businesses economically impacted on their daily earning. They said that these off-farming activities helped them increase household's daily income.

27.7% corresponding to 30 women reported that due to the benefits generated from these off-farming businesses were able to pay school fees for their children.

Again, 20.9% corresponding to 23 women strongly shared that with off farm activities were able to solve different family problems, while 16.3% corresponding to 23 women are now able to provide shelter to their children and family members after engagement in off farm activities. Furthermore, almost participants highlighted during focus group discussion that the money gained from their businesses supports themselves, their

children and their husbands in their daily lives. Therefore, they are happy to accomplish their responsibilities including caring children by providing them the basic needs without being dependent on their husbands most of the time.

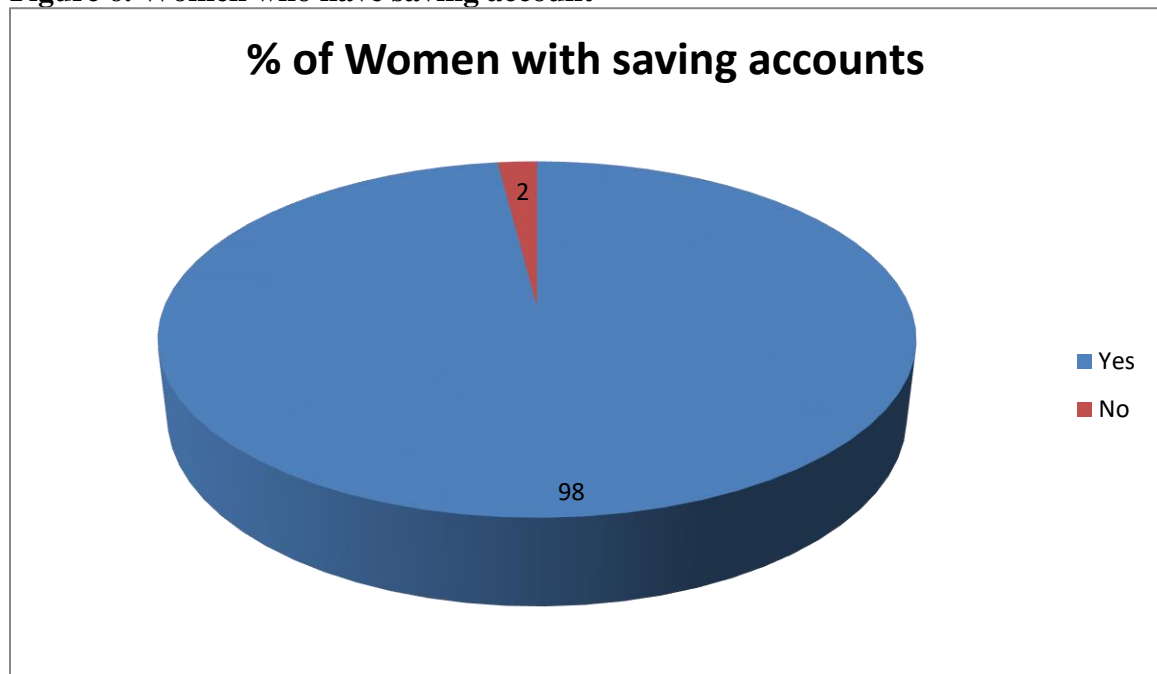
The above finding was confirmed by the representative woman saying that:

*“The families which have the women who are engaged in such activities, their children are well cleaned, and their education is good because they pay school fees in time (Woman representative, 2021)”.*

Lastly the lowest percentage presents the women who used the profit from their businesses for building a house, and these stand for 2.7% whereas those who opened accounts and bought bicycles engaged in off farm activities contribute to socio- economic development of their households. During focus group discussion, the participants highlighted that the off-farm activities contribute to my family in response to the availability of food security. Now we have many groups of cooperatives (ibimina) basing on the women who have jobs that may help them to save some amount of money for paying the health insurance of their family members every year.

Both two social affairs continue saying the same things about the importance of being in these groups of cooperatives of women that play the significant role in the welfare of those women in their families comparing other families living in traditional agriculture only without job creations that can bring other incomes.

**Figure 6. Women who have saving account**



*Source: Data collected by researcher, 2021*

Figure 4.5 shows the percentage of women who have the saving account in the different financial institutions. Almost all respondents have the accounts at the rate of 98%. But 2% of the correspondents do not have the accounts. The women said that being in of farm activities enable them to create the accounts in which they can save some amount of money and they joined the banks so as to borrow money as loans. The above different views show that the engagement of women in off farm activities play a significant role in poverty reduction in rural families.

### **4.3. Discussion of findings**

This section of the study tries to discuss the findings in comparing the literature of previous studies.

While researching the contribution of women who are engaged in off farm activities of the selected sectors, it is very interesting to note that all off farm activities including retailer shop operations, tailors, mobile phone agents, traders of vegetables and fruits and sell coffee and tea chops enable women to bring the greatest contribution to their families.

The findings indicated that rural women are motivated to find the capital for engaging in the above off farm activities aiming at supporting their husband to get school fees of their children, paying health insurance and providing food for family as well as being independent. The research conducted in Malaysia by Nadiah (2021) found that push factors that play an important role in influencing women to participate in off-farm activities are identified as the family factor, the ability to change family lifestyle, and family history. It turns out that family income pushes women to become entrepreneurs because they want to change their family situation and send their children to higher education. They understand that off-farm activities can generate money in a short time.

As noted by Idris (2014), female entrepreneurs working in markets found that doing business in the market itself could provide a way out of poverty. Women reported that after working outside of agriculture, they could earn some money every day. So they have their own businesses to support their family, then their family lifestyle is changed, for example: Many entrepreneurial women feel responsible for changing their lifestyle, increasing income and standard of living (NorandRamli, 2016). On the other hand, by getting involved in off-farm, women can manage the household, children, and provide the solution of the all basic needs. Self-employment, independence, and the desire to be a business owner have become pull factors and environmental factors.

All respondents agreed that they want to be independent and do not always like to be around people. This is because they are idealistic, creative, and seek freedom forever. This is suggested by Alam et al. (2012), as they found that female entrepreneurs felt that they lacked equal opportunities in their previous job, including housework, and therefore preferred to work alone. At the same time, they feel that they can earn more instead of receiving money from their partners. They said they feel good about working for income. So self-control is another factor that drives women to start a business. Factors such as creativity, skill and inner motivation also help them attract their customers.

Support from parents and spouses are also important for female entrepreneurs. Surprisingly, women's education level was not revealed as one of the main contributing



factors, but we do not ignore the fact that educational experience is the main factor influencing women's decisions in establishing the type of activities they can engage in. From this, we can suggest that the aspect of incentive factors should be taken into account for issues related to women's participation in entrepreneurship. Today, more and more women are entering the workforce, becoming business owners and entrepreneurs. This shows that women also play an important role in society and are the backbone of the community. Their participation in entrepreneurship will strengthen the economy of the country. Therefore, urgent cooperation and clear policies from the government or non-governmental organization (NGO) are needed to assess the issues facing women's participation in off-farm activities, especially encountered by rural women in relation to enhancing female entrepreneurship development and helping them achieve full entrepreneurship potentially in country. Amit (1995) remains that the push factors for entrepreneurship among women are interconnected to the necessities. These factors include unemployment, redundancy, financial condition, lack of family financial gain, discontentment with present-day job, and the essential to fulfill accommodation of work and home roles.

Tom Reardon (2000) stated that rural non-farm income is an important factor in household economies and food security. Therefore, the income generated from off farm activities support women to provide the solution of their family's problems. The rural women try to generate other activities behind agriculture because they need the supplement to the harvest from the farming activities. National Agriculture Policy (2017) highlighted that higher poverty level is caused by a greater dependence on agriculture; the household's heads should develop the capacity for generating an additional income outside the primary production of agriculture to eradicate the poverty in the family. Despite the fact that the agriculture cannot give the sufficient production due to the problems of climate change, the women decided to create other jobs that can sustain agriculture and be used during the off agriculture season.

The results of research show that rural women who are at level of primary schools are more involved in off farming activities of trading vegetables and fruits especially in

Kamabuye as a sector with rural non-developed centers because these activities do not demand women to have any level of education. These women are in the age group of 25-45 and some of them have many children which causes them to have many responsibilities. Atieno (1992) noted that the level of education and age are the factors that influence the choice of income generating activities that women engage in. In his study carried on women who are engage in petty trading, he found that 34% were in age of 18-29 and 60% were aged 30-41. While dressmakers and tailors, 57% were aged in the range of 18-29 and 36% were aged between 30-41. Stanley (2012) found that in his study conducted in Ghana, The likelihood of participating in non- farm economic activities declines with age. Older adults have 0.966 chance of not participating compared to their younger counterparts. As a result, young people are more likely to seize opportunities in rural non-farm activities but participation decreases as they age. In addition, single, divorced/ separated and widowed individuals are more likely to participate in rural non-farm activities (Stanley 2012). In other words, a woman's level of education determines the type of income-generating activity in which she participates. This is important because it determines which category of women will participate in what types of income-generating activities relative to years of formal education. Clearly, some income-generating jobs require more years of formal education than others. An activity such as Tailoring or Tailoring requires students to be able to write and read and understand some languages.

The years of formal schooling are of fundamental importance as those who participate in this income-generating activity must take courses that help them acquire knowledge of clothing and textiles. This area of study is important if the participant is to master sewing and tailoring skills. These skills can be used as tools in the market to attract customers. It should be noted that this income generating activity is characterized by strong competition from customers. The more proficient the participant, the more likely she is to attract more clients and thus earn substantial income compared to the unskilled participant. Most customers are selective. An almost similar situation experienced hairdressers. Most clients want hairdressers who are knowledgeable about modern

hairstyles. This is to ensure that they are not harmed by the chemicals or eco-equipment used to style the hair. The need for formal learning should be taken into account.

Formal schooling is essential, knowledge of the acquisition of loans from financial institutions, accounting and management is essential to ensure the success of businesses. Therefore, a solid educational background was an important requirement for the participants. Unlike errands where only a little knowledge of addition and subtraction is required, formal schooling is of paramount importance to fully participate in other income generating activities.

Therefore, we can conclude that formal education level affects the choice of income-generating activities undertaken by women. After gaining knowledge up to a certain level, a woman feels competent enough to carry out a particular income-generating activity. For sample, a woman who has finished primary level, cannot find a formal job often decides to attend hairdressing or sewing schools. Thus, education level is used as a stick to determine the income generating activity to be undertaken.

Education level determines a month's income for a number of reasons. First, education equips participants with the skills necessary to participate effectively in the specific income-generating activity they undertake. Second, a woman with years of formal education has been exposed to many ideas that, if used correctly, will lead to the success of the income-generating activity in which she is engaged. In addition, she can communicate at least in various languages such as English or French.

Note that eloquence in English or French or Kiswahili is of primary importance for marketing, banking or administrative purposes, to name a few. These factors are key factors for the success of income generating activities. In fact, therefore, women with more years of formal education have an advantage over women with fewer years of formal education. Therefore, it is not surprising that the former earns more in a month than the second.

It is in that perspectives, the types of off farm activities like mobile phone agents, and sell coffee and tea chops are the activities in which we find the highest number of the

young women because these women are those who finished primary school either secondary and university. These activities are mostly located in Rilima sector around the main road.

In term of the challenges, women who are engaged in off farm activities face the challenges basing on the societal stereotypes such as lack of collateral, time constraints, level of education etc. The findings show that rural women are limited for example to access land ownership that can constrain their ability to provide collateral for loans. This study found the most common constraint faced by rural women is insufficient funds to manage the income generating activities because; women are generally very poor and spend most of their income on food and household expenses. As a result, they cannot save enough money to start an income generating activities (IGA).

The study conducted on the rural women's economic empowerment and social protection by FAO (2016) found that men have the highest significant ownership than women across the different categories of assets including the agricultural land, farm equipment, house as well as the livestock. The problem faced by several rural women. Most of the income generating activities carried out by women is small businesses, but most of them want to expand them. They often have difficulty in acquiring initial capital or start-up capital. It is important to note that most of them get their initial capital from their parents, husband or riding group such as ibimina. The amount they collect through these sources is often more than not enough to establish large income generating activities that can generate high economic returns. Most of the participants suggested that they could settle. Part of this problem if they can get loans from reputable financial institutions. Apparently most financial institutions can't lend them because they don't own assets.

Similarly, it is equally important to point out that family size can also determine the amount of income a woman earns in a month. Large family implies that people engaged in income generating activities have to spend a lot of money to buy basic needs for family members such as food, clothing and shelter, such as a few. If her husband is employed, she still has to contribute a significant portion of her income to maintain the family's happiness due to the high cost of living in urban areas.

As a result, the amount she reinvests in her income generating activity is very low and as a result she receives little income in a month from her business. For the small women, they do not have the same difficulty reinvesting only a small amount of money in their income-generating activities. It is for this reason that they can earn more income in a month than their counterparts.

It is also clear that women with old children have the option and of receiving more income per month than women with young children. Women with older children have plenty of time to do income-generating activities. This is all the more true if their children are already adults and do not require special attention. As a result, they do not have to hire maids or divide their time between caring for children and participating in profit-making activities. Women with young children can only spend a little on their income-generating activities. Taking care of young children, such as taking them to the hospital and preparing meals, consumes a lot of time that would otherwise be put into an income-generating activity. It was observed that women with older children engaged in more viable and relative income-generating activities than women with young children

The latter group was engaged in a low-income activity, mainly in the vicinity of residential buildings. For this reason, this study found that the average age of a woman's children determines her monthly income. However, it should be noted that there are other factors which determine how much income a woman earns in a month. This could be for example: initial investment, season of the month or year and experience. Women who have young children find it difficult to balance household chores, child rearing and income-generating activities. Most of them have to divide their time so that they have little time left for their income generating activities. For example, they will stay home all morning when the older kids go to school and only engage in their respective income generating activities in afternoons when the older kids come home from school. This is reinforced by the fact that, most of them do not earn enough money to allow them to hire a maid or the children. According to them, male and female waiters are very expensive for their services. However, participants in income generating activities argued that they could not afford these services because they earned less than what the housekeeper asked

for in a month. Alternatively, some women had to bring their young children on their back as they carry out their income generating activities.

In addition, rural women who are engaged in off farm activities have challenge about the household chores that sometimes interfere the way of doing the business. They claimed that if they can have anyone like maid who can help them to do house works in case they are in their businesses; the incomes would be increased due to overworking time. Shonia (2011) noted that rural women are less interest in doing activities outside the house with good reason which bring the affects for women to spend more time on family activities than in income generating activities. This study found that women have limited management skills due to their low educational background and most of them have little experience in income generating activities training and expertise. These were highlighted by Simon (2017) who noted that female and male may face similar challenges, but women face extra specific challenge due to the societal stereotypes.

Despite the fact that women entrepreneurs face the numerous challenges especial those from rural area, measures of overcoming these challenges were taken into considerations including mobilizing women to join the financial institution for loan, searching the market of their products. Therefore, rural women are now taking the advantage of joining cooperatives (ibimina) and these measures helped women to expand their businesses in the way they can earn consistently. On the other side, the government put some facilities to youth and women to the lower interest rate for those who applying the loans. According to Clay (1990) noted that poorer Rwandans with little access to land would benefit greatly from participating in the off-farming activities, if given appropriate training, capital, and credit. According to Sinisa (2014), a variety of policy measures have been introduced in different countries to help households diversify off farm activities. These measures involve funding, training and facilitation. The diversity of measures reflects not only differences in policy goals and national approaches but also differences in the obstacles that policies attempt to overcome or correct. It usually prepares trainings and then gives the equipment like machines for the tailors. Therefore, the government supports women to get the capital for starting the businesses.

The findings state that the incomes generated from off farm activities are in major ways that may give support to the production gained from farm activities which help society to eradicate poverty among the rural families. As Jatta (2013) indicated that people should be engaged in off farm activities because agriculture alone cannot provide sufficient livelihood opportunities. The income generated from off farm activities helped the rural families to increase the production of farming activities. Beyene (2008) noted that rural off farm activities play a significant role in enhancing the welfare of rural populations. Therefore, the family members are satisfied in terms of feeding, education for children and the equipment assets are available. Kristof (2009) noted that women are more likely than men to spend their income generated on improving their children' future such as clothing, education, food and healthcare.

Generally, all those activities generate the incomes that contribute to each group age to find the solutions of their family problems and they are the considerable ways that enable women to do and manage everything. Therefore, being businesswomen brings them to open the accounts of savings in different financial institutions where now women are able to visit the banks for getting the amount of money for solving social problems. In general observation, rural women are always trying to improve their livelihoods by carrying out various income generating activities in their current circumstances, playing an important role in supplementing their family's income. Most rural women depend on agriculture and agriculture-related activities. Due to extreme poverty and food crisis, women in rural areas have to work in the fields as well as earn wages to quickly receive money to survive. In addition, rural women are more interested in various income generating activities that bring direct and immediate benefits to their livelihood. The study conducted in Rwanda by Andrew (2014) shows that self -employment off farm workers in rural Rwanda have significantly higher income than farm workers.

#### **4.4. Conclusion**

Chapter four sought to present, analyze, interpret and discuss the results of the study to answer the research questions. The first, the profile of the interviewees was presented. The results were then described in detail according the study objectives and the themes that emerged from the different group discussions and interview sessions. In discussion part, the results were related to the theoretical framework and the literature presented in the chapter two.



## **CHAPTER FIVE: SUMMARY, GENERAL CONCLUSION AND RECOMMENDATIONS**

### **5.0 Introduction**

This chapter deals with the summary of the findings of the study, presents the conclusion of each objective and putting some recommendations that should be taken into considerations by the different organs to better promote the contribution of women in off farm activities. The general objective of the study is to assess the contribution of women in off farm activities in socio-development of rural households.

### **5.1 Summary of major findings**

As explained in the previous chapter, this study was conducted to examine the contribution of women in off farm activities in socio economic development of rural households in Bugesera District. Through the technical tools such as questionnaires, the focus group discussion and different interviews, the various aspects were looked. The conclusion of the study will be drawn according to the specific objectives of the study.

#### **5.1.1 Motivation of women for engaging in off farm activities**

The findings of the study shows that in general there are motivations influence women to off farm activities. The respondents of the selected sectors were motivated to be engaged in off farm activities for getting the supplements of the production from agriculture. Women thought that the small production gotten from agriculture will be supported by the incomes generated from off farm activities. In additional, women are engaging in the businesses for being independent on the income resources. The researcher found that early, women remained at home doing the house works and traditional agriculture. And they need the support that may help them to accomplish their tasks; therefore, they want to generate other incomes that will help them. It was seen that the husbands are not able to satisfy their families only, so that they take initiatives to support their husbands to provide for example health insurance, food and residential house.

### **5.1.2. Women's challenges and opportunities to engagement in off farm activities and their ability to respond to them.**

Even women were motivated to be engaged in off farm activities, they are some challenges still they face such as lack of enough capital. The findings indicated that women meet the problem of marketing in such way they do not find the enough customers of their products. Again, women face the challenge of not having the level of education in which they are the limited to financial capability and financial literacy as a key constraint in accessing and using financial services. Moreover, responses indicated that some women cannot expand their businesses because of they do not have the personal property that they may sell to increase their initial capital. Finally, the competition is the challenge faced by the women because they have the same products with small customers.

In addition, women who run the businesses face the challenge of the family conflict because the responsibilities are increased and their absence at home may cause the conflicts to their husbands. Further, these challenges affect the production of the businesses due to the time constraints as it was indicated by respondents saying that they spend many times to their house works because they do not have anyone who can take the duties of the house works. Therefore, the findings show at all the household chores interfere the women in the way of doing their businesses.

The study findings indicated that even the women in off farm activities face some challenges, there are the opportunities they get for overcoming these challenges including borrowing the loans at the lower interest, training, encouragement of joining cooperative(ibimina), receiving equipment, etc.

### **5.1.3. Contribution of off farm activities on rural women's livelihoods.**

The findings of the study indicated that the incomes generated are increased through the different off farm activities performed women, determining the amount of money they gain in every month.

Concerning the contribution of women in off farm activities in socio economics development of rural households, the findings proved that the off-farm activities have helped women who are engaged. This is justified by the respondents who have gotten the capabilities of providing school fees, and cloths of their children. Through off farm activities have built the residential house and they are able to solve family problems. In addition, the production of farming activities was increased due to the incomes generated from off farm activities. Due to the fact that every family Bugesera must have a bicycle, women who are engaged in off farm activities are able to buy the bicycles. Finally, the women who are engaged in off farm activities have the account in different financial institutions through that they can save some amount of money and they use them to borrow money.

## **5.2. Conclusion**

The study conducted on contribution of women's off farm activities to socio economics development of rural households in Rwanda showed that many women in Bugesera District have improved their living's standards. It is noted that off farm activities have helped women to solve their family problems through various aspects of live including paying the school fees of the children, providing the food and cloths the family members, building the houses, having the transports and opening the accounts.

In spite of the contribution off farm activities made by women, it was noted that there are the challenges women are still facing in order to improve the condition of doing their businesses. The highlighted challenges are the lack of enough capital, personal property, level of education and the time constraints. Therefore, the measure should be taken to support those who are unable to find them.

### **5.3. Recommendations**

Off farm activities has positive impact on rural women through different socio economics aspects as shown in the findings from respondents carried on the study. However, some recommendations have to be addressed to the women, Government of Rwanda, and men.

#### **5.3.1. Recommendations to the Government**

The government of Rwanda is struggling to enable their people to be developed through job creation; the local leaders should encourage their women to generate other incomes that are not derived from agriculture but from the off-farm activities. It should decrease the taxes for the starting businesses of these women. In addition, the Government of Rwanda should have the records of the women who are engaged in informal activities. Therefore, this information will help it to know who need the facilities. Addition, the government should continue to provide export markets for women who are engaged in off farm activities. It should also educate women in the necessary skills so that they can produce better quality products suitable for the global market. Again, it is important to emphasize that girls/women should study more practical subjects while they are still in school. This will give them the skills to set up income-generating activities after leaving school. It will help alleviate the unemployment problem for school leavers unable to find formal work. At the same time, it is important to emphasize that teachers need appropriate career guidance for students. If this is done girls will be well-equipped when they leave school to engage in viable income-generating activities.

#### **5.3.2. Recommendations to the women**

The women who still depend on agriculture only should stand for generating other income activities different to traditional agriculture. Because this, cannot satisfy all needs of the families. Furthermore, the women may change the mindsets that hinder them to

work for getting money. Otherwise they should know that their responsibilities having in society, they require to have some amount money. Moreover, they should work hand in hand with the people who are advanced in entrepreneurship by visiting their workshops to improve their businesses.

Therefore, study recommends the young women to put in place the knowledge and skills that they got from the schools as the government of Rwanda has made the efforts on the education of young girls. Women should know the importance of having a few children so rural women should be encouraged to use family planning in the aim of getting solution of the time constraints. The most important concern is family planning and birth control. If women were able to control these, they would be able to effectively engage in income-generating activities. The country will benefit from better maternal and child health care. Family planning should continue to be an integral part of the national plan.

In addition, women should try to use devices that make their household chores easier. For example, women should try to use modern kitchen cookers for example gaze. Therefore, women will save money and time in preparing meals for their families. These appropriate technologies will provide appliances that simplify cooking and parenting.

Lack of money is a problem faced by women engaged in income-generating activities. Most women lack stable capital. This is reinforced by the fact that most of them are not familiar with the loan procedures. As a result, most women do not receive large loans from accredited financial institutions. To avoid this problem, women should be encouraged to buy property in their own name. In addition, they can buy property jointly with their husbands. In this case, they can obtain a power of attorney title documents. In addition to the above, if women can open savings accounts and become members of cooperative organizations, they will be able to get insurance policies. All of these can be used as collateral when borrowing loans from established financial institutions. Women should form marketing groups or cooperative associations. With these, they can market their products directly instead of through middlemen who exploit them.

### **5.3.3. Recommendations to the Men**

The researcher recommends the men to pay attention to bring women to participate in off farm activities. And, they should help them to find enough capital. Furthermore, they need to be mobilized on sharing the house works that require women to spend much time for enabling them to get sufficient time spent to their businesses. Therefore, men need to be aware of gender for being with the Government in the process of changing existing social and gender imbalances. There must be a change in attitudes towards men's and women's work, the division of labor in the family and society in general. Men should start sharing household responsibilities traditionally considered women's work as well as child-rearing. Otherwise, women will continue to overwork and have less time to devote to their income activities.

#### **5.3.4. Recommendations on the future researchers**

The researcher recommends the future studies who will be interested in off farm activities to make a comparison between motivations that influence the women to be engaged in off farm activities and those that influence men to the same activities. In addition, they would address if the challenges that can the rural women face are the same to the urban women. Again, they should determine the highest percentage of men or women found in informal sector because there some people who think that women are likely to be engaged in informal sector.

#### 4. REFERENCES

- Adepoju, A.O. and Obayelu, O.A. (2013). *"Livelihood Diversification and Welfare of Rural Households in Ondo State, Nigeria"*. Journal of Development and Agricultural Economics, Vol. 5(12) PP. 482-489.
- Ahamed, N. (2007). *Integrated aquaculture system in Bangladesh potential of the sustainable livelihood and nutrition of the rural poor*. Aquaculture Asia, 2007.
- Alinovi, L., Hemrich, G. & Russo, L. (ed) 2008. *Beyond Relief. Food security in Protracted Crises*. FAO and Practical Action Publishing. Rugby, U.K.
- Andrew Dabalen, Stefano Paternostro, Gaëlle(2014). *The Returns to Participation in the Non-Farm Sector in Rural Rwanda*. Pierre the World Bank, 1818 H Street, NW, Washington D.C.
- Anon (N.D). Culture of Rwanda-History, People, Traditions, Women, Beliefs, Food. Available online: <http://www.everyculture.com/No-Sa/Rwanda.html> (accessed on 2 October 2016).
- Atieno A. Okumu(1992). *Participation of women in income generating activities*. University of Nairobi, 1992
- Ayana AntenehAstatike, ErmiasGanamoGazuma. *The Impact of Off-farm Activities on Rural Household Income in Wolaita Zone, Southern Ethiopia*. Journal of World Economic Research. Vol. 8, No. 1, 2019, pp. 8-16. doi: 10.11648/j.jwer.20190801.12
- Bernica,Lourdes and Gita SEN (1986). Accumulation, reproductive and women's role in economic development: Boserup revisited. In Eloanorleacock and Helen I. Safa, eds, Women's work: Development and division of labour by gender. South Hadley, Mass: Bergin and Garvey

- Beyene (2008). *Determinants of off-farm participation decision of farm households in Ethiopia*. *Agrekon*, Vol 47, No 1 (March 2008)
- Bezu S., Barrett C. B., Holden S. T. (2012). *Does the Nonfarm Economy Offer Pathways for Upward Mobility? Evidence from a Panel Data Study in Ethiopia*. *World Development* 40: 1634–1646.
- Barrette, C.B., Reardon, T. and Webb, P. (2001). *Non-Farm Income Diversification and Household Livelihood Strategies in Rural Africa: Concept, Dynamics and Policy Implications*. *Food Policy* No.26: 315-331.
- Banyan global (2019). *Gender and social inclusion analysis report*.
- Bayisenge Rachel, Muhmmad Nasrullah, Beneyo Emmerance (2020). *Contribution of small and medium enterprises run by women in generating employment opportunity in Rwanda*. *Intrenation journal of business and management*, 2020.
- Bugesera District report (2019). *District development strategy*. Rwanda, 2019
- Bugesera (2018). *District development plan. Republic of Rwanda*. Bugesera, 2018.
- Clay D., Kampayana T. and Kayitsinga J. (1990). *"Inequality and the emergence of nonfarm employment in Rwanda"*, Revised and published as a chapter in *"Inequality and the Emergence of Nonfarm Employment in Rwanda."* By Daniel C. Clay and T. Kampayana, in Nan E. Johnson and Ching-li Wang (eds.) *Changing Rural Social Systems: Adaptation and Survival*. East Lansing: Michigan State University Press. 1997
- Carthy(2009). *Participation by men and women in off-farm activities: an empirical analysis in rural northern ghana*.
- Corporation, I.F.(2008). *Women entrepreneurs in Rwanda*. Retrieved from <https://www.care.org.rw/resources/case-studies/item/317-women-entrepreneurs-in-rwanda>
- Damite, D. and Negatu, W. (2004). *Determinants of Rural Livelihood Diversification: Evidence*



- from Southern Ethiopia, In Quarterly Journal of International Agriculture 43(3)  
PP 267-288.
- DEFRA(2007). Barriers to farm diversification. Report of joint industry government working group. Department for environment, food and rural affairs (DEFRA). London,2007
- Diane Gail Tyler (2002). *The women in development efficiency approach*. B.A, the University of  
Manitoba, 2002
- Dr Jaya Shukla(2018). *Quality of employment essential to achieving Rwanda's devt targets*.  
NewTimes journal
- Dr. Marie Rose Turamwishimiye (N.D.). *The role of African women in post-conflict national development: the case of Rwanda*. University of Rwanda
- Eghtessadi, R., 2008. *Gender violence and HIV: Reversing twin epidemics, in Exchange on HIV/AIDS, sexuality and gender*, No. 3, pp. 1-4.
- Esteban O. and Sandra T. (2017). Working women: Key facts and trends in female labor force  
participation. Our World in Data, October 16, 2017
- Eva M. Rathgeber (1989). *WID, WAD, GAD: trends in research and practice*. International  
Development Research Centre, Ottawa.
- FAO(2016). Research on rural women's economic empowerment and social protection. *The impacts of Rwanda's Vision 2020 Umurenge Programme (VUP)*. Rome, 2016Fadlullah
- OlayiwolaISSA(2019). *Off-Farm Economic Activities of Rural Women for Household Food Security in Kaduna State, Nigeria*. Journal of Agricultural Extension, Vol. 23 (3)  
July, 2019

- FAO. 2003. Mitigating the impact of HIV/AIDS on food security and rural poverty. Results of multistakeholder meeting and outcomes of subsequent strategy development, FAO, Rome, pp.25-27.
- Fellman, A.C. *Focus on Rwanda: A conference on gender research and activist. In Proceedings of the 2011 Conference of the Kigali Institute of Education, Kigali, Rwanda, 11–12 March 2011*
- Fatma O. I. (2009). The role of women in providing and improving household food security in Sudan: Implications for reducing hunger and malnutrition. *Journal of international women's studies, vol.10, 2009.*
- Haggblade S., Hazell P., Reardon T. (2010). *The Rural Non-farm Economy: Prospects for Growth and Poverty Reduction*. World Development 38: 1429–1441.
- International Labour Organization (2019). *Empowering Women in the Rural Economy*. Policy guidance notes
- ILO, FAO, and International Union of Food, Agricultural, Hotel, Restaurant, Catering, Tobacco and Allied Workers' Associations [IUF] 2007, p. 32.
- Iqbal, M. A., & Ping, Q. (2015). *Determinants of Off-farm Activity Participation among Cotton Farmers in Punjab, Pakistan*. International Journal of Management, Accounting and Economics, 2(7), 707-718.
- Jeanne Izabiliza (N.D.) the role of women in reconciliation: experience of Rwanda
- Kamugisha, C.A. 2004. *Situating household food security in Kagera region*. Tanzania Journal of Development Studies 5(3): 39-51.
- Kristof N (2009). Half the sky turning oppression into opportunity for women worldwide. Women's issues.
- LatikaBharadwaj, Jill L Findeis& S. Chintawar (2013).Motivations to work off-farm among U.S.

farm women. *Journal of Socio-economics* 45:71-77

Liverpool-Tasie L. S., Kuku O., Ajibola A. (2011): *A Review of Literature on Agricultural*

*Productivity Social Capital and Food Security in Nigeria (No. 21)*. Retrieved from

<http://ebrary.ifpri.org/utils/getfile/collection/p15738coll2/id/126846/filename/127057.pdf>

Lanjouw, P. and Feder, G. (2001). *Rural Non-Farm Activities and Rural Development: From*

*Experience Towards Strategy*. Rural Development Strategy Background Paper Washington, DC: The World Bank.

Lyce( N.D). *Women, Gender and Development*. Women for Change, Zambia 80:20 Educating and Acting for a Better World, Ireland

Longhman (2012). A study on the role of non- farm activities on rural sustainable development in West Azarbaijan Province of Iran. *Africa journal of agricultural research*, 2012

Madeleine Swan (2020). *Women's work*. Australia and New Zealand Banking Group Limited

(ANZ) ABN 11 005 357 522. 10.2020 23433

Marsland, n. Robinson, e davies, j gordon, a. And long, s. (2000). *Policy and*

*Research in the Rural Non-Farm Economy: A Review of Conceptual*

*Methodological and Practical Issues*. Cathatham, UK: Chatham, UK. Natural Resource Institute.

Mary K. Mathenge& David Shirley (2007). *Off-farm Work and Farm Production Decisions*. Evidence from Maize-Producing Households in Rural Kenya

National Agriculture Policy, Rwanda 2017

Nedha(2011). Difference between primary and secondary data, “nytimes-page1-11-11-1918”.

Niyitegeka V. (2001). *Microfinance: Key tool for achieving the objectives of the economic*

*Development and Poverty Reduction strategy in Rwanda*. MKU

Obinna Leo. O and Onu Samson Ejike (2017). *Contributions of Rural Women Entrepreneurs in*

*Non-Farm and Off-Farm Enterprises of Households Poverty Reduction in Abia State*. Journal of Agricultural Extension), Vol. 21 (3) October 2017.

OECD 2009). The role of agriculture and farm household diversification in the rural economy: evidence and initial policy implications. Organization for economic corporation and development(OECD). Paris, 2009

Ovwigbo, B.O. and Ifie, P.A. (2009).*Principles of Youth Development in Africa*, Benin-City:Ethiope Publishers.

Pamela Abbott, Ivan Murenzi, Serge Musana (2012). *The role of non-farm household enterprises in poverty reduction, employment creation and economic growth in Rwanda*. Rwanda Journal Volume 26, Series B, 2012 : Social Sciences,

Premier institution offering targeted services to women entrepreneurs across different economic activities as well as in different partners of the country. *The RCWE contributes to the twin goal of promoting entrepreneurship and gender equality*, all critical pillars of the country's development goals.

Rose Rwabuhiri 2012. Labour market policies, gender and poverty eradication: *The experience of Rwanda*. Gender monitoring office, 2017

Sarah Mosedale(2003). *Towards a framework for assessing empowerment*. The international

conference, New Directions in Impact Assessment for Development: Methods and

Practice, Manchester UK, 24 and 25 November 2003.

Scheil-Adlung and C. Kuhl: *Evidence on gender inequities in social health protection: The*

*Case of women living in rural areas*(Geneva, ILO, Extension of Social Security Paper No. 29,2012).

Salma Jabeen(2020). *Impacts of rural women's traditional economic activities on household*

*economy: changing economic contributions through empowered women in rural pakistan.* Mpdi

ShahrashoubRazavi Carol Miller (1995). *From WID to GAD: Conceptual Shifts in the Women and development discourse.* United Nations Research Institute for Social Development Program. Palais des Nations 1995.

Shoniasheheli (2011). Improving livelihood of rural women through income generating activities in Bangladesh. Dissertation zur Erlangung des akademischen grades doctor rerumagriculturarum (Dr. rer. Agr.). Berlin, 2011

Simon Nsengimana and Robertson K. Tengeh(2017).*The Sustainability of Businesses in Kigali,*

*Rwanda: An Analysis of the Barriers Faced by Women Entrepreneur.*

Department of

Entrepreneurship and Business Management, Faculty of Business and Management

Sciences, Cape Peninsula University of Technology, Cape Town, 2017

Sinisa B, J, H (2014). Off-farm activities and non-farm activities development in rural South EasternBosnia. *International journal of development and rural development, 2014*

Stanley KojoDary andNaasegnibeKuunibe(2012). *Participation in Rural Non-Farm Economic*

*Activities in Ghana. Department of Economics and Entrepreneurship Development*

*University for Development Studies,Campus Ghana.* American International Journal of

Contemporary Research Vol. 2 No. 8; August 2012

Times reporter (2015). *Rural women urged to embrace off-farm activities, New Times Journal,*

*Rwanda's leading dairy.*

UN report (2018). Youth and women employment government of Rwanda. One united nations –

Rwanda, 2018

UN Women (2020) Assessment Survey on the Consequences of COVID-19 in Kenya

UsaidRwanda(2019). *Division for the advancement of women (2008), women 2000 and beyond.*

United nations, USA, 2019.

Van de Walle, Dominique and DorothyjeanCratty. 2004. *Is the emerging non-farm market economy the route out of poverty in Vietnam? The Economics of Transition*, 12(2).

Valentine M. Moghadan (N.D.). *WID, WAD, GAD: Integration of women, women's concerns, and gender issues in the development process: A review of the literature and policy debates.*

World Bank (2015). Rwanda Employment and Jobs Study. Poverty Global Practice Africa Region. Rwanda, 2015 Report No. 96504-RW

Zikmund William, (1988). *Business Research Methods*, Chicago: The Dryden Press, p. 41  
[DataAnalysis.pdf \(uio.no\)](#)

## APPENDICES

### 1. QUESTIONNAIRE

Dear Respondent,

I am a graduate student of University of Rwanda carrying out research on “Contribution of women in off farm activities on Socio-Economic development of rural households in Rwanda: A case study of Bugesera District as partial fulfillment for the requirement of an award of a master degree in Gender and Development. Please extend your assistance to this study by answering the following questions according to your personal observation and feelings. The information you give will be treated confidentially and used only for the purpose of this study.

Your cooperation is highly appreciated.

DUSABEMARIYA LIBEREE

#### PART I: Background information about the respondent

Kindly tick in the proposed box (✓) against the appropriate for you. 1. Respondent's

age

18-25

25-45

46+

#### 2. Marital status

a. Married

b. single

c. singled mother

d. women-headed household

**3. Number of children**

a. no child

b. 1-3children

c. 4-7children

d.5+children

**4. Respondent's education background**

A) No schools

B) Primary

C) Secondary

D) Vocational training

E) University/ Bachelor

**5. Educational background of the spouse**

A) No schools

B) Primary

C) Secondary



D) Vocational training

E) University/ Bachelor

6.1 Employment status of the spouse

Not employed

Self-employed

Government

Private

Other: specify

**6.2 Is it the amount he earns enough to support your family?**

**a. Yes**

**b. No**

**If no explain**

**Part II: Women's motivation for engaging in off farming activities**

**Kindly choose the appropriate answer for you**

**1. What is the incomes generating activity do you engage in?**

a. Tailoring

b. Mining

c. Carpentry,

d. Retail shop operations,

e. mobile phone agents,

f. trading of vegetables and fruits

g. Masonry

h. Any other, specify

2. When did you start your business?

2005-2008

2009-2011

2012-2015

2016-2019

2020+

**3. What was your major reason of engaging in off farm activities?**

a. Getting school fees

b. Being independent

c. Supplement farm activities

d. Buying a car

e. Paying health insurance

f. Providing food for family

4. Where did you get the idea of doing this business?

a. Peer group

b. Mass media

c. Family

d. friends

**5. Why did you choose to participate in this activity?**

- a. flexibility work
- b. less time
- c. level of education needed
- d. noncredit work

**6. How much money did you start with your business?**

20000-500000	<input type="text"/>	50,000-100,000	<input type="text"/>
100,000-150,000	<input type="text"/>	150,000-200,000	<input type="text"/>
200,000+	<input type="text"/>		

**7. Did you get any support from your husband/relative for starting your business?**

Yes  no

**8. If yes, what was their contribution?**

- a. Less than ¼ of my start-up capital
- b. Between ¼ and ½ of my start
- c. Between ½ and ¾ of my start-up capital
- d. More than ¾ of my start-up capital
- e. Totality of my start-up capital

**8. If no, explain where you got the start-up capital?**

- a. Savings
- b. sold own property
- c. Loan
- d. Joining cooperatives(ibimina)
- e. Another, specify

**Part III: Women's challenges and opportunities to engagement in off farm economic activities and their ability to respond to them**

**1. What are the challenges do you face as women in off farm activities?**

- a. Lack of enough capital
- b. Marketing problem
- c. Level of education
- d. Personal property
- e. Competition
- f. Any other

**2. Are you happy in your condition of working?**

- a. yes
- b. No

If no, why?

- a. Family conflict
- b. Harassment
- c. Time constraint
- d. Any other

**9. Who does your housework and take care of your children when you are in your business?**

- a. None
- b. Maid
- c. Relatives
- d. Baby care centers
- e. Other

**10. If you have any helper how much do you pay him/her per month?**

**11. How much time do you spent in business per day?**

- a. Less than 3 hours
- b. 3-5hours
- c. 6-8hours
- d. 9-11hours
- e. 12+hours

**5. Do you think that household chores interfere with your way of doing business?**

- a. Yes
- b. No

If yes, explain.....

**6. How often do you do to overcome the challenges you face in running your business?**

- a. Offer bank loan
- b. Training
- c. Market research
- d. Joining cooperatives (ibimina)

**7. Have you attended any training regarding your business activity?**

- a. Yes**
- b. No**

**i. If yes, in which area were you trained If ,.....**

**ii. who was the trainer?.....**

**If no, which type of training do you need? .....**

**8. What are the supports you may get from the Government?**

- a. Capital (money)
- b. Equipment
- c. lower interest rate
- d. Marketing
- e. Training

**9. What are the financial barriers you may face?**

- a. Limited financial capability and financial literacy
- b. Lack of assets for collateral
- c. financial education and financial literacy
- d. lack mobility

**10. What are the decisions making over the income generated from your businesses?**

- a. Re- expending the business
- b. sharing profit with relatives
- c. saving
- d. paying the basic needs
- e. others

**Part IV: Contribution of off-farm activities on rural women's livelihoods**

**1. Did your daily income increased after engagement in the off-farm activities?**

Yes  No

**2. Is your business successful?**

a. Yes

b. No

**3. How much money do you get monthly?**

**Below 40000**

40000-80000

80,000-120,000

120,000-160,000

160,000-200,000

200,000+

**3. Complete the table below (V) against your appropriate statement. (Strongly agree (SA), agree (A), disagree (DA), strongly disagree (SD) or undecided (U))**

<b>After engagement in off farm activities</b>					
<b>Statements</b>	<b>SA</b>	<b>A</b>	<b>SD</b>	<b>D</b>	<b>U</b>
I bought a bicycle					
I built a house					
I paid school fees for children					
My production of farm activity was increased					
I bought cloths for myself and children					
I solved my family problems					
I have account number in microfinance					

**4. a. If you have bought a bicycle, is it for business?**

i. Yes

ii. No

**b. If yes, How did bicycle help you?.....**

**5. The house you have built, is it for?**

a. Rent

b. Residency

**If it is for rent how much it bring monthly?**

.....

**6. a How much money do you have in your account?**

.....

**b. Do you save how much money every month?**

**2. GUIDED INTERVIEW QUESTIONS FOR KEY INFORMANT  
INTEVIEWS**

1. What are the off-farm activities found in your Sector?
2. Do women engage in off farm activities? At which level?
3. What are the factors that influence women for engaging in different off farm activities?
4. Would you explain where women find the capital for starting business?
5. What are the off-farm activities women are more engaged?
6. What do you think women are more in these activities?
7. What are the challenges do you think women face in their everyday activities? What do you face on side?
8. How often do you do to overcome the challenges faced by women in off farm activities?
9. How do you follow up the business run by women in various places?
10. What do you think families benefit from off farm income generated by women?
11. How do you follow up the off-farm activities run by women in your Sectors?



12. What are the benefits from these off-farm activities to women themselves, their families and society?

13. Did really off farm activities improve the wellbeing of families in Bugesera? If yes, how?

14. Is there any additional idea to this study?

### **3. GUIDED INTERVIEW QUESTIONS FOR FOCUS GROUP DISCUSSION**

1. What are the off-farm activities found in your Sector?

2. What were motivations influenced you to be engaged in off farm activities?

3. Is it really easy for getting capital for women?

4. Where did you find capital?

5. What are off farm activities do you involve in at high level?

6. Do you think why women are more in those activities listed?

7. What are the challenges do you face in your business?

8. How do you do to overcome the challenges you face in your activities?

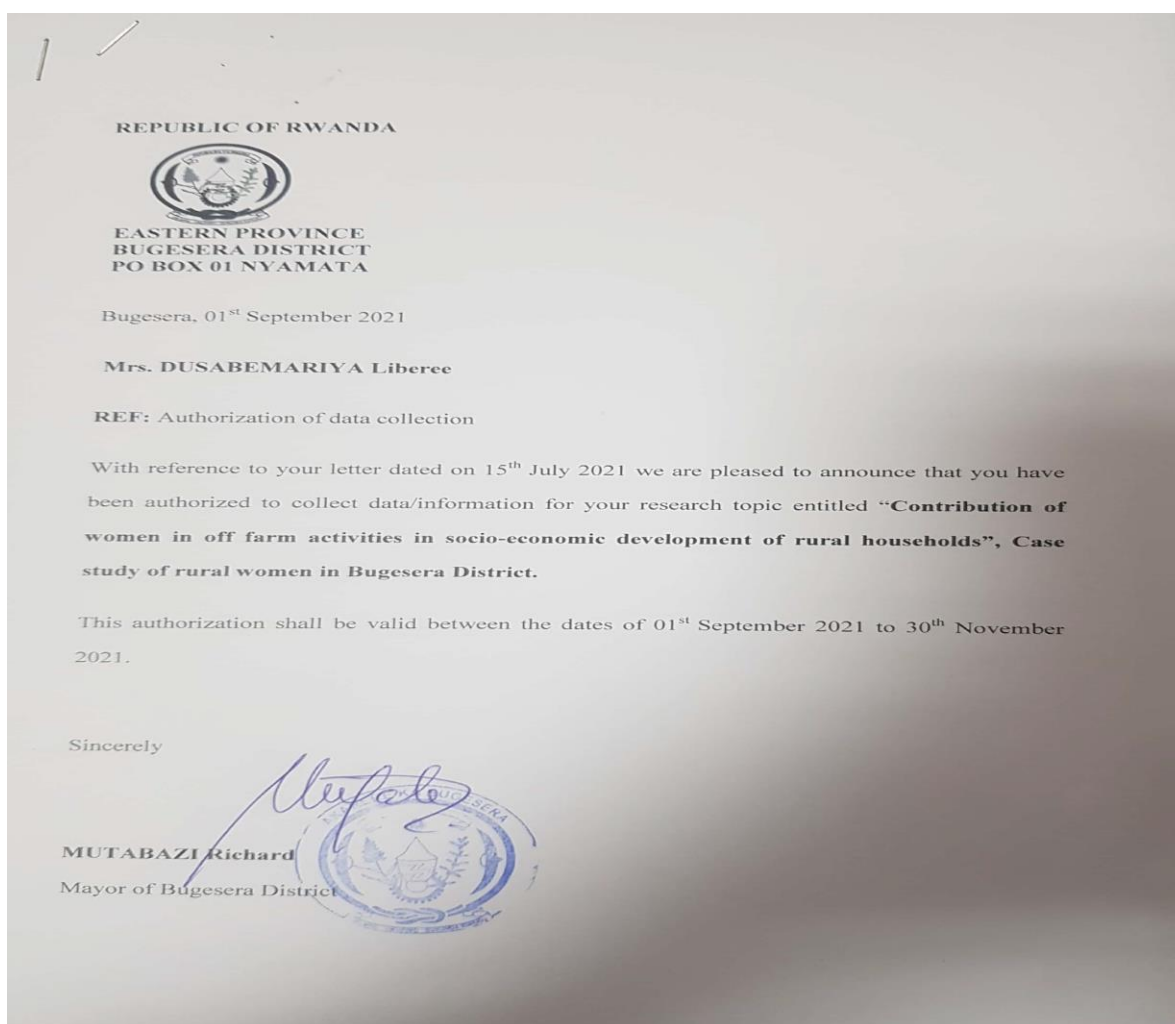
9. What are the benefits from these off farm activities to women themselves, their families and society?

10. Did really off farm activities improve the wellbeing of your families in Bugesera? If yes, how?

11. What do you think families benefit from off farm income generated by women?

12. Is there any additional idea to this study?

#### 4. Authorized letter of data collection



## 5. Recommendation letter for data collection from University of Rwanda



UNIVERSITY of  
RWANDA

CENTRE FOR GENDER STUDIES  
COLLEGE OF ARTS AND SOCIAL SCIENCES

### TO WHOM IT MAY CONCERN

The Centre for Gender Studies (CGS) at University of Rwanda/ College of Arts and Social Sciences offers a Master's Degree in Social Sciences specialising in Gender and Development. As part of the Master's Degree requirements, students have to carry out a field study and write a thesis on an area of their interest.

During data collection phase, students usually require the assistance from organisations relevant to their chosen area of study. We envisage these studies having a wide-range impact not only on the growth of academic knowledge in Rwanda but also, on the development of policy and practice throughout the country.

Allow me to introduce Mrs DUSABEMARIYA Liberée whose thesis topic is titled "**Contribution of women in off farm activities in socio-economic development of rural households: Case study of women in Bugesera District.**" She will provide you with a proposal of her intended study and discuss with you her research needs.

If you require any other information, please contact us at [egs.rwanda@gmail.com](mailto:egs.rwanda@gmail.com)

Thank you for your cooperation.

Sincerely,

For **Dr MUKABERA Josephine**  
Ag. Director, CGS

*Josephine Mukabera*  
CGS, Gender Program Officer

Date: 2-JUNE-2021

## 6. TURNITIN REPORT

Contribution of women's off- farm activities to the socio-economic development of rural households

### ORIGINALITY REPORT

<b>22%</b>	<b>19%</b>	<b>6%</b>	<b>10%</b>
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

### PRIMARY SOURCES

<b>1</b>	<b>erepository.mkuit.ac.rw</b> Internet Source	<b>2%</b>
<b>2</b>	<b>www.developmenteducation.ie</b> Internet Source	<b>1%</b>
<b>3</b>	<b>Submitted to Mount Kenya University</b> Student Paper	<b>1%</b>
<b>4</b>	<b>www.csae.ox.ac.uk</b> Internet Source	<b>1%</b>
<b>5</b>	<b>www.scirp.org</b>	<b>1%</b>