

***The role of rural women informal groups (Ibimina) on their socioeconomic empowerment
in Rwanda: The case study of Muhanga District***

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This paper was submitted in partial fulfillment of the requirements for the Master of Business of Business Administration (MBA) degree at University of Rwanda, College of Business and Economics, Kigali, Rwanda.

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DECLARATION

I, Marie Divine UMURERWA, declare that this thesis” *The role of rural women informal groups (Ibimina) on their socio economic empowerment in Rwanda: The case study of Muhanga District*”, is my own work and has not been presented for any other university.

Signature.....

Marie Divine UMURERWA

Date /..... /.....

CERTIFICATION

I certify that the present work, “*The role of rural women informal groups (Ibimina) on their socio economic empowerment in Rwanda: The case study of Muhanga District*”, was done by Marie Divine UMURERWA under my guidance and supervision.

Signature.....

Dr. Gasheja Faustin

Supervisor

Date /..... /.....

Dedication

To my Almighty God,

To all my Late Beloved Ones,

To all of you today are parts of my life,

This work is dedicated to you with my deep affection; I cherish your love and care.

ACKNOWLEDGEMENT

The completion of this work is a combination of many people's efforts to whom I owe gratitude. I am particularly grateful to my supervisor Dr. Faustin Gasheja who agreed to supervise this work and devoted his time to it in spite of his many other responsibilities.

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Marie Divine UMURERWA

ABBREVIATIONS AND ACROYNOMS

AIDS	: Acquired Immuno - Deficiency Syndrome
EAC	: East African Community
EU	: European Union
FGD	: Focus Group Discussion
GDP	: Gross Domestic Product;
GoR	: Government of Rwanda
HIV	: Human Immunodeficiency Virus
Http	: Hypertext Transfer Protocol
GSMA:	Global System Mobile Association
ICRW	: International Centre for Research on Women
ILO	: International Labour Organization
MDGs	: Millennium Development Goals
MIGEPROF	: Ministry of Gender and Family Promotion
MINALOC	: Ministry of Local Government
MINEDUC	: Ministry of Education
NEPAD	: New Partnership for Africa's Development
NGOs	: Non-Government Organizations
NUR	: National University of Rwanda
RDB	: Rwanda Development Board
SPSS	: Statistical Package for the Social Sciences
UN	: United Nations
UNDP	: United Nations Development Programme
UNESCO	: United Nations Education, Scientific and Cultural Organization
UNICEF	: United Nations Children's Fund
UNIFEM	: United Nations Development Fund for Women
US	: United States
USA	: United States of America
USAID	: United States Agency for International Development

LIST OF TABLES

Table 3.1: Selection of the sample	47
Table 3.2: Testing the validity of the research instruments	51
Table 3.3: Testing reliability of the research instruments.....	52
Table 4.1: Sex of respondents.....	56
Table 4.2: Age of the respondents	57
Table 4.3: Level of education of respondents	58
Table 4.4: Occupation of Respondents	58
Table 4.5: Family size of the households’ respondents	59
Table 4.6: Marital status of the respondents	60
Table 4.7: Reasons for joining informal groups	61
Table 4.8: Housing material of construction.....	62
Table 4.9: Households assets own by respondents before and after joining informal groups.....	63
Table 4.10: Monthly household income	64
Table 4.11: Respondents ‘income generating activities	65
Table 4.12: Situation of startup capital	66
Table 4.13: Improvement farming and livestock.....	67
Table 4.14: Nutrition before and after joining the informal group.....	68
Table 4.15: Impact of informal groups on education.....	69
Table 4.16: Access to health insurance among respondents.....	71
Table 4.17: Saving before and after joining the Group	72
Table 4.18: Members who benefit from loan.....	73
Table 4.19: Socio benefit of informal group.....	75
Table 4.20: Challenges still faced by women members of informal groups.....	76

LIST OF FIGURES

Figure 1: Informal sector as share of Total Trade / Total GDP (Gross Domestic Product)	16
Figure 2: Woman traders as share of Total Trade / Total GDP (Gross Domestic Product)	16
Figure 3: Women entrepreneurs in Rwanda's informal sector	22
Figure 4: Conceptual Framework	43

LIST OF APPENDICES

Appendix A: Consent form

Appendix B: Questionnaire

Appendix C: Interview guide

Appendix D: Observation Checklist

Appendix E: Focus Group Discussion guiding questions

Appendix F: Map of Muhanga District

Table of Contents

DECLARATION	i
CERTIFICATION	ii
ABBREVIATIONS AND ACROYNOMS	v
LIST OF TABLES	vi
LIST OF FIGURES	vii
LIST OF APPENDICES.....	viii
Abstract	xiii
CHAPTER I: GENERAL INTRODUCTION	1
1.1. Background and Overview.....	1
1.2. Statement of the Problem.....	3
1.3. Objective of the Study.....	4
1.4. Research questions	4
1.5. Scope of the Study.....	5
1.6. Significance of the Study	5
1.7. Unit of Analysis	6
1.8. Organization of the study	6
CHAPTER II: LITERATURE REVIEW AND THEORITICAL FRAMEWORK	7
2.1. Definition of key concepts	7
2.1.1. Empowerment	7
2.1.2. Socio empowerment.....	8
2.1.3. Economic empowerment	8
2.1.4. Women empowerment	9
2.1.5. Informal Sector	9
2.2. Formal groups.....	9

2.3. Informal groups	10
2.3.1. Types of informal group	10
2.4. Literature review	12
2.4.1. Formal sector versus informal sector.....	12
2.4.2. Contribution of informal sector to the development of a country	15
2.4.3. Factors promoting informal sector	19
2.4.4. Informal sector in Rwanda	21
2.4.5. Male versus female entrepreneurs in informal sector.....	23
2.4.6. The nature of women’s entrepreneurship in informal sector.....	23
2.4.7. Challenges faced by women in informal sector.....	24
2.4.7.1. Lack of finance and banking facilities	25
2.4.7.2. Lack of information, training and education.....	26
2.4.7.3. Balancing work and family life.....	28
2.4.7.4. Absence of working in association.....	29
2.4.8. Women entrepreneurs in informal sector in Rwanda and challenges they face.....	29
2.4.9. Generalities on Women Empowerment	31
2.4.10. Impact of rural women Economic empowerment.....	32
2.4.12. Impact of informal groups on poverty reduction	34
2.4.13. Socio economic Problems faced by rural women	36
2.4.14. How do savings groups benefit women?.....	37
2.4.15. Organization of informal groups (Ibimina) in Rwanda.....	38
2.4.16. Identification of Research Gaps and contribution to the literature	39
2.5. Theoretical framework	40
2.5.1. Theory of empowerment.....	40
2.5.2. Capability approach	40

2.5.3. Asset-based community development and woman-centered approach	41
2.6. Review.....	44
CHAPTER THREE: METHODOLOGY	45
3.1. Research design.....	45
3.2. Population, Sample and sampling techniques	46
3.2.1. Population	46
3.2.2. Sample and Sampling Techniques	46
3.2.3. Selection of the sample	46
3.3. Instruments of Data Collection	47
3.3.1. Self-Administered Questionnaire.....	48
3.3.2. Interviews.....	48
3.3.3. Observation	48
3.3.4. Content analysis	49
3.3.5. Focus Group discussion	49
3.4. Validity and reliability of the research instruments	50
3.4.1. Testing the validity of the research instruments	50
3.4.2. Testing reliability of the research instruments.....	51
3.5. Data Analysis and interpretation	53
3.6. Description of the study area: Muhanga District	53
3.7. Limitations of the Study	53
3.8. Ethical considerations	54
3.9. Review.....	55
CHAPTER FOUR: PRESENTATION, ANALYSIS AND DISCUSSION OF THE FINDINGS	56
4.1. Introduction.....	56

4.2. Characteristics of respondents	56
4.2.1. Sex of respondents	56
4.2.2. Age of the respondents.....	57
4.2.3. Education level of respondents	57
4.2.4. Occupation of respondents.....	58
4.2.5. Family size of the respondents’ households	59
4.2.6. Marital status of the respondents	60
4.3. The role of rural women informal group on their socio economic empowerment	60
4.3.1. Reasons for belonging to informal groups.....	60
4.3.2. Socio-Economic Status of Respondents before and after joining women informal groups.....	61
4.5. Data from exclusively interview and FGD	79
4.5.1. Informal group and the independence of woman	79
4.4.2. Impact of rural women informal group on the rest of the population who are not members of informal group	80
CHAPTER FIVE: CONCLUSION, RECOMMENDATIONS AND FURTHER RESEARCH.	81
5.1. Introduction.....	81
5.2. Summary of Major Findings	81
5.3. Conclusion.....	82
5.4. Recommendations	83
5.5. Areas for Further Research	84
5.6. Review.....	84
REFERENCES	85
APPENDICES	111

Abstract

This study examined “The Role of Rural Women Informal Groups (Ibimina) on their Socio Economic Empowerment in Rwanda: The case study of Muhanga District.” The key purpose was to highlight the role of rural women informal groups in promoting their socio economic empowerment. The specific objectives of the study were to explain the socio economic problems faced by rural women in Muhanga District before they join informal groups; to analyze the role of rural women informal groups in promoting their socio economic empowerment and to formulate recommendations so that women informal groups may be effective for the rural households.

The study used qualitative and quantitative approaches. Self-administered questionnaires were used as the main methods of data collection. Nevertheless, interview, observation, focus group discussion and content analysis were used to compliment, supplement and validate data collected through the questionnaire. The researcher considered 96 women from informal groups in Muhanga Sector from Muhanga District. The study revealed that rural informal groups play a role on rural Rwandan women for their socio economic empowerment. The findings revealed that by saving and accessing microloans through informal groups, women are able to increase their income, able to save and have access to credit, improve their nutrition, health, education and housing, acquire households assets, improve their farming and livestock, invest in small businesses and farming. Women also gained knowledge on non-business issues like health, family and conflict management from their interactions.

Nevertheless, the study further revealed that women are still facing challenges even though they are benefiting from being in Ibimina. Those challenges are: lack of management skills, husband’s behavior, misallocation of funds, members not paying regularly their contribution, drop out from the group, poor administration, lack of regular meetings, etc. In order to make the rural informal groups effective in Muhanga, the researcher recommended the following: increasing trainings and workshop for rural women in informal groups in communication skills, leadership, management skills, increase researchers on women informal groups to know their challenges they are facing; forming an umbrella association for all rural informal groups operating in the same sector; sensitizing the women no members of informal groups about the benefit of informal groups so that they may join the groups.

CHAPTER I: GENERAL INTRODUCTION

1.1. Background and Overview

In most societies, women are important productive agents in the economy. In addition, they take the primary responsibility within families for the education and health of their members, more so, their children. It is disheartening, however, that many developing countries undervalue women's actual potential capabilities and social advancement; some actively discriminate against them. In many societies, cultural biases against women suppress their ability to contribute to the economy (Newman, 1999).

Women's empowerment is an important tool for sustainable development. When women are empowered, all society benefit from it. Researches show that raising women's income has a higher impact on children's welfare and on the whole family's wellbeing.

Thus, meaningful development should, at its core, aim to include women in all aspects of the economy. Yet, in Africa, women continue to face barriers that prevent their full participation. In particular, women remain excluded from equal access to social and economic capital such as employment, political, financial and social/legal services (Anne and Brandon, 2011).

Despite the various impediments to accessing financial services, African women have been able to surpass these problems by forming voluntary groups where they mobilize savings and collectively invest to improve their livelihoods. Women group themselves into informal savings clubs, popularly known as "chamas" in Kenya, "osusus" in Nigeria, "susus" in Ghana, Ibimina in Rwanda, or "Ekub" in Eritrea and Ethiopia. Normally, a group of women constitutes the group based either on family ties, friendships or work relationships. This is an informal arrangement where each person contributes a certain amount of money. This amount is then given to one person in the group who uses it for her own individual purposes. After a period of time, the group meets again and the process is repeated with a different individual taking the role as the beneficiary. Other variants of this model have loaned the pooled money to borrowers for interest, or invested in businesses, property or stock—the proceeds from which are shared between members.

The amount of money that these clubs have collectively mobilized is impressive (Anne and Brandon, 2011).

Richardson and Lennon (2001) also reiterate that informal groups provide security for people through the saving facilities provided, thus safeguarding the people's money from incessant appeals from family and friends.

Steel and Aryeetey (1994) observed that the informal groups help in mobilizing saving through the people's daily collection of deposits, which are in turn used as working capital to restock supplies which enable them to expand their output and earn a stream of profits. This provides a significant source of income to individual household which reduces their level of poverty.

Rwandan women's informal groups are crucial to improving the standard of living for women. This research will try to show how informal groups at grassroots level are a factor of a paramount importance to enable women economic empowerment especially through the creation of income generating activities.

1.2. Statement of the Problem

In spite of their socio-economic responsibilities, rural women are still facing problems of low level of access to knowledge, financial and material resources, services and participation in leadership. These problems affect their socio economic conditions leading to rural poverty. Rwanda has addressed the issue of feminization of poverty through a number of strategies, including entrenching gender equality and the empowerment of women at the heart of all development strategies, policies and programmes. It is worth noting that the socio-economic empowerment of women in post genocide Rwanda has brought tangible changes in community perceptions of women (Mutamba and Izabiliza, 2005).

In Rwanda, women groups form the majority of local initiatives. Informal groups (Ibimina) operate on the basis of contributions by their members mainly from the same village. They request no legal existence approval of the central bank for their activities. Rural women informal groups have equipped women with more knowledge and skills—a result of interacting with fellow group mates that represent a diversity of backgrounds. The evidence suggests that they are effective in delivering economic progress. These types of informal institutions seem to be more rewarding with immediate results; social, financial and economic (Anne and Brandon, 2011).

Precise information on women's informal groups at grassroots level in Rwanda is not available. By reviewing the literature, the researcher noticed that authors have made research on informal groups elsewhere in Africa. For example, Margaret Irving (2005) has written on Informal Savings Groups in South Africa: Investing in Social Capital. Nevertheless, there is no much information on informal groups in Rwanda and their impact on socio economic development.

The present study aims to explain the role of rural women informal groups (IBIMINA) as a factor for their socio economic empowerment in Rwanda. The results show the problems faced by women before joining informal group, identify women's motivations for participation; and establish the role of this collective action on women's socio and economic empowerment.

1.3. Objective of the Study

The study had one main objective and three specific objectives.

Main Objective of the Study

Based on the statement of the problem, the study's main objective is to highlight the role of Rural Women informal groups in promoting their socio economic empowerment.

Specific Objectives of the Study

- To analyze the role of rural women informal groups (IBIMINA) in promoting their socio economic empowerment in Muhanga District
- To highlight the challenges faced by rural women members of informal group
- To formulate recommendations so that informal group may be effective for the rural households.

In order to meet the aforementioned goal, the study findings attend to answer the research questions

1.4. Research questions

The present study sought to answer the following broad question: *What is the role of Rural Women informal groups (IBIMINA) in promoting their socio economic empowerment in Rwanda?*

More specifically, this research sought answers to the following questions:

- What is the role of Rural Women informal groups (IBIMINA) in promoting their socio economic empowerment in Muhanga District?
- What are the challenges faced by rural women members of informal group?

1.5. Scope of the Study

The study covers Muhanga sector of Muhanga District. This rural Sector from Muhanga was chosen because it is one of the rural Sector where the researcher observed an increasing number of informal groups. This study basically covered the period from 2013 to 2016. The year 2013 represents the period of proliferations of informal groups in Muhanga District. The year 2016 is considered because it is the period of primary data collection from the field.

1.6. Significance of the Study

Examining the role of rural women informal groups provides an important framework for understanding the rural women initiatives for their socio economic improvement in Rwanda. My interest in this study stems from the fact that there are a few literatures on rural women informal groups in Rwanda. Thus, this study is significant to different categories of people such as the researcher, future researchers, households and policy makers.

First, the study is intended to open the minds of the local communities, especially at District, sectors, cells and households level into understanding and appreciating the status of women in the society so as to be able to change their attitudes towards supporting gender responsive development initiatives and efforts.

Second, this research seeks to contribute more in-depth and specific information to Rwanda's developmental policymakers: the Ministry of Local Government and the Ministry of Gender and Family Promotion in particular, and the Government of Rwanda in general, in formulating appropriate and realistic policies relating to gender and poverty reduction, more so, rural women's initiatives to enhance their socio economic development.

Finally, the researcher hopes that the study will form a basis for further research on women's informal group in general. It will generate recommendations, which might stimulate further researchers to do more researches on this particular area, addressing gaps in gender issues

specifically in rural women's initiatives, and incite more researchers to do other related studies in Rwanda and the rest of the world.

1.7. Unit of Analysis

According to Mugenda (2005), the unit of analysis refers to those units that we initially describe for the purpose of aggregating their characteristics in order to describe some larger group or abstract phenomenon. Units of analysis are therefore the individual units about which or whom descriptive or explanatory statement are to be made. Individual human beings are the most typical units of analysis for Social Sciences research. In this research, the unit of analysis at individual level is people who are involved in informal group in Muhanga District, specifically rural women.

1.8. Organization of the study

This research is presented into 5 chapters:

Chapter one, is an introduction and made of the statement of the problem, background and overview, objectives of the research, research questions, research methodology, significance of the study, scope and limitations of the study as well as the organization of the thesis. Chapter two, analyses literature review and the theories related to the study. Chapter three, deals with methodology where the researcher explains the research design, the methods of data collection and analysis as well as the ethical consideration.

Chapter four, focuses on the research findings, analysis, interpretation and discussion of collected data. These findings were analyzed, interpreted and presented according to the objectives of the study and research questions.

Chapter five presents the main findings, conclusions and recommendations. It also makes suggestions for further researches.

CHAPTER II: LITERATURE REVIEW AND THEORITICAL FRAMEWORK

This chapter reviews the literature that provides a background and context for the research problem. It will focus on literature in relation to different objectives of this study which are the problems faced by rural women and the role of informal groups in promoting the socio economic empowerment of rural women.

2.1. Definition of key concepts

2.1.1. Empowerment

Empowerment aims to ensure that development benefits disadvantaged groups, including women, minorities and the poor (Combaz and Mcloughli, 2014).

Empowerment is based on the idea that gives people skills, resources, authority, opportunity, motivation, as well holding them responsible and accountable for outcomes of their actions, which will contribute to their competence and satisfaction. Empowerment simply means people having control over the psychological and material resources that affect their lives (Regina Langhout, 2013).

The term ‘empowerment’ is a very widely used term particularly in the context of women and the poor but is often misused and poorly defined.

Women’s empowerment involves the removal of formal and informal institutional barriers that prevent women from taking action to improve their wellbeing individually or collectively; which limits their choices. Narayan (2002) makes it clear that the key formal institutions include the laws, rules, and regulations upheld by the states, markets, civil society, and international agencies. According to him again, the informal institutions include norms of social solidarity, sharing, social exclusion, and corruption, among others.

Empowerment broadens poor people’s freedom of choice and action, expanding their assets and capabilities and enabling them to participate in, negotiates with, influence, control and hold accountable institutions that affect their lives (World Bank, 2002).

2.1.2. Socio empowerment

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty. Poor people's empowerment, and their ability to hold others to account, is strongly influenced by their individual assets (such as land, housing, livestock, savings) and capabilities of all types: human (such as good health and education), social (such as social belonging, a sense of identity, leadership relations) and psychological (self-esteem, self-confidence, the ability to imagine and aspire to a better future). Also important are people's collective assets and capabilities, such as voice, organization, representation and identity (Combaz and Mcloughli, 2014).

2.1.3. Economic empowerment

According to Combaz and Mcloughli (2014), economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. For example, it enables households to make their own decisions around making investments in health and education, and taking risks in order to increase their income. There is also some evidence which shows that economic empowerment can strengthen vulnerable groups' participation in the decision-making. For example, microfinance programmes have been shown to bolster women's influence within the household and marketplace. The evidence also suggests that economic power is often easily 'converted' into increased social status or decision-making power.

The literature on economic empowerment is vast, and a large part of this focuses on the economic empowerment of women – a key strategy in addressing gender inequality. Again, Combaz and Mcloughli (2014) said that, the discourse on economic empowerment centres are around four broad areas: a) the promotion of the assets of poor people; b) transformative forms of social protection; c) microfinance; and d) skills training.

According to the International Center for Research on Women (2011), a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions.

Gola et al. (2011) describe the process as follows:

- To *succeed and advance economically*, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions.
- To *have the power and agency* to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.

2.1.4. Women empowerment

Kabeer (2001) indicates that women's empowerment refers to the process where women are able to interpret their own situation and "to identify the desired changes that they would like to make and go ahead and make those changes in their lives, family and community and positively benefit from those changes". That is, being able to take control of their social, economic and political destiny.

In this context, empowerment relates to women's participation and control of processes and benefits.

An ICRW publication made the case that economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare (Golla et al., 2011).

2.1.5. Informal Sector

The informal sector of the industry comprises of individuals who are semi-skilled and/or are mainly involved in the service sector. However, few are also involved in the manufacturing and construction sectors. The service informal sectors include food traders, sellers in the market, and caterers (The Statesman Newspaper, 2007).

2.2. Formal groups

Formal group is a collection of persons, who came together for achieving a specified goal. They are always created with an intent to fulfill some official requirement. It possesses a systematic structure, in hierarchical form (Surbhi , 2015). The group formulates formal rules and regulations,

a formal organizational structure and leadership that guide their day to day activities and eventually become registered by the competent authorities .

2.3. Informal groups

Nobody wants to live in isolation, people generally create a circle around themselves so that they can interact and share their feelings, opinions, experiences, information, etc. These circles are known as informal groups. These groups are formed on the basis of common likes, dislikes, prejudices, contacts, language, interests, attitudes of the members. It includes interest group and friendship group. There is no defined rules, that applies to informal group. Moreover, the group possesses a loose structure (Surbhi , 2015).

Informal self-help savings and loan groups are an alternative way for the very poor to access credit and save money. Self-Help Groups are small groups, often mostly or only women, who save a certain amount of money each week or each month and have group meetings weekly or monthly. Groups decide democratically how much interest they will charge, what the penalties will be for not coming to the meetings or showing up late to the meetings, and what amount they will save each week or month. They decide what the requirements are for dropping out of the group and the requirements for new members joining (Allen and Panetta, 2010).

In this study, informal women groups refer to a socially and economically group where people voluntarily coming to achieve common objectives. The groups have no formal rules and regulations, no formal organizational structure, but they have leadership that guides their day to day activities.

2.3.1. Types of informal group

An informal savings group is a social organization formed to help community members save money for specific purposes (either individual or community level). The two most common examples are Rotating Savings and Credit Associations (ROSCAs) and Accumulated Savings and Credit Associations (ASCAs).

1. Rotating Savings and Credit Associations

Probably one of the best-known and most prevalent informal financial groups in many developing countries are Rotating Savings and Credit Associations (ROSCAs). ROSCAs function by taking monthly deposits from each member of a group and then giving the whole monthly sum to one member of the group (Invested Development, 2012). The recipient of the monthly sum is based on a predetermined rotation, ensuring each participant will eventually receive a large payout. In these associations, a group of individuals, who typically live in the same community, gather for a series of meetings. At each meeting, each member contributes a predetermined amount to a collective "pot" which is then given out to one member. The latter is then excluded from receiving the pot in future meetings, but is still obliged to contribute. The meeting process repeats itself until each member has received the pot (Anderson and Baland, 2002). In brief, for Rotating Savings and Credit Associations (ROSCAs): Members generally contribute the same amount, and each member takes the entire sum of collected cash once during the cycle.

2. Accumulated Savings and Credit Associations (ASCAs).

The term 'Accumulated Savings and Credit Association' was first introduced by Bouman (1995) to describe savings groups in which funds are not immediately withdrawn like in the ROSCAs, but are left to grow for loan making. Usually, savings are accumulated in regular meetings throughout a cycle of six to twelve months. In the course of the cycle, the deposits are lent out in parts to group members and in some groups also to non-members, in the latter case mostly at a higher interest rate. Each group can agree on the duration of the cycle, the frequency of meetings, the amounts saved (and whether deposits are mandatory or optional), as well as loan conditions (amount, interest rate, payback period, etc.), according to their wants and needs. Most of ASCAs are time-bound and at the end of the cycle, the individual savings are cashed out and profits are distributed among all group members (Collins et al., 2009). Since ASCAs are independent from external financial sources or organizational input, they can exist in remote, rural areas, and have very low transaction costs compared to other financial institutions. As group members agree on their individual savings and loan conditions, even people living in extreme poverty can participate, depositing however little they can spare. Group members typically know each other well and therefore problems of

adverse selection and moral hazard are reduced. In addition, members have relatively good information available to evaluate the risk of borrowing to each other. They share mutual trust and can monitor closely how the loans are used.

Regardless of the name or purpose, most groups have a similar structure and protocol.

The ASCA develops this basic form by allowing funds to accumulate in a fund which is not paid out or bid for at each meeting, rather those who wish to take loans do so with interest.

Savers, also sometimes called “shareholders”.

3. Village Savings and Loans Associations (VSLAs)

VSLAs are more formal versions of ASCAs. CARE International developed this concept in 1991 in Niger, based on small contributions of member savings and no external capital requirement. The basic idea of the VSLAs approach is to reach out to the unbanked rural poor and develop their access to savings, loans and insurance services (GSMA, 2015).

This study has analysed Accumulated Savings and Credit Associations (ASCAs) known as *IBIMINA in Rwanda* and their impact on women empowerment in rural areas.

2.4. Literature review

2.4.1. Formal sector versus informal sector

Despite substantial research since the 1970s, the meaning and scope of the informal sector remain a controversy, as its magnitude, nature and composition vary between regions and countries. The boundaries between informal and formal sector are determined by the extent and degree of regulation and institutionalization of a country's economic activities. A recent ILO report (1997) uses the term "informal sector" to describe a range of economic units in urban areas which are largely owned and operated by single individuals with little capital and labour, and which produce and distribute goods and services with a view to generating income and employment. Other characteristics include labour-intensive technology, easy entry, high levels of competition,

production of low-quality goods and services, limited capacity for accumulation and restricted access to assets, credit and other services, as well as undeclared and unprotected labour and unstable relationships of production.

There are considerable debates about how to define informal employment or the informal economy. Many authors have given different definitions on formal and informal sector.

According to Huda (2009), the concept of the informal sector has its origins in the beginning of the 1970s and has become so popular since then that it is nowadays being used for various purposes and with various meanings.

International Labor Organization (ILO)'s employment mission (1972) defined the informal sector as activities that are unrecognized, unrecorded, unprotected or unregulated by public authorities. This kind of activities are mostly ignored, rarely supported and sometimes actively discouraged by authorities and policymakers. Informal economic activity is any exchange of goods or services involving economic value between people outside the scope of normal and formal business.

Ademu (2006) affirms that the informal sector comprises those employment generating activities undertaken for survival in the absence of formal employment. As Todaro (1997) observes the massive additions to the labour force by this sector do not show up in formal modern sector unemployment statistics.

Informal sector enterprises are characterised by their smallness (less than 10 workers), frequently relying on family labour. The lives of informal sector workers, are a daily struggle to meet basic needs, often in very poor working conditions where people endure long working hours for minimal and fluctuating income (Ernest, 1992).

Furthermore, the informal economy has been observed to have more of a fixed character in countries where incomes and assets are not equitably distributed. It seems that if economic growth is not accompanied by improvements in employment levels and income distribution, the informal economy does not shrink (Huda, 2009).

In all developing countries, self-employment comprises a greater share of informal employment than wage employment. The informal sector is observed in rural areas as well as urban areas. According to Huda (2009), estimates show that the non-agricultural employment share of the informal workforce is 78% in Africa, 57% in Latin America and the Caribbean, and 45—85% in Asia.

The sector is the only way to earn the livelihoods for people who are self-employed. Most of them live and work in this sector not because it is their wish or choice, but because they do not have other possibility to have a job in formal sector.

Although the informal economy is often associated with developing countries, all economic systems contain an informal economy in some proportion. By its nature, it is necessarily difficult to observe, study, define, and measure. Soyibo (1997) observes that informal sector activities are legal but unregulated.

The education levels of women employed in the informal sector are generally lower than those in the formal sector. Fapohunda (1999) reports that about half of the informal sector workers have either no education or a primary education and less than eight per cent of them have a post-secondary education.

The ILO (1976) has defined the characteristics which distinguish formal from informal enterprises.

These were:

- (1) Small scale of operation;
- (2) Family ownership;
- (3) Reliance on indigenous resources;
- (4) Labour intensive activity, technology adapted to local conditions;
- (5) Skills acquired outside the formal school system;
- (6) Ease of entry into the activity; and
- (7) Operation in unregulated, competitive markets.

These are essentially features of organisation and technology, which, it is suggested, distinguish informal enterprises from formal ones.

The '*Formal Sector*' on the other hand is a structured, organized sector with more or less standard rules and regulations as well as a legal framework which guides and directs the economic transactions of this sector (Tinuke, 2012). He continues stating that informal sector captures certain peculiarities, such as informality of business organization, use of rudimentary

technology, lack of separation of consumption and production, ease of entry and exit, reliance on family labour and apprentices, and small requirements for capital.

By comparing the point of views of different authors, we can say can conclude that informal sector is different from the formal by the fact that the informal is flexible, it is based on family network, and the productivity is low due to the low capital and affect the prices of goods and services (Aryeetey, 1992).

In summary, informal Sector is a sector which attracts a great number of women. The informal sector represents multitude of jobs mostly, poorly paid, and not protected by labour legislation, done without specialized skills. The sector includes subsistence activities such as trade, transport, restaurant, repair services, among others.

2.4.2. Contribution of informal sector to the development of a country

The informal sector makes a considerable contribution to production, consumption and creation of employment and income generation in developing countries. The informal sector is also a source of sustenance for the majority of the poor, unskilled and socially marginalized population, especially women. The informal sector is vital in the economic growth of most developing countries. Women being the backbone of rural economies in developing countries and specifically in Africa, play a significant role to ensure their families well-being. This is seen in terms of providing food, shelter, health and education for the children.

Being the majority (about 55%) of the rural population, their role is crucial in bringing about change in their communities. Most of the rural women provide for their families through subsistence farming and other agricultural activities supplemented by petty trade or micro enterprises (Kibas, 2005).

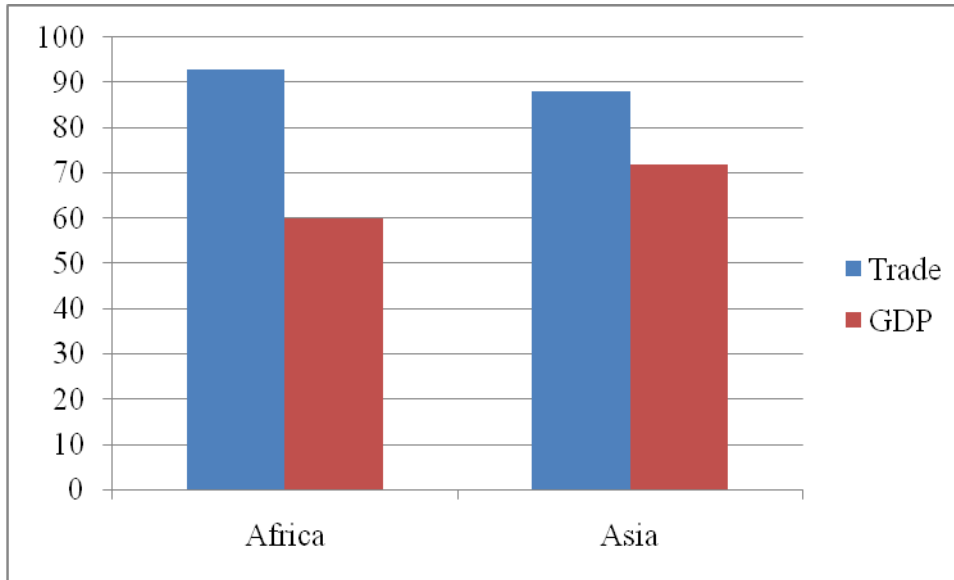


Figure 1: Informal sector as share of Total Trade / Total GDP (Gross Domestic Product) / Figure produced by the researcher, using primary data from ILO report, 2013 and Kibas, 2005

This figure shows that compared to Asia, African informal sector share in trade is higher but contributes less to the GDP.

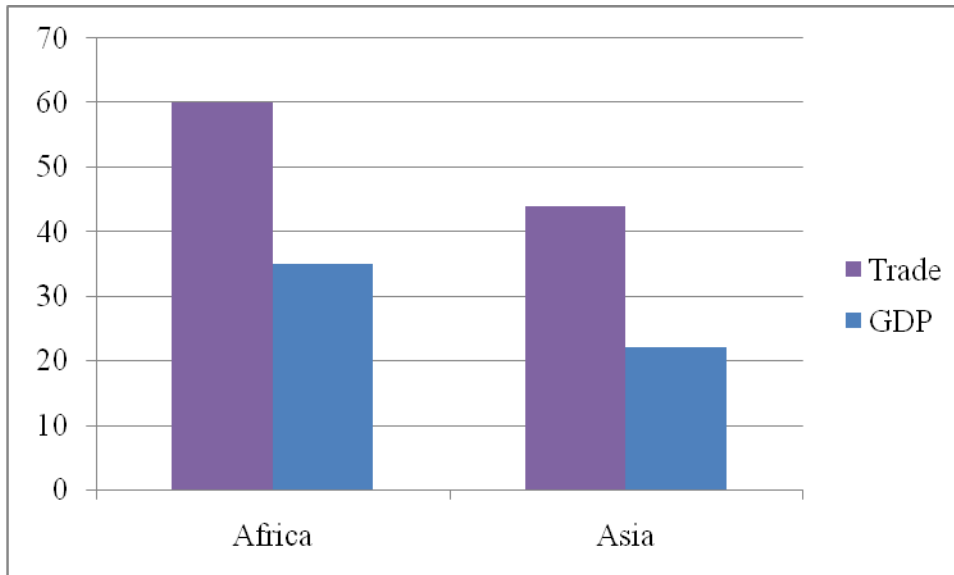


Figure 2: Woman traders as share of Total Trade / Total GDP (Gross Domestic Product) / Figure produced by the researcher, using primary data from ILO report, 2013 and Kibas, 2005

Compared to the figure 1 this shows that the African women have more trade and contribute more to the GDP compared to Asia.

Over the past two decades, employment in the informal sector has risen rapidly in all regions in the world. The contribution of informal sector income to total household income is significant in many regions: for example, in several African countries, informal sector income accounts for nearly 30 percent of total income and over 40 percent of total urban income. The contribution of the informal sector to gross domestic product (GDP) is probably also significant. For those countries where estimates exist, the share of the informal sector in non-agricultural GDP is between 45 to 60 percent (Kibas, 2005). The same author continues saying that estimates of the size, contribution, and composition of the informal sector vary widely, according to what size of enterprises are included, whether agriculture is included, and how much of women's informal work is included.

Although this sector will tend to have rich and poor components, most of these businesses provide a subsistence existence. The informal sector provides jobs and increases incomes of the most vulnerable groups in society especially the very low income group.

In addition, the informal sector provides outlets for experienced specialist human resources from the medium and large scale enterprises who wish to be self-employed using minimal capital. The informal sector stimulates and enhances innovation and adaptation; and also helps in the mobilization of capital and human resources (Charmes, 2006).

According to Fapohunda (2012), with the contraction of formal sector jobs, the informal sector has become a "safe haven" for both men and women because of its low capital requirements and ease of entry. For the majority of women, participation in the informal sector is a survival strategy as they take over aspects of household maintenance that men can no longer afford, although they tend to face stiff competition from new entrants, including men who have lost or cannot obtain formal sector employment. Not only the informal sector benefit from those who practice it, but it also assists the lower income consumers by providing lower prices for goods and services.

Trading informally on the streets can function as a survival or coping strategy for the poor to avoid starvation by generating limited income (Fonchingong, 2005; Kusakabe, 2010; Tambunan, 2009).

Income accrued is used to supplement family income; expand businesses; make remittances to family; clothe, feed and educate children, and save money in informal rotating savings and credit associations (Akinboade, 2005; Neves, 2010; Skinner, 2008; Soetan, 1997; Tambunan, 2009).

Informal street vendors also provide informal training or apprenticeships to people who would otherwise have remained unemployed or might have engaged in criminal activities. By starting informal trade operations and saving small amounts of money, informal traders take risks which enhance the entrepreneurial abilities of the poor (Neves, 2010; Soetan, 1997; Tambunan, 2009).

Informal sector activity can enhance the confidence levels of women, because they feel a sense of economic independence by being able to take care of their family by earning small incomes (Kusakabe, 2010).

Through the mobilization of a community's talents as entrepreneurs and their capacity for capital generation, informal street trading can function as survival and poverty reduction among impoverished urban communities by creating employment and savings opportunities, and enhance community development through improved entrepreneurial skills (Tambunan, 2009).

The informal sector has shown some dynamism in creating new jobs. While the data about informal activities are somewhat unreliable, there is consensus that the informal sector is steadily growing in almost all developing countries, for example in Latin America, 8.4 of every ten new jobs created between 1990 and 1994 were in the informal sector; in Asia, the informal sector absorbs between 40 and 50 percent of the urban labour force, and in Africa, the urban informal sector currently employs some 60 percent of the urban labour force and will create more than 90 percent of all additional jobs in this region (ILO, 1997).

The sector also provides needed linkages among small-scale manufacturers, promotes labour-intensive production processes and integrates local and regional markets. The informal sector plays an important and controversial role. It provides jobs and reduces unemployment and underemployment, it also helps alleviate poverty but in many cases the jobs are low-paid and the

job security is poor. It bolsters entrepreneurial activity, but at the detriment of compliance with state regulations particularly regarding tax and labour regulations (Fapohunda, 2012).

The informal sector plays several roles in the growth and development of a country economy. It provides productive outlets for a large number of people who prefer or have to be self-employed consequently contributing to the national economy in terms of output and employment. It also provides competition in the economy.

2.4.3. Factors promoting informal sector

There are many reasons which explains why many people especially women are involved in informal sector. However, the most important reasons are: high level of poverty, inequality in income distribution, increase in tax and burdensome regulations, decrease in economic performance, rapid population growth and rural-urban migration (Djankov et al., 2003 and De Soto, 1989).

The existence of an informal economy and its persistence over time has been explained by a variety of reasons, motives and related causes. The motivation behind most informal sector businesses is assumed to be personal survival, as opposed to return on investment (Rauch, 1991). In broader terms, the motives for participation can be economic and noneconomic. The economic reasons are related to unemployment and an inflexible formal labor market; the declining real price of capital; and the high cost of formal production. The non-economic motives are related to a greater flexibility and greater satisfaction in work; a complete use of their professional qualifications; and the increased leisure time (Swaminathan, 1991).

The majority of analysts have agreed, to a large extent that one of the foremost causes of the development and tenacity of the informal economy is the recession in which any country may go through. As a consequence of this potential stagnation, a lot of unpleasant economic phenomena appear to happen, such as unemployment, depreciation of capital, etc., which in turn influence the informal activities.

According to Swaminathan (1991), some of the earliest primary reasons to participate in the underground economy mentioned in the literature are:

(1) To evade taxes;

- (2) To avoid losing government benefits;
- (3) The impact of international competition, etc

The informal sector is developed more in developing countries than developed countries for several reasons. First of all, the low rate of industrialization and productivity in developing countries, and the presence of surplus labor are some of the principal reasons (Breman, 1980).

In addition, it is accepted that due low technology and intensive use of cheap unskilled and semi-skilled labor that these countries have, informal activities emerge and grow quite rapidly. This is basically one of the reasons why the informal sector in less developed countries is considered to be a surviving sector.

Many authors have stated the major determinants of informal sector, they are explained below:

Poverty

The important determinant of the informal sector is high prevalence of poverty. Thus, people seek for alternative means of survival or other ways of supplementing their income. Consequently, the best alternative found for poverty alleviation and income is to engage into an informal activity since the social security provided by the government is not sufficient for the entire household (ILO, 2001). However, as in most developing countries, informal activities are considered as secondary and vulnerable activity, since it is not protected by labour law (Souza and Tokman, 1976).

Increase in tax

The increase in tax makes people not operating in formal sector, thus, resulting in an expansion of the informal sector.

Consequently, economics agents prefer to engage into the informal sector and thus evading tax (Saunders 2005).

On other hand, increase in regulation and inefficient bureaucracy increase the opportunity cost of operating in the formal sector. According to De Soto (1989), complex registration requirements increase significantly the business costs. In addition, Portes et al. (1989) advocate that a reduction in the government regulations such as registration requirements, labour market regulations and trade barriers, and implementation of efficient and flexible bureaucracy would reduce the prevalence of the informal activities.

Declining of economy

The declining of economy is also a factor which can push many entrepreneurs in informal sector.

When the growth rate of an economy declines, this pushes operators to continue competitive in the market. Consequently, retrenched workers seek for alternative sources of income for survival and in most cases it turns out to be the informal sector employment (Barker, 1999 and Tokman, 2001).

Similarly, ILO (2004) found that the growth of the informal sector and the declining in the employment rate are associated with lower GDP. The size of the informal sector in many countries in the world as well as in African countries has been increasing in relative and absolute values (Saunders, 2005).

Therefore, Rwanda is not an exception. More people are engaging in informal activities due to urbanization of rural areas, slow economic growth, and the decrease in formal employment.

2.4.4. Informal sector in Rwanda

This sector is booming in some towns in the country and contributes to partial reduction of unemployment despite persistent underemployment. According to the last general population and housing census of 2003, craft activities and the small retail trade dominate this sector. Many studies describe this sector as the area where elementary professional qualifications are acquired and a transitional stage towards the modern sector of the economy. The major problem in this sector is the absence or inappropriateness of credit and capacity building policies. Considering employment generation and creation, this sector is the last resort in as far as unemployment is concerned because of less entrance requirements (Republic of Rwanda, 2007). The same source indicates that women head 42% of enterprises. They comprise 58% of enterprises in informal sector, which accounts 30 percent of GDP.

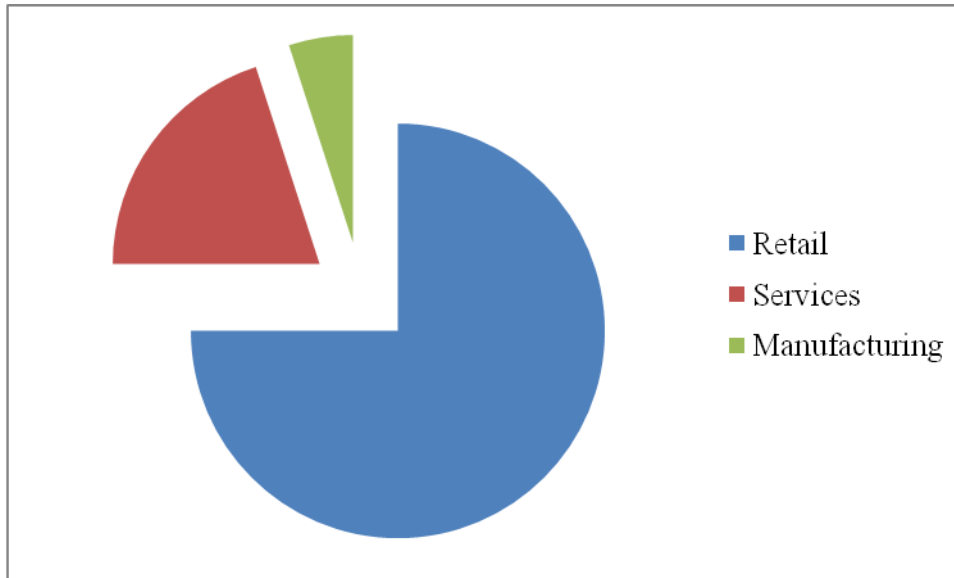


Figure 3: Women entrepreneurs in Rwanda's informal sector / Figure produced by the researcher, Primary data from International Finance Corporation (2008)

This figure shows the main sectors where Rwandan women are working in. The International Finance Corporation (2008) showed how different informal sectors engage women. The majority are engaged in the retail sector (82%), another sector is services (16 to 17%) and manufacturing (1 to 2%).

The Republic of Rwanda (2007) argued that the informal sector in Rwanda has a lot of advantages that can be summarized as follows:

- i) Easy entry;
- ii) Local resources;
- iii) Family control;
- iv) Small and easy to manage enterprise;
- v) Appropriate technology;
- vi) Labor-intensive activities;
- vii) Qualification acquired outside the educational system;
- viii) Competitive and free markets

2.4.5. Male versus female entrepreneurs in informal sector

Women are over-represented in the informal sector worldwide. As stated by Chen (1999), this basic fact has several dimensions. Firstly, the informal sector is the primary source of employment for women in most developing countries. Existing data suggest that the majority of economically active women in developing countries are engaged in the informal sector.

In some countries in sub-Saharan Africa, virtually all of the female non-agricultural labor force is in the informal sector: for example, the informal sector accounts for over 95 percent of women workers outside agriculture in Benin, Chad, and Mali.

In many countries, especially in developing and transition economies, women represent the majority of entrepreneurs in micro enterprises and the informal sector. Women engage in informal finance activities to assist their families, businesses, their communities and nation in general (Fapohunda, 2012).

Female entrepreneurs in informal sector have been given particular characteristics, developed partly as strategies to overcome economic and other discriminations (Mayoux, 1995)

In general the informal sector employs more women than men. In Sub Saharan Africa 63 percent of the informal sector workers are female, in Latin America is 58 percent employs, similar results were found in Asia in the period from 1980 to 1990 (Hart, 1973).

That is the reason why the share of women in informal sector is substantially higher as compared to men (UN, 2000 and Sethuraman, 1998). The International Labour Organization (2006) suggests that women's formal sector participation rates dropped from 57 per cent in 1980 to 53 per cent in 2006, with 2.5 million women losing their jobs between 1995 and 2000.

All those factors stated above show that in many developing countries, women are more represented in informal sector than men. This situation prevails also in Rwanda where women have for a long time excluded from formal activities.

2.4.6. The nature of women's entrepreneurship in informal sector

Women nowadays participate in entrepreneurial activities in formal as well as in informal sector. The United Nation (2001) observed that in many regions, women's participation in the formal and non-formal labor market has increased significantly and has changed during the past decade.

But if we consider the number of women involved in Entrepreneurial activities to male, the latter are more represented than female entrepreneurs in formal sector.

According to the European Union (2003), the percentage of female Entrepreneurs in Europe still remains low in relative to that of male Entrepreneurs. This may be explained by the fact that in many countries, women are still lagging behind men in different domains due to different reasons such as poverty, culture, lack of education and training, discrimination, etc.

There are so many factors which push female not being interested in entrepreneurs activities.

The European observatory for SMES (2003), in their fourth annual report, confirms the existence of differences when comparing men and women micro Entrepreneurs as separate groups. Self-employment is dominated by men who account for 75% of the total number of employed people in European Union countries.

Another cause is the fact that women often wish to borrow smaller amount than men. Due to this fact, despite the fact that they are women, they are denied loans. This definitely affects their capital and finance.

Even though few women are engaged in some formal or informal activities, the lack of technology, information and self confidence are among hindrances which impede their entrepreneurial activities. On women's involvement in agriculture and other activities, MIGEPROF and UNFPA (2002) confirm that although they (women) are able to manage these activities by themselves, they do not master the technology yet. This makes the profitability of their business weak and even invisible.

The UN (1996) gives on the component of the Beijing declaration of 1995 as the determination to promote women's economic independence and to erudite the persistent and increasing burden of poverty on women through changes in economic structures, ensuring equal access to productive resources, opportunities and public services. Since this is call to the global community, Rwanda is no exception neither are others organizations which are involved in reduction of poverty among women in the country.

2.4.7. Challenges faced by women in informal sector

Women's participation in the business sector is driven by survival and the need to take care of one's household and an additional desire for financial independence. However, despite their

participation and contribution to the economies of their individual countries and the continent as a whole, women entrepreneurs face many challenges and obstacles in their endeavours to establish and operate their businesses (Yeukai, 2011).

The experiences the women entrepreneurs have in running their businesses include such problems as lack of enough capital, difficulties in transportation and marketing, the perishability of some commodities and competing demand related to household chores. They encounter difficulties in licensing procedures and other such constraints.

Despite the strategic role female entrepreneurs' play in diversifying goods and services, they are confronted with lots of problems. They operate under difficult socio-cultural and economic environments.

According to Yeukai (2011), many Africans continue to believe that women are incapable of operating an entrepreneurship. Research indicates that the status of women in 'traditional' societies, where the culture of patriarchy leaves women dependent on males for financial survival and the women's families often discourage female independence, prevent women from pursuing entrepreneurship interests.

Conservative values perpetuate the stereotype that business is a male occupation and create hostile conditions for many business women. Stereotypes biased toward males in business feed and reflect the fact that most financial decision makers are men (Jennings, 1994). The major constraints stated by different authors are the following:

2.4.7.1. Lack of finance and banking facilities

Lack of finance and limited banking facilities is a major constraint. The lack of access to informal and formal credit by women micro and small entrepreneurs has been identified by numerous studies as *a* major, some even say, *the* major constraint. Recent ILO studies in the Philippines (59 percent), Bangladesh (76.4 percent) and Trinidad and Tobago place the lack of capital, especially in the start-up period, as the problem most often mentioned by women micro entrepreneurs.

For some there are no savings at all to start up. Discriminatory cultural practices prevent a female from acquiring property. If people who are in informal sector cannot provide collateral, they cannot obtain access to formal credit from banks for example. Consequently, they have to find

alternative ways to obtain money to start their informal businesses (Cichello, 2005; Fonchingong, 2005; Kusakabe, 2010; Soetan, 1997; Tambunan, 2009).

As a result they lack collaterals and securities to obtain loans. To start up their businesses they are left with no choice but to obtain money in the form of loans from money lenders and (tontines) at very high interest rates.

Many women entrepreneurs in informal sector are started with loans from social networks – friends and family – which emphasizes the lack of formal financing (Canagarajah and Sethuraman, 2001; Cichello, 2005).

Research indicates that women entrepreneurs in informal sector often use their personal savings, arrange for short-term loans from friends and family, or solicit the services of informal lending schemes in order to fund their entrepreneurship. Most women are not sole owners of land or property, as these are owned by the males in their families, but this has not stopped them from conducting business. Sometimes women even use their homes as a place of work (Yeukai, 2011).

The greatest barrier facing women entrepreneurs is access to finance; it is an issue because of requirements of collateral. Competition in the informal sector has been heightened, thereby compounding the problems of women, who generally operate small-scale businesses with limited capital. In general, however, women's lack of access to affordable credit, information, technical advice and services prevents them from expanding their enterprises.

Responsibility of entrepreneurs for dependants has limited opportunities to make savings or undertake business expansion and diversification (Athanne, 2011).

Ahmad (2011) adds that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the women entrepreneurs' wings of exploration (Mwobobia, 2012).

2.4.7.2. Lack of information, training and education

Another constraint is lack of information, training and education for women entrepreneurs in informal sector. According to Kibas (2005), lack of managerial skills is frequently cited as one of the main internal constraints to the growth of informal-sector enterprises. For instance, lack of

proper accounting skills and practice might mean inability of a small-scale entrepreneur to calculate net income over monthly periods: such a failure could hide the fact that an enterprise is living off and slowly reducing its capital.

This information can be about markets, suppliers, clients or availability of loans. Most women, compared to men, being small-scales entrepreneurs, may have greater difficulty in accessing information this is due to difficulties in attending event due to their dual work roles of children care and entrepreneurship, the result time constraints (Cichello, 2005 and Soetan, 1997).

When women are not informed on markets supplies, clients, price, they may face many difficulties in promoting their entrepreneurial activities in informal sector. Besides, the lack of market knowledge is also often an inhibiting factor to women working in informal sector, because they often teach themselves how to do their jobs while all of them do not have required skills and knowledge, or they learn from someone else who is unqualified.

At times the lack of information does not result from lack of education. Radio which is the cheapest means of information cannot be afforded by many women especially in the rural areas. Business information is often circulated by word of mouth. Their mode of advertising is still very rudimentary. For a majority, it is still by way of mouth. Save for the few female entrepreneurs in the formal sector who are trying to employ advanced methods, such as televisions, internet etc.

Lack of access to formal education and training has been identified as a key barrier to women's employment and advancement in society.

Literacy classes for women appear to have limited impact, while programmes linked to income generating activities have been most successful. Some parents still prefer to send boys to school, seeing little need for education for girls. In addition, factors such as adolescent pregnancy, early marriage and girls' greater burden of household labour act as obstacles to their schooling (Fapohunda, 2012).

The lack of proper social and market knowledge is also often an inhibiting factor to informal women entrepreneurs , because they often teach themselves how to do their jobs, or they learn from someone else who is unqualified (Companion, 2010). However, the quality of training depends on the expertise of the instructor and his or her ability to communicate the knowledge effectively without exploiting the trainee (Hansenne, 1991).

In the informal sector, anyone can engage in any business. They lack training which is required to acquire expertise in issues on corporate management, financial principles such as how to apply and negotiate loans etc. They lack information on market situations. There is the absence of sensitisation. Informal sector workers most of whom are women do not benefit from minimum wage and social security provisions and have to provide for their own health and retirement needs.

2.4.7.3. Balancing work and family life

Lack of time because of unequal gender division of labour in unpaid productive and reproductive activities is one of the major constraints that face women entrepreneurs in informal sector. Women are overloaded with business and family responsibilities and this is a constraint because it shorten the time they are supposed to invest in their entrepreneur activities.

Women in informal Sector have no security of income or employment, or social security, and because they work in isolation at home, they are unorganized. Another challenge that women entrepreneurs face is balancing work and family life. As most women are still expected to bear family and other domestic responsibilities, participating in the business sector outside the home can be a challenge

According to Yeukai (2011), in the different countries where research has been undertaken, such as Mozambique, Zambia, Tunisia, Nigeria, Kenya and South Africa, women indicated that the challenge of balancing work and family life affects women more than it does with men.

Women often experience feelings of guilt when they have to choose between their family and work demands. In order to deal with this challenge, female entrepreneurs are forced to delegate work tasks and divide their time appropriately, usually at the expense of their business and therefore, overall business output (Yeukai, 2011).

One other challenge is the responsibility to take care for the extended family and relatives. According to Kibas (2005), most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth.

Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide and what they gain.

According to Mwobobia (2012), women face greater vulnerabilities in the labour market because of their relative lack of education and training, the tendency to channel women into certain occupations, and the continuous heavy burdens of unpaid domestic work, child-bearing and child-care, which restrict the time and energy available for income-earning activities.

2.4.7.4. Absence of working in association

Competition and jealousy among women in informal sector frequently jeopardize their ability to work collectively and ultimately influence their ability to increase or maintain their income levels (Companion, 2010; Ligthelm and Masuku, 2003).

This can be a big challenge because as we know “Two heads are better than one”. Thus, when women entrepreneurs work in isolation, they cannot achieve more.

2.4.8. Women entrepreneurs in informal sector in Rwanda and challenges they face

The informal employment in Rwanda is comprised of different activities including street vending, shoe repair, hairdressing, transport, and manufacturing and others. However, the majority of the informal sector workers operators are concentrated in trade activities, followed by construction, manufacturing and services (ILO 2002).

There is a gender dimension in Rwanda informal sector. Women make up the larger share of the informal sector (about 75 percent) of the total informal sector operators since the majority of women are unskilled domestic workers. However, they tend to earn less as compared to men and accounts for most of the unpaid labour (ILO 2002).

The informal sector in Rwanda is seen as an alternative solution to problems such employment and poverty alleviation. However, the jobs offered by the informal sector are of low quality thus, low wages, and excludes from the social protection (ILO 2003).

Lower education levels puts women entrepreneurs in informal sector in Rwanda at a disadvantage compared to men. Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country’s overall economic growth (Megan and Wilfred, 2011).

Lack of sufficient education and training for women is another impediment to micro-enterprise success. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life.

Another challenge is that some women are obliged to leave the informal activity due to their husbands.

According to MIGEPROF (2002), men oblige their wives to abandon those activities otherwise there are serious conflicts. In addition, people think that when a woman earns higher income than his husband, she becomes unsub missive and too independent. Hence their development activities are often sabotaged.

It is true that although there has been a general expansion of women's capabilities, women have on the other hand experienced only limited opportunities despite these changes: women entrepreneurs still face gender specific constraints at almost every stage of their business operation (Alam et al., 2009).

The level of education of a majority of female entrepreneurs is very low. Learning results at both primary and secondary level have been very poor and are jeopardizing human resources development. 52% of female entrepreneurs operating in the informal sector do not possess secondary education. Significant proportions of female pupils initially enrolled, never complete their primary education. 79% of them plunge into business without previous business experience. A basic competency in literacy seems fundamental for conducting business. It also eases access to further training. A no knowledge in management techniques, market structure, securing orders, techniques in registering businesses all go to crumble an economic activity (The Republic of Rwanda, 2004).

They are not unable to minimize the cost, nor are they able to diversify their output. They have few incentives to accumulate capital, acquire skills, and improve technology.

These constrains includes lack of financial skills, lack of training and market access, role barriers, to name but a few.

As a result, many of the informal sector women entrepreneurs do not even have bank accounts, let alone access to external finance. Forxcroft et al. (2002) are of the opinion that, the rate of entrepreneurial activity among men is far higher than that of women. Cultural and social norms

are more likely to play a role in these gender differences, particularly since women traditionally have more domestic responsibilities such as child-rearing.

Other constraints:

- Low investment level;
- Limited employment opportunities;
- High unemployment and underemployment levels, especially for the youth;
- High illiteracy rate;
- Under-representation of women in wage-earning jobs;
- Insufficient data on the labor market, etc (Republic of Rwanda, 2007)

As a result of all these constraints the business activities of women tend to centre on subsistence and precarious revenue.

2.4.9. Generalities on Women Empowerment

According to UNIFEM (2007), empowerment can be viewed at two levels; individual and community levels. At the individual level the relevant issues are patron-client relationships; gender dimensions; access to state, market and common property resources. At the community level the principal issues are the institutional framework, resource mobilization and linkages with other administrative levels of the country (UNIFEM, 2007).

Moreover, the World Bank (1994) has identified empowerment as one of the key constituent elements of poverty reduction and as a primary development assistance goal. The World Bank highlights that the promotion of women's empowerment as a development goal is based on a dual argument that social justice is an important aspect of human welfare and is intrinsically worth pursuing and that women's empowerment is a mean to other ends.

Zimmerman (1984) explains that the term empowerment includes "self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one's values, capability of fighting for one's rights, independence, own decision making, being free, awakening and capability". In the context of women's empowerment, the researcher understands empowerment in the sense that Zimmermann describes.

For decades, women in Rwanda have had little or no influence and have been excluded from decision-making structures. Hence, women's empowerment enables them to acquire the capacity

to have informed opinions, to take initiative, to make independent choices and to influence change.

Empowerment is the most recent approach articulated by Third World women and its purpose is to empower women through greater self-reliance. It recognizes the women's triple role and seeks to meet strategic gender needs indirectly through bottom-up mobilization around practical gender needs (Caroline, 1999).

The empowerment approach entails that women are given power to influence social choices and decisions affecting the whole society; not just areas of a society accepted as women's place and being recognized and respected as equal citizens and human beings with a contribution to make.

Empowerment is fundamentally about power – about the power to redefine our possibilities and options and to act on them, the power within that enables people to have the courage to do things they never thought themselves to be capable of, and the power that comes from working alongside others to claim what is right for them (Eyben et al., 2008). Empowerment broadens poor people's freedom of choice and action, expanding their assets and capabilities and enabling them to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives.

Women empowerment in Rwanda is of a paramount importance as they have been excluded for long time from socio economic opportunities.

2.4.10. Impact of rural women Economic empowerment

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben *et al.*, 2008). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

Economic empowerment is important as a means for guaranteeing families' secure livelihoods and overall well-being. Rural women's economic empowerment can have a positive impact on, and is interconnected with, their social and political empowerment, through their increased respect, status, and self-confidence and increased decision-making power in households, communities, and institutions (Hill, 2011).

Research has found strong reasons to emphasize women's economic empowerment in development programs:

- Economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights.
- Since women make up the majority of the world's poor, meeting poverty-reduction goals requires addressing women and their economic empowerment.
- Discrimination against women is economically inefficient. National economies lose out when a substantial part of the population cannot compete equitably or realize its full potential.
- Working with women makes good business sense. When women have the right skills and opportunities, they can help businesses and markets grow.
- Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, providing a route to sustainable development (Golla et al., 2011).

Female economic power also enhances the "wealth and well-being of nations." Women who control their own income tend to have fewer children, and fertility rates have shown to be inversely related to national income growth. Women are also more able - and generally more willing than male counterparts - to send daughters as well as sons to school, even when they earn less than men. In turn, a woman's level of education affects her decision-making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings (Negash, 2006).

2.4.11. Women informal groups in African countries

When the poor do not have access to formal financial institutions and services, they rely on informal ways of saving, obtaining credit, and managing financial risks. Community-based

savings groups, which have existed in various forms for centuries, involve members depositing a certain amount on a regular basis, usually weekly or monthly, and paying out the pooled savings either at regular intervals during the cycle, or at the end of the cycle. Across Sub-Saharan Africa, 34% of those who save report doing so only via a community-based savings group in the last 12 months - this percentage rise to 46% in West Africa (GSMA, 2015).

Although in many countries there has been substantive progress in advancing women's participation in economic development, African women's contribution is severely constrained by access to finance. Women have difficulties accessing finance for various reasons: poverty, limited employment in the formal sector, and cultural barriers to land and property ownership. As data reveals, only 3 percent in Kenya, 1 percent in Tanzania, 20 percent in Zimbabwe of land is owned by women. Their limited ownership creates serious obstacles to accessing capital from Banks and other financial institutions, which usually require collateral for the loans in forms of titles, property and land.

Participation in informal women's groups increases the likelihood that women will join formal marketing groups and reinforces the benefits they derive: Building on traditional institutions such rotating savings and credit associations (ROSCAs), informal groups help women to develop confidence and leadership skills as well as accumulate savings, which facilitate marketing of their produce (Baden, 2013).

2.4.12. Impact of informal groups on poverty reduction

Rotating Saving and Credit Associations (ROSCAs) known as *IBIMINA in Rwanda* is defined by the World Bank (2004) as associations whose members regularly (e.g. weekly or monthly) contribute a fixed amount that is allocated to each member in turn (according to lottery, bidding or other system that the group establishes). Levine cited in Aredo (1993) "this fixed contribution is as an exchange for privilege of receiving a large sum at some point in the life of the group".

Informal groups are found in every society around the world, and have been in existence for a considerable period of time. They are flexible and adapt themselves easily to rural and urban peculiarities as well as existing community patterns of grouping/organizing. This flexibility is one reason for their worldwide popularity.

Discussing the theoretical importance of informal groups, Steel and Aryeetey (1994) observed that they help in mobilizing saving through the people's daily collection of deposits, which are in turn used as working capital to restock supplies which enable them to expand their output and earn a stream of profits, thereby providing a significant source of income to individual household which reduces their level of poverty.

Informal groups play an economic role at community, national and regional level and at the household level specifically. Given the fact that the establishment of informal groups aims at empowering members economically, rural women informal groups become a tool and a strategy of fighting poverty.

1. Informal groups Reduce Pressures on Free Cash

In emerging markets, an individual's cash flows are highly uneven and cash on hand is subject to the pressures of family members and friends. Women in particular find that control over their money is limited, too often due to a frivolous or alcoholic husband. These circumstances make it nearly impossible to save a sum of money large enough to invest in a piece of equipment that would improve a business, purchase materials for home improvement, or make any other large purchase to increase quality of life. Savings allows members to shed the pressure placed on their free cash by husbands, neighbors, and friends. Ultimately, this enables people to commit their surplus cash towards future purchases with the potential to improve their quality of life (Christina, 2012).

2. They perpetuate the cultural and social values

Informal groups perpetuate the cultural and social values that the group holds dear. Certain values are usually already held in common among informal group members. Day-to-day interaction reinforces these values that perpetuate a particular lifestyle and preserve group unity and integrity. These groups may develop out of fraternity or sorority relationships, dorm residency, project work teams, or seating arrangements. Dress codes, hairstyles, and political party involvement are reinforced among the group members.

3. They Increase the Strength of Social Networks

Working together towards the same financial goal as part of a group that meets each month creates strong bonds. The informal group develops a communication channel or system (i.e., grapevine) to keep its members informed about what management actions will affect them in

various ways. Many astute managers use the grape-vine to "informally" convey certain information about company actions and rumors.

4. They Enable Access to Funds for Unexpected Life Events or Large Purchases

Having access to a financial savings tool makes it possible to access to a pool of capital in case of emergencies or save money for a large purchase. In case of unforeseen illness, members can rely on their group members and the resulting group fund to quickly take out a loan (Christina, 2012).

5. They enable Disciplined Saving

As mentioned briefly above, involvement in group forces members to set savings goals and meet them each month. The negative repercussions (both economic and social) associated with failing to meet these goals create significant incentive to meet the monthly commitment. Maintaining this level of discipline is much more difficult as an individual, making group membership more appealing.

2.4.13. Socio economic Problems faced by rural women

Rwanda is a country with about 90% of the population engaged in mainly subsistence agriculture. The political, social and economic context of Rwanda was profoundly affected by genocide of 1994. These events impoverished Rwandans and increased their vulnerability, particularly among the widows and orphans of the genocide. Vulnerable people, such as women-headed and child-headed households, are generally at greater risk of being poor than other groups.

Rural women in Rwanda are facing several problems. Many of them are the consequence of 1994 genocide.

Widows of the genocide, women whose husbands are in prison, and teenage girls heading households are particularly vulnerable. In such conditions, women have had to assume responsibility for activities previously carried out by men or by a husband and wife together.

Rural women have long participated actively in cultivating food and cash crops. But they normally relied on men to build and repair the house, track household finances, devise income-earning strategies, tend the banana grove, and care for cattle. Where men are absent in post conflict Rwanda, rural women have had to take over such activities (Newbury and Baldwin, 2000).

Female-headed households are especially vulnerable to poverty, as are households headed by children, the elderly, and the disabled. The main reasons for such poverty are lack of access to land, lack of livestock, and lack of labor. Many young women saw their education interrupted by genocide (Newbury and Baldwin, 2000).

Women historically confined to agricultural and domestic work, suddenly had to assume traditionally male roles such as construction of their homes, generating and managing income for their families and interfacing with local institutions. Rwandan women organized to form associations and networks to support each other, and to assert their rights. With their actions, Rwandan women have begun to challenge traditional gender roles and relations. As women rebuild their houses, they also transform the taboo that women should not work in construction. As widows organize into associations to collectively help each other, they begin to challenge the traditional idea that a widow is either vulnerable or incapable (Women's Commission for Refugee Women and Children, 2001).

Rural women work long hours and many of their activities are not defined as “economically active employment” in national accounts but are essential to the well-being of their households (FAO, 2011). They also constitute a significant proportion of the labor on their family farms – whether producing for household consumption or for enterprise or both (UNIFEM, 2005).

2.4.14. How do savings groups benefit women?

Women in rural areas who do not have access to financial services have limited options when it comes to saving and investing their money. They often hide cash at home or invest in an asset, such as an animal, which is vulnerable to disease, theft, or fluctuating market prices. Joining a savings group can change the financial lives of women and their families by expanding their financial choices and opening up new social and economic opportunities.

Firstly, the access to credit that savings groups provide means that many women are engaging in income-generating activities for the first time and using loans to invest in small businesses, farming and livestock, which in turn promotes food security. Others use the loans to meet household obligations, such as medical expenses, school fees, or family events like weddings or

funerals. Secondly, women in savings groups report a greater sense of empowerment, as they are able to purchase assets in their own names and develop leadership skills (GSMA, 2015).

2.4.15. Organization of informal groups (Ibimina) in Rwanda

In Rwanda there is overwhelming evidence that women contribute to economic development in various ways and are the primary caregivers in households.

In recent years significant steps have been made by government and other organisations to promote women's economic empowerment. This has redefined their roles and responsibilities in families and communities. Balancing paid work and unpaid care responsibilities is a daunting task for most women in Rwanda. Many strategies have been taken by Rwandan government to promote women's socio economic empowerment, among those strategies we can cite the beginning of informal groups in the country wide.

In rural Rwanda, we observe a high participation rate in informal groups offering financial services.

Under all their variants, Ibimina operate on the basis of contributions by their members mainly from the same village. They request no legal existence approval of the central bank for their activities.

Each group is usually made up of to 30 members, including both men and women. Its activities, including lending money to members, rely on mutual trust between them. They do not lend money to non-members and each gets loans according to their contributions.

Contributions are paid every week and range between Rwf200 and Rwf500 per share per week. Each member can pay up to four shares a week. The money is then deposited on the group's account in a local savings and credit cooperative and can be withdrawn only when the group is to lend it to members or when members want to make any payment such as for health insurance or school fees. Every member who borrows pays back with some interest. After every 12 months, members meet and share their annual interests. The groups are hailed to be instrumental in encouraging the savings culture, especially in rural areas (Bucyensenge, 2014).

The researcher therefore wanted to establish whether what the scholars put forward in the reviewed literature are true reflection of what is going on practically in Muhanga District in Rwanda.

2.4.16. Identification of Research Gaps and contribution to the literature

Precise information on women's informal groups at grassroots groups in Rwanda is not available. Thus, by reviewing the literature, the researcher noticed that none of the previous researchers made a research on Rural Women informal groups at grassroots level as a factor for their economic empowerment in Muhanga District.

Many authors have written on women association, organisations, and cooperatives. In Africa, studies have shown that national women's organizations often do more to promote the social status and well-being of the urban women who staff them than to address the most pressing concerns of the rural majority (Wipper, 1976).

Majurin (2012) has written on cooperatives by analyzing factors limiting women's participation in cooperatives, the benefits of cooperative membership: the "cooperative advantage and how to overcome obstacles to women's participation in cooperatives.

Newbury and Baldwin (2000) have examined the role that women's organizations have played in addressing gender issues arising out of conflict and transition in post genocide Rwanda.

Hategekimana (2011) made a research on women's empowerment in the post-1994 Rwanda. This study examines the role of women's cooperatives in bringing about socio-economic development. Thus, by reviewing the literature, the researcher noticed that none of the previous researchers made a research on Rural Women informal groups at grassroots level in Muhanga District as a factor for their economic empowerment. This pushed the researcher to choose the topic on informal group in order to contribute to the existing literature.

2.5. Theoretical framework

This study referred to different theories, the major ones are the following:

2.5.1. Theory of empowerment

Empowerment is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment. This transition can manifest itself in an improvement in the perceived ability to control, as well as in an improvement in the actual ability to control. Empowerment is a transition from this passive situation to a more active situation of control. Empowerment creates a change in human behavior and in the social structure.

According to Kabeer (2005) "empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability".

The empowerment process in most cases begins from a sense of frustration: people's sense that there exists an unbridgeable gap between their aspirations and their possibilities of realizing them. People discover that the realization of their aspirations depends on abilities and resources that are beyond their reach (Kieffer, 1984).

For this study, the theory of empowerment provides the analytical tools for the researcher to examine how women's informal group and their participation in income generating activities have served as enabling "resources". Also, it helps the study to explore the extent to which these resources have enhanced the choices of women and how they are able to exercise their "agency" in their households.

2.5.2. Capability approach

The study has used the philosophical framework of the capability approach of Amartya Sen and Martha Nussbaum. Sen's capability approach is a moral framework. It proposes that social arrangements should be primarily evaluated according to the extent of freedom people have to promote or achieve functionings they value.

Sen's theory of development as an expansion of capabilities is the starting point for the human development approach: the idea that the purpose of development is to improve human lives by expanding the range of things that a person can be and do, such as to be healthy and well

nourished, to be knowledgeable, and to participate in community life. Seen from this viewpoint, development is about removing the obstacles to what a person can do in life, obstacles such as illiteracy, ill health, lack of access to resources, or lack of civil and political freedoms (Sakiko, 2003).

The basic idea of the capabilities approach is to point to what people are actually able to do and to be, informed by the idea of a life that is worthy of the dignity of the human being (Nussbaum, 2000).

In the capability approach, advanced by Amartya Sen and Martha Nussbaum, human well-being is evaluated in terms of *capabilities* and *functionings*. Capabilities are a kind of opportunity freedom. Just like a person with a pocket full of coins can buy many different things, a person with many capabilities could enjoy many different activities, pursue different life paths. For this reason the capability set has been compared to a budget set. Thus capabilities describe the real actual possibilities open to a person.

Therefore, poverty must be seen as deprivation of basic capabilities and rights rather than merely as lowness of income, which is the standard criterion of identification of poverty. According to Sen (1987), capabilities are intrinsic in people and help them to use their assets in one way or another, in order to increase their wellbeing.

This theory is related to this study because rural women are given opportunity, possibility and freedom to take the initiatives that help them to enhance their socio economic conditions.

2.5.3. Asset-based community development and woman-centered approach

Asset-based community development (ABCD) is an alternative approach to community development that starts with what is present in a community, such as the capacities and assets of local individuals, associations, and institutions, rather than with what is deficient in a community and what a community's needs are.

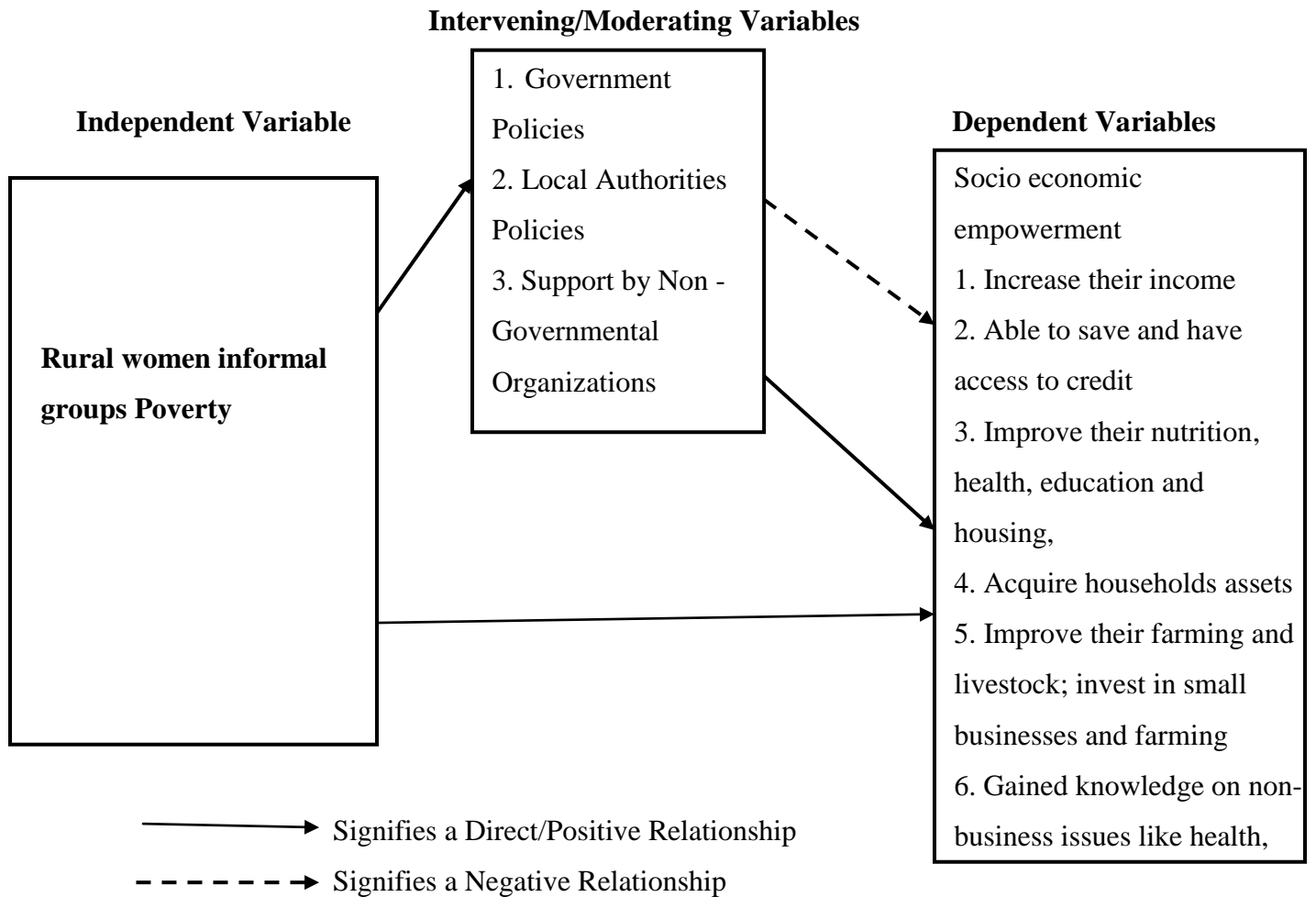
Asset-based community development is one strategy which is internally focused and relationship driven; it is focused more on positive aspects and what is already present in a community than other strategies are (Meisel, 2006).

Asset-based community development (ABCD) differs from needs-based community development in that it focuses primarily on existing strengths within a community rather than bolstering community deficiencies. Related to tenets of empowerment, it postulates that solutions to community problems already exist within a community's assets. Some of the principles that guide ABCD include that are related to rural women informal groups are:

1. Everyone has gifts: each person in a community has something to contribute
2. Relationships build a community: people must be connected in order for sustainable community development to take place

Empowerment is a key concept in ABCD because it is the starting point of action and change. Stall and Stoecker (1998) talk about empowerment as a goal of the woman centered approach to community organizing and development. Cultivating self-confidence that is more constructive and self-concept, a more analytical worldview, as well as abilities and means for social and political action are all parts of empowerment and the woman-centered approach.

This theory is related to this study because solutions to community problems already exist within a community's assets. It is a bottom-up approach that focuses on community strengths and assets specifically on women. Rural women from Muhanga Sector in Muhanga District start with the strengths and assets of their local communities, this enables them to see how they can take control of their future rather than relying on other people.

Figure 4: Conceptual Framework**Figure 4: Conceptual Framework****Source: Generated by the Researcher**

As shown in the figure above, the independent variable is rural women informal groups that are affecting positively rural women. Aspects of the dependent variables include; able to increase their income, able to save and have access to credit, improve their nutrition, health, education and housing, acquire households assets, improve their farming and livestock, invest in small businesses and farming. Women also gained knowledge on non-business issues like health, family and conflict management from their interactions.

Government and local authorities' strategies as well as support by government and Non-Governmental organizations (Intervening and Moderating Variables) may enable women in informal groups to exploit their full potential in socio-economic and political sphere if they are economically empowered. This study sought to establish whether or not the above conceptual framework applies to the situation in Rwanda and specifically in Muhanga District.

2.6. Review

In summary, this chapter presented the existing literature on the issues under study. The literature was reviewed in respect to the research objectives and research questions. While this chapter discussed the existing literature from different scholars, the following chapter presents the methodology that was used in order to achieve the research objectives and answer the research questions.

CHAPTER THREE: METHODOLOGY

This chapter explains in details the methods that were used in this research. It comprises the research design, study population, sample and sampling procedure, instruments of data collection, and the procedures in data analysis.

3.1. Research design

Research design refers to the strategy specifying the approach to be used for gathering and analyzing data; it presents the procedures and techniques to be used for gathering information, the population to be studied and methods to be used in processing and analyzing data (Kothari, 2006).

Babbie (2004) comments that surveys are chiefly used in studies that have individual people as the unit of analysis, and are an excellent vehicle for measuring attitudes and orientation in a large population. Thus, keeping in mind the study's objectives depending on the requirements of the study itself and the nature as well as the context of the study, the researcher will use both a survey and a case study approach.

The study design is mixed both qualitative and quantitative approaches were used. The survey involved women in informal groups in Muhanga District Muhanga Sector. This was possible through a self-administrated questionnaire that was distributed to the subjects by the researcher and interview conducted with respondents.

In the second phase of this study, the researcher used a case study. Leedy and Ormrod (2001) say that a case study is a type of qualitative research method in which in-depth data are gathered relative to an individual, group or organisation for the purpose of learning more about an unknown or poorly understood situation.

Bassey (1999) asserts that a case study is an empirical inquiry that is conducted within a localized boundary of space and time. In the current study, the researcher limited herself to Muhanga District specifically in Muhanga Sector.

3.2. Population, Sample and sampling techniques

3.2.1. Population

According to Mugenda and Mugenda (2003), population comprises an entire group of individuals, events or objects having common observable characteristics. The participants include all women involved in informal groups in Muhanga Sector. The researcher came to know the existing of informal groups through local authorities, In fact, there are five cells in Muhanga Sectors with 30 villages, in each cell, and there are at least five women informal groups. Thus, informal groups are more than 30 with different characteristics. In Muhanga Sector, women involved in informal groups and involved in income generating activities are 960 grouped in twelve informal groups. I have targeted only those all women involved in income generating activities from all informal groups. The researcher has been helped by the local authorities to target those women.

3.2.2. Sample and Sampling Techniques

Sampling is the process of selecting a group of subjects for a study in such a way that the individuals represent the larger group from which they were selected (Gay, 1987).

To determine the sample the researcher refers to Amin (2005) who said that it is acceptable to sample from 0 to 20% of the population, although this range can change with the size of the population studied. Thus, the researcher decided to consider 10% of women involved in informal groups.

Therefore, according to Amin's formula, the sample is $\frac{960 \times 10}{100} = 96$ women members of informal group.

Sample distribution among identified informal groups

3.2.3. Selection of the sample

The research used a purposive sampling (Informal groups with people having income generating activities) and systematic sampling method in selecting 96 respondents where the number of respondent to be selected from each group was set using probability proportional to size (PPS). This sampling method helped the researcher to select respondents that enabled her to answer the

research questions and meet her objectives (Saunders *et al.* 2000: 174). Thus, the researcher has targeted purposively the women from informal groups who were running business or who have initiated income generating activities due to loan received from informal groups.

Thus 96 respondents were chosen among women informal groups running the business as a representative sample.

Table 3.1.: Selection of the sample

informal group	Grp population	Sample size
1	46	5
2	60	6
3	45	5
4	47	5
5	50	5
6	60	6
7	50	5
8	40	4
9	50	5
10	49	5
11	48	5
12	40	4
13	50	5
14	38	4
15	50	5
16	40	4
17	62	6
18	48	5
19	40	4
20	47	5
Total	960	96

3.3. Instruments of Data Collection

The instruments were chosen for data collection depending on several factors and these included: the scope, the nature and the object of inquiry, availability of funds, time factor and the precision required as recommended by Kothari (1992). The following methods and instruments were used.

3.3.1. Self-Administered Questionnaire

One of the instruments which were used to obtain data for this study is the questionnaire, which will be formulated from the review of related literature using the independent and dependent variables.

The researcher used a self-administered questionnaire which was administered to each of the sample population. This questionnaire was designed in accordance with the research objectives and research questions. However, because of the limitations of the questionnaire, other methods of data collection were employed to supplement collection.

The researcher elaborated questionnaire which was submitted to the sample in order to respond by writing. The researcher intended to distribute questionnaire to a sample of women from informal groups who are able to read and to write.

3.3.2. Interviews

The interview was used because they give an opportunity for respondents to express themselves more clearly and to expound more on the topic. An interview schedule developed by the researcher was used to obtain more data to augment those of the questionnaires. The researcher conducted interview with key informants among them local authorities and leaders of women informal groups. Moreover, as the researcher needs data from illiterate women an interview was organized with them because they are unable to fill the questionnaire.

Before each interview, the researcher introduced herself to the participant and told them a little about the general nature of the research and how the interviews were going to be conducted.

3.3.3. Observation

Observation involves the physical presence of the researcher to observe and record events both verbal and non-verbal as they occur. This is "the greatest asset or unique element of observation over other data collection devices" (Adams and Schvaneveldt, 1985).

The observation of the daily activities of the participants enabled the researcher to identify whether or not there is consistency with the data gathered from other data collection methods.

As far as this study is concerned, the researcher observed if there is effectively the socio economic impact of informants groups on women in particular and on their household in general.

3.3.4. Content analysis

Content analysis is a method that aims at the analysis of the content of documents, books, newspapers, magazines and other forms of written material (Ahuja, 2001).

The researcher used secondary sources in data collection that included published books, reports, magazines, journals, newspapers, internet, etc. The researcher used the institutional libraries such as the Ministry of Gender and Family Promotion, Ministry of Finance and Economic Planning, etc. This helped the researcher not only to be able to obtain the background information and literature review of the research problem, but also to avoid the replication of data already available and provided the picture of what is known and what has to be known.

3.3.5. Focus Group discussion

Focus groups are useful in obtaining a particular kind of information that would be difficult to obtain using other methodologies. A focus group typically can be defined as a group of people who possess certain characteristics and provide information of a qualitative nature in a focused discussion.

The research constituted 5 focus groups generally composed of six to twelve people. Size is conditioned by two factors: the group must be small enough for everyone to participate, yet large enough to provide diversity. This group was special in terms of purpose, size, composition, and procedures. Participants were selected because they have certain characteristics in common that relate to the topic at hand, such being member of informal group, and, generally, the participants were unfamiliar with each other.

3.4. Validity and reliability of the research instruments

3.4.1. Testing the validity of the research instruments

The validity is the extent to which a measurement instrument actually measures what it is designed to measure (Amin, 1999). The validity of the instruments of this study referred to the content of the self administered questionnaire.

To make sure that the questionnaire measured what will be intended to measure, to ensure the clarity of questions, their effectiveness and the time required to complete the questionnaire, the researcher assessed its content validity and reliability.

To ascertain the validity, the research instruments were given to the supervisor first, then to other specialists in the sector and to the lecturers in the Department to assess their suitability and relevance to the objectives of the study.

ACP was calculated by computing the percentage of questions deemed to be relevant to the Experts, then take the average of all experts. So that if the value is >90 ...Valid [Popham, 1978]

Table 3.2.: Testing the validity of the research instruments

In validity testing, the researcher tested all questions including the question on Personal information.

	s/n	Questionnaire item	Supervisor	Other Specialists in the sector				lecturers in the Department			Item CVI
			Supervisor	Care International staff	Care International staff	Vice Mayor Economic	Economic Social Policy (UNICEF)	lecturer_1	lecturer_2	lecturer_3	
Actual questionnaire	1	Personal information		X	X	X	X	X	X	X	0.88
	2	Family(Household) information (item 1)	X		X	X	X	X	X	X	0.88
	3	Situation before joining informal group (item 2)	X	X		X	X	X	X	X	0.88
	4	Situation after joining informal group (item 3)	X	X	X		X	X	X	X	0.88
Interview guide with key informants (item 4)	1	Identification information	X	X	X	X		X	X	X	0.88
	2	What is the importance of informal group?	X	X	X	X	X		X	X	0.88
	3	What is the social impact?	X	X	X	X	X	X			0.75
	4	What is the economic impact?	X	X	X		X	X	X	X	0.88
	5	What are the challenges are they facing?	X	X	X	X	X	X	X	X	1.00
	6	What is its impact on job creation?	X	X	X	X	X	X	X	X	1.00
	7	What is the impact on saving?	X	X	X	X	X	X	X	X	1.00
Observation checklist (item 5)	1	What is the importance of informal group?	X	X	X	X	X	X	X	X	1.00
	2	What is the social impact?	X	X	X		X	X		X	0.75
	3	What is the economic impact?	X	X	X	X	X	X	X	X	1.00
	4	What are the challenges are they facing?	X	X	X	X	X		X	X	0.88
	5	What is its impact on job creation?	X	X	X	X	X	X	X	X	1.00
	6	What is the impact on saving?	X	X	X	X	X	X	X	X	1.00
			0.941	0.941	0.941	0.824	0.941	0.882	0.882	0.941	

Average I-CVI	91%
ACP	91%

3.4.2. Testing reliability of the research instruments

According to Mugenda (2003), reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials.

In order to test the reliability of the questionnaire, the researcher will conduct a preliminary testing of the questionnaire before constructing the final copies to be distributed later in the field for actual data collection. Reliability of the instrument was obtained by carrying out a pilot study (pre-test) in 3 women informal groups in Nyamabuye Sector, Muhanga District.

Concerning the number of cases in a pilot, Mugenda (2003) point out that the number of cases in the pre-test should not be very large. Thus, pre-testing helps a researcher not only to increase the number of items, but also to reframe and modify questions which appeared unclear, annoying and sensitive to respondent in order to get their maximum co-operation of the respondents during the actual administration of the instruments.

Table 1.3. : Testing reliability of the research instruments

Respondents	Date_1					Date_2					Agreements					Number of agreements	
	Item_1	Item_2	Item_3	Item_4	Item_5	Item_1	Item_2	Item_3	Item_4	Item_5	Item_1	Item_2	Item_3	Item_4	Item_5		
Group1	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	TRUE	FALSE	TRUE	TRUE	TRUE	4	0.8
Group2	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	TRUE	FALSE	TRUE	TRUE	TRUE	4	0.8
Group3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	TRUE	TRUE	TRUE	TRUE	TRUE	5	1
																Average "r"	0.867

Correlation coefficient	Strength of relationship
" +/- 0.7 - 1.0"	Strong
" +/- 0.3 - 0.69"	Moderate
" +/- 0.0 - 0.29"	None to weak

The question on Personal information was not tested for reliability and the rest of questions were grouped into 5 items and tested.

Experts were asked to review the relevance of each question on a 4- point Likert scale (4 people in each group). The experts were those specialized in the domain and have assessed the pertinence of the questions.

1= not relevant

2= somewhat relevant

3= relevant

4= very relevant

Then for each question, number of experts giving 3 or 4 score is counted (3, 4- relevant; 1, 2- no relevant). Then the proportion is calculated and makes the average of proportions.

$$Proportion = \frac{Number\ of\ agreements}{Number\ of\ agreements + number\ of\ disagreements}$$

3.5. Data Analysis and interpretation

All data from the quantitative study were analyzed using the Statistical Package for the Social Sciences (SPSS).

For qualitative data, the researcher used a thematic approach. Thematic analysis is a search of themes that emerge as being important to the description of the phenomenon (Daly et al., 1997, in Fereday and Cochrane, 2006).

3.6. Description of the study area: Muhanga District

Muhanga is a district (*akarere*) in Rwanda. Its administrative centre is located in the city of Gitarama. The district is bordered by Gakenke District to the north, Kamonyi District to the east, Ruhango District to the south, Karongi District to the southwest and Ngororero District to the west. The 2012 national census put the district population at 319,141 people. It is located in Southern Province, Rwanda. Its capital, Gitarama, with an estimated population of 87,613 people in 2004 lies approximately 45 kilometres , by road, southwest of Kigali, the capital of Rwanda and the largest city in that country

The district lies in the geographic centre of Rwanda, and contains three major radial roads leading to Kigali to the east, Butare to the south and Kibuye on the shores of Lake Kivu to the west. A fourth road leads north to Gisenyi, also on the eastern shores of Lake Kivu and to Ruhengeri in the foothills of the Virunga Mountains. Muhanga district is home to **Kabgayi**, the traditional centre of the catholic church in Rwanda, and Shyogwe, a big Anglican centre (Report on Muhanga District, 2015).

3.7. Limitations of the Study

A limitation to this study was one that is found in all qualitative studies. The results are applicable only to the group under study and therefore, broad generalizations cannot be made. Another limitation was that the library search for literature on women informal groups in rural areas reveals very little. Therefore the present study referred to similar studies in Africa and other parts of the world as the background. Besides, as the researcher was carrying out the research in rural

area among illiterate and poor people, the major limitation was that the people were not taking the research seriously because some of them thought that the researcher was doing it for her own benefit.

Often, though not always, social research represents an intrusion into people's lives. The researcher's visit or the arrival of a questionnaire signals the beginning of an activity that the respondent has not requested and that may require significant time and energy. Indeed, participation in a social experiment disrupts the subject's regular activity. In view of this, my respondents know that some organisations conducting interviews pay respondents some allowances associated to the time they spend in interviews and they thought that they would be paid for that. Hence, the researcher was committed to being clear that she does not plan any payment to respondents as some organisations do. Instead, she explained how helpful the outcome of the research will be to the region. Another challenge was limited time and resources. Muhanga Sector of Muhanga District is mainly rural hence it was not easy to reach some places given that some places can only be accessed by private transport.

3.8. Ethical considerations

There were basic ethical considerations to protect the participants from any form of harm that will be maintained through this study:

- *Informed consent*: Each participant was required to sign a consent form. Participants to the study signed a consent form that the researcher handed them prior to beginning the interviews. The consent form told them about the nature and purpose of the study, what would occur during the interview session, whether any risk was involved, and assured them that all data collected from them would be coded to protect their identity and privacy.
- *No deception*: Participants were fully informed about the aim of the study, thus avoiding problems of deception or preventing participants from reporting negative feelings about their participation.

- *Debriefing/full disclosure*: participants were promised to have access to the results of the study and recommendations emanating from the study

Accordingly, extreme confidentiality was promised and this was effectively adhered to because the researcher will promise secrecy with regard to the information they provided.

The researcher undertakes to respect research norms. For instance, all gathered information were treated with confidentiality and objectivity, with strict respect to feelings and perceptions of respondents. Names of respondents preferring anonymity do not appear. Time schedule was respected as far as possible.

3.9.Review

This third chapter deals with research methodology. The researcher analyzed the instruments of data collection and methods of data analysis. The following chapter presents analyses and interprets the data from the field. The results are structured according to the research questions that underpin this study.

CHAPTER FOUR: PRESENTATION, ANALYSIS AND DISCUSSION OF THE FINDINGS

4.1. Introduction

This chapter consists of the presentation and interpretation of the data collected during the fieldwork. The researcher analyzed the data from questionnaire, the interviews and the focus group discussion data and observation in order to understand what the respondents said regarding key research questions that is the role of rural women informal groups for their socio economic empowerment. The results are structured according to the research questions that underpin this study.

4.2. Characteristics of respondents

The identification of respondents is of paramount importance in any study since it allows the researcher to examine the relationship between personal characteristics and answers from respondents. The socio-demographic characteristics measured in this research are age, sex, family size, occupation and level of education.

4.2.1. Sex of respondents

The researcher wanted to get the views from female respondents as they are the ones who are concerned with this study.

Table 2.1. : Sex of respondents

Respondent Sex			
		Frequency	Percent
Valid	Male	0	0
	Female	96	100.0
	Total	96	100.0

Source: Primary data, April 2016

As the table indicates, all respondents were women, this is due to the fact that the objective of this study was to analyze the role of rural women informal groups on their socio economic empowerment.

4.2.2. Age of the respondents

The age structure of the respondents was a necessary part of the research to determine whether the results of the findings are from mature persons who understand the situation under study. In fact, individual perceptions of phenomena are partly influenced by his/her age. This implies that people from different age groups may perceive the same phenomenon in different ways. The following table gives us a clear age structure of the respondents.

Table 4.2. : Age of the respondents

Respondent Age			
		Frequency	Percent
Valid	18-35	23	24.0
	36-52	48	50.0
	Above 52	25	26.0
	Total	96	100.0

Source: Primary data, April 2016

The age of respondents varies between 18 and 52. People ranging in age group of 18-35 represent 24 % and those ranging in age group of 36-52 stands for 50%. Those with age above 52 represent 26%. This shows that elders mainly composed the sample. Therefore, it is clear that the respondents did understand what they were talking about, hence filling in relevant answers.

4.2.3. Education level of respondents

The level of Education is important aspect that influences the daily life of any human being. In fact, the level of education is an important variable in a research because people with different qualification or level of education can express different point of views on a phenomenon under study. For this reason, the study involved respondents with different level of education as highlighted by the following table. The level of education of people in Muhanga Sector is very low as revealed in the following table.

Table 4.3. : Level of education of respondents

Level of education			
		Frequency	Percent
Valid	Higher Institution	1	1.0
	Illiterate	17	17.7
	Primary	42	43.8
	Secondary	34	35.4
	Technician	2	2.1
	Total	96	100.0

Source: Primary data, April 2016

The table above shows the frequency of respondents based on their education level. In this research 17.7% of respondent cannot neither write nor read; 43.8% have the level of primary school; 35.4% have secondary school and 2.1% have attended vocational trainings.

Interview with the local authorities especially in Muhanga District has confirmed the low level of education among the sector's population, mainly in rural areas of those sectors.

The high number of illiterate people may be due to poverty of families that do not afford school fees and materials required for the education of their children.

4.2.4. Occupation of respondents

Profession is one of the most significant variables in such a study. To know the profession of respondents was indispensable because it helped the researcher to measure the viability and the quality of information in relation to the occupation of respondents. In fact, the views of respondents on their socio economic conditions vary according to their profession.

Table 4.4. : Occupation of Respondents

Occupation of Respondent			
		Frequency	Percent
Valid	Civil Servant	3	3.1
	Farmer	91	94.8
	Students	2	2.1
	Total	96	100.0

Source: Primary data, April 2016

To the question of occupation of respondents, more of respondents reported that they are farmers and represented 94.8% of all respondents. This can be explained by the fact that it is the region where only people depending on agriculture and animal husbandry. Respondents who have employment in public administration represent 3.1%, while students represent 2.1%.

Nevertheless, as it is stated in previous chapters, all women who constitute the sample are those ones either who were running business or who have initiated income generating activities due to loans acquired from informal groups. Thus, as it is shown in the above table, even those civil servants, students, farmers are running business that their combine with their occupations.

4.2.5. Family size of the respondents' households

The family size has a paramount importance for this study because the more members a family has, the more serious the problem of educating children will be, especially in poor families. The size of the households influences the family welfare

Table 4.5. : Family size of the households' respondents

Family Size of the households' respondents			
		Frequency	Percent
Valid	2-5 Members	50	52.1
	6-9 Members	43	44.8
	Above 9 Members	3	3.1
	Total	96	100.0

Source: Primary data, April 2016

To the question "How many members does your family have", people gave numbers from less than 5 to more than 10 members. Families with members in class of 2-5 represent 52.1 % while families with members in class of 6-9 members are 44.8%, households with above 9 members represent 3.1%. These results show these families of beneficiaries' counts a great number of family members in spite of family planning policy. This can be explained by several reasons among them ignorance, existence of extended families in African Countries in general and in Rwanda in particular where a couple with only three children can also have in charge other family members such as brothers and sisters, aunts, cousins, parents, etc.

This has been confirmed during an interview with a parent, where she confirmed: “*We have only 3 children but we are more than eight people in my family: orphans from deceased sister, our parents, they are old we cannot abandon them*”.

4.2.6. Marital status of the respondents

The marital status of the respondents had an important part in this study since that helped to know if the different categories of people in the study area have the same point of view about the phenomenon under study. The table below shows the marital status of the respondents.

Table 4.6. : Marital status of the respondents

Marital Status			
		Frequency	Percent
Valid	Married	64	66.7
	Single	11	11.5
	Widow	21	21.9
	Total	96	100.0

Source: Primary data, April 2016

It is clear that 66.7% of the respondents are married, 11.5% are single, while 21.9% are widows. All the categories of the population were considered in our research. Married people were more represented than other categories, but also respondents who are widowed have a high percentage, this may be due to the consequence of 1994 genocide.

4.3. The role of rural women informal group on their socio economic empowerment

4.3.1. Reasons for belonging to informal groups

The researcher wanted to know why women have joined informal groups and their views are given in the following table:

Table 4.7. : Reasons for joining informal groups

Reason for joining informal groups			
		Frequency	Percent
Valid	To find where to save money	7	7.3
	To keep money safe	8	8.3
	To meet and exchange with friends	19	19.8
	To ask loan	6	6.2
	To exchange ideas about business	4	4.2
	To increase income by taking loan	24	25.0
	To get money easily when they need it	28	29.2
	Total	96	100.0

Source: Primary data, April 2016

The different reasons for belonging to informal groups as stated by respondents are: to find where to save money 7.3%, to meet and exchange with friends 19.8%, to keep money safe 8.3%, to increase their income 25%, to ask for loan 6.2%; to get money easily when they need it 29.2%.

These findings confirmed the results from Susan Johnson; Markku Malkamäki; and Max Niño-Zarazua, (2010), where they found that for ASCAs, the most cited reason —perhaps surprisingly—was to get money when they face an emergency; this perhaps underlines the importance of the credit component of these financial

4.3.2. Socio-Economic Status of Respondents before and after joining women informal groups

The researcher has analyzed the socio economic indicators of welfare that characterize women before and after joining informal group. The researcher observed the physical housing characteristics, the asset ownership, and access to education, household food security, access to health services, saving and access to credit.

4.3.2. 1. Physical housing characteristics

The researcher wanted to know if respondents live in their own houses or if they rent. In addition, she had a look on the type of housing in which people live as well as examining whether people live in their own houses or rent.

Table 4.8. : Housing material of construction

		Material of construction Before		Material of construction After	
		Frequency	percent	Frequency	percent
Valid	Brick adobe	31	32.3	46	47.9
	Firebrick	0	0	34	35.4
	Trees	65	67.7	16	16.7
	Total	96	100.0	96	100.0

Source: Primary data, April 2016

As we are in rural areas, all respondents live in their own house. From the results above, it appears that the majority of housing is built in brick adobe (32.3%) and 67.7% in trees. No respondent reveal that he lives in houses of firebrick. Before joining the informal group, the respondents confirmed that a big number of these houses were in a very bad state, poorly equipped and very small.

After joining informal group, households are much more likely to have made improvements in the quality of their housing. Participation in informal group gives households the possibility to have access to an amount of money that may facilitate investments in housing quality. This implies that participation in informal groups facilitates investments in the quality of housing. This result confirms the findings of Anyango et al. (2006), who find that informal group members are more likely to own and live in better constructed homes than the general population.

4.3.2.2. Household assets

During data collection, respondents were asked to cite the household assets they had before joining informal group and what they own after becoming members of informal group. Their views are in the following table:

Table 3: Households assets own by respondents before and after joining informal groups

Households assets own by respondents before				Households assets own by respondents after	
		Frequency	Percent	Frequency	Percent
Valid	Domestic Animals	28	29.2	75	78.1
	Land	40	41.7	68	70.8
	Mattress	6	6.2	57	59.3
	Bicycle	0	0	6	6.2
	Mobile Phone	4	4.2	36	37.5
	Radio	18	18.8	67	69.7
	Total	96	100.0		

Source: Primary data, April 2016

According to the above table, in terms of asset ownership, women members of informal groups confirmed that they were able to buy households assets that they did not own when they were not in informal groups. They have cited for example, mobile phone 81.2 %, mattress 59.3%, radio 37.5%, land 70.8%, domestic animals 78.1%. In terms of land acquisition, many respondents have increased to what they owned before. During the FGD with respondents, many have cited that the fact of focusing on land is that as they are in rural areas their main assets is land, this is the reason why they invest much in land even though they are doing other income generating activities.

4.3.2.3. Household income

In relation to income, the researcher wanted to have information from the beneficiaries if their income has increased since they entered informal groups, if it allows them to satisfy their basic needs mainly nutrition, housing, health and education. The situation of household income is highlighted in the following table:

Table 4.10. : Monthly household income

Monthly household income Before				Monthly household income After	
		Frequency	Percent	Frequency	Percent
Valid	Less than 5000 RWF	56	58.3	6	6.2
	Between 5000 and 10000 RWF	25	26.0	13	13.5
	Between 10000 and 15000 RWF	10	10.4	21	21.9
	Between 15000 and 20000 RWF	5	5.2	45	46.9
	More than 20000 RWF	0	0	11	11.5
	Total	96	100.0	96	100.0

Source: Primary data, April 2016

As it is stated in the above table, the household income in the study area was low before women join informal group. For the majority of respondents, it varies between less than 5,000 FRW (58.34%), between 5,000 and 10,000 FRW (26.04%), between 10,000 and 15,000RFRw 10.42%. Compared to the size of the majority of families we come to the conclusion that these families are vulnerable.

After joining the informal group, participants were asked for their current monthly income; almost all of them confirmed the increasing in household income as it is shown in the above table.47% of women respondents earn between 15,000 and 20,000 RWF and 11% of respondents are able to earn more than 20,000 RWF.

4.3.2.4. Existence of income generating activities

One of the major challenges facing many rural women is lack of economic empowerment.

The researcher wanted to have information if respondents have income generating activities now as they are members of informal group, their views are indicated in the following table:

Table 4.11. : Respondents 'income generating activities

Respondents income generating activities Before				Respondents income generating activities after	
		Frequency	Percent	Frequency	Percent
Valid	Small Business	3	3.1	43	44.8
	Sewing	6	6.2	8	8.3
	Agriculture	50	52.1	22	22.9
	Livestock	37	38.5	23	24.0
	Total	96	100.0	96	100.0

Source: Primary data, April 2016

It is observable that 44.8% have invested in income generating activities after joining the informal group while they were only 3.1% before being members of informal groups. For women respondents, there is a major shift from 'field work only' to 'sales' which includes different domains such as small business, sewing, agriculture, livestock, etc. As it is stated in the above table, all 96 are involved in income generating activities; the reason behind this was that the researcher has targeted purposively those women involved in income generating activities besides their agriculture and farming activities that is the major occupation in all rural areas in Rwanda.

The focus group discussions revealed that saving groups have positively impacted the lives of members. They reported that through borrowing and saving they were able to improve their living situations and were able to start profitable small businesses. These included opening small shops and rearing animals like chickens, goats, and cows. They all reported that their incomes have been raised. With the informal groups, most of the beneficiaries had gone into petty trading such as cultivating and selling, fruits such as bananas, avocados, vegetables cabbages and tomatoes.

The created jobs contributed to increase income for rural women who were vulnerable before joining the informal groups. Informal groups therefore allow the poor women to create jobs by developing small income generating projects, which can significantly increase the income of poor and thus satisfy their basic needs and those of their families.

4.3.2.5. Startup capital before and after joining the informal groups

In addition, those who are involved in income generating activities, they expressed the issue related to the startup capital where many of them did not have enough startup capital. In relation to the startup capital before and after becoming members of informal groups, they give the following views as they are stated in the table below:

Table 4.12. : Situation of startup capital

Situation of startup capital Before				Situation of startup capital After	
		Frequency	Percent	Frequency	Percent
Valid	Less than 10000 RWF	29	30.2	0	0
	Between 10000 and 15000 RWF	30	31.2	3	3.1
	Between 15000 and 20000 RWF	22	22.9	13	13.5
	Between 20000 and 25000 RWF	11	11.5	32	33.3
	More than 25000 RWF	4	4.2	48	50.0
	Total	96	100.0	96	100.0

Source: Primary data, April 2016

As it is shown in the above table, the startup capital was low for women before they joined informal groups, because a great part of respondents 84.4 % have invested less than 20,000 FRW; this is one of the reasons why the income was also low. In fact, when you invest less, you gain less. During the interview we had with respondents involved in income generating activities, the major issue they were facing before joining the informal group is to find a big amount of money

to run with. This is a serious problem because normally as stated by respondents, when you invest in income generating activities, the benefit is the one which has to help you to satisfy the basic needs, but it is not the case because when there is no interest or when it is low due to the insufficient of startup capital, by the end of the month, you find that you have consumed the benefit and the startup capital, this is the cause of failure for many income generating activities before women joined the informal groups. Due to this, you cannot even save. According to data from the field, few respondents were able to save as it was mentioned in previous sections.

One of the respondent states: *“I wanted to invest in a business of selling charcoal, but as I could find only 20,000 FRW, I could not invest in an activity and I decide to sell vegetables”*

The fact of running a project with a little money did not allow them to have a high benefit.

After joining the informal group, the situation has improved, because more than 80% have a startup capital of more than 20,000 Rfw.

4.3.2.6. Women informal groups promotes farming and livestock activities

In rural areas, the main economic activity is agriculture and animal husbandry. The researcher wanted to have information if respondents have improved their agriculture and farming activities, their views are indicated in the following table:

Table 4.13. : Improvement farming and livestock

	Before joining informal groups		After joining informal groups		
		Frequency	Percent	Frequency	Percent
Valid	Acquisition of land	91	94.8%	96	100.0%
	Buy fertilizers	96	100.0%	96	100.0%
	Buy improved seeds	86	89.6%	96	100.0%
	Acquired domestic animals	96	100.0%	96	100.0%

Source: Primary data, April 2016

Not only the loans taken by members have been mainly used to establish small businesses, but also improve farming and livestock because 100% of women respondents to buy fertilizers, 89.5% of women buy improved seeds, 100% of women acquired domestic animals.

Animal waste, in form of cow dung and cow urine, is used as manure. It can be looked at as a source of compost manure for crop farming in the area. Thus, this has increased agriculture productivity. One of the women respondent members of the group stated: *“I have my own house that I built thanks to being part of this group,”* Another added: *“I have also domestic animals that I bought thanks to being in this group, and this has improved my life.”*

4.3.2.7. Improvement in Nutrition due to joining informal groups

The researcher wanted to know from beneficiaries how often they have meal per day, before and after joining rural informal groups, and their views are expressed in the following table:

Table 4.14. : Nutrition before and after joining the informal group

Nutrition Before joining Informal group				Nutrition After joining Informal group	
		Frequency	Percent	Frequency	Percent
Valid	Once	6	6.2	0	0
	Twice	68	70.8	20	20.8
	Three times	22	22.9	76	79.2
	Total	96	100.0	96	100.0

Source: Primary data, April 2016

According to the majority of respondents, the meal among respondents was very irregular before they enter informal groups: 1 to 2 very often as it is stated in the above table, the majority of respondents (70.8%) ate twice a day, and only 22.9% took meals three times a day. Those who eat once, it is either at noon or in the evening. The fact of not being able to eat three times a day is an indicator of low household income. During the FGD with respondents, the researcher was informed that breakfast was rare in vulnerable families of Muhanga Sector, which may affect children’s performance at school. Not only the meal was irregular in most household, but the

quality and the quantity of the available meal vary or was always the same as stated by the respondents during interview.

After the informal group, the majority of informal group members report a positive impact on their household's diet due to their participation in informal groups. Members believe that their household's diet has improved since they became members of informal groups. It has been noticed that those for whom the diet has not changed have many family members more than 5 members.

4.3.2.8. Children education in area of intervention

Education is one of the most important sources of opportunity in any culture because it is associated with many of life's chance: the kind of jobs people have, the amount of money they make, their level of political influence, and even their health. Yet an estimate of 965 million people- a quarter of the world's adult population cannot read and write: of these, about two thirds are women (Lips, 2000).

Education is widely acknowledged as an important means in development strategies to improve conditions and reduce poverty in Third World countries.

In order to be aware if all children from the families of respondents benefit from education, the questions asked by the researcher reveal the following information:

Table 4.15. : Impact of informal groups on education

Problems faced in education Before				Problems faced in education after	
		Frequency	Percent	Frequency	Percent
Valid	Able to find easily school fees	48	50.0	79	82.2
	Able to find easily school material and uniforms	39	40.6	96	100
	Drop out of children	9	9.4	0	0
	Total	96	100.0		

Source: Primary data, April 2016

Lack of financial means appears to be the most important barrier to child education before joining informal groups. During interview and FGD, the respondents gave the reasons that even though tuition fees are free at the primary level, additional fees for school construction and maintenance, school materials, uniform... and other costs must be paid by individual families and are regarded as a heavy burden on household budget of the poor. This meant that, before joining the informal groups, the majority the pupils did not have their basic school needs provided by the parents which limits their advancement to secondary schools level. This is also noted by Banda (2003) who argued that socio-economic factors include family poverty, direct costs of the school including cost of school materials and uniform, are some of the factors that prevent children especially girls from going on at school.

After joining the group, members of informal groups appreciated the concept of savings and loans as it has helped reduced absences in schools. *“After becoming members of rural informal group, most of the children who are selected for secondary school, are able to attend because parents can pay their school fees and school material. ,”*

4.3.2.9. Health conditions of respondents

Healthcare in Rwanda is accessed mainly via healthcare insurance, which significantly reduces the amount people have to pay for services. The poorest people who cannot afford the insurance are vulnerable in this system and do not benefit from the same levels of care as those able to afford insurance.

The access to health and medical services has significantly improved since there are government's subsidies to the adherence of the poor to health insurance services. Nevertheless, it seems the rate of mutual health insurance coverage was lower among households of respondents before they enter informal groups as it is stated in the following table:

Table 4.16. : Access to health insurance among respondents

Existence of health insurance Before				Existence of health insurance after	
		Frequency	Percent	Frequency	Percent
Valid	Easy access to health insurance	31	32.3	89	92.7
	Not all members have health insurance	52	54.2	0	0
	No member in the household have health insurance	13	13.5	7	7.3
	Total	96	100.0	96	100.0

Source: Primary data, April 2016

According to results in the above table, 32.3% members from respondent's families had easy access to health insurance before entering the informal groups. During the interview and FGD, we have been informed that in a household where there are many family members, they preferred to pay for those who are vulnerable, especially children. Therefore, according to the respondents' views, before informal groups, parents constitute the majority of people who do not have mutual health insurance in many households.

In addition, in the FGD, the majority of respondents explained that lack of means or poverty was the most important reason that deprives many people from having mutual health insurance. After people enter the informal groups, 92.7% of members from respondent's families had easy access to health insurance. This is due to the fact that no member can be granted any services from the group before showing that he has already paid for health insurance. In addition, those who are facing serious issues, the informal group help by enabling the member to pay first of all for health insurance.

4.3.2.10. Possibility of saving

The researcher wanted to know the situation of saving before and after joining the group and the respondents' views are summarized in the table below.

Table 4.17. : Saving before and after joining the Group

			Situation of saving before	Situation of saving after
		Frequency	Percent	Percent
Valid	Were able to save	20	20.8	100.0
	Were not able to save	76	79.2	0
	Total	96	100.0	100.0

Source: Primary data, April 2016

Before joining informal group, women don't have knowledge or experience in saving and borrowing money for investing in businesses and other income generating activities. As it is mentioned in the above table, only 20.8% are able to save money from their income generating activities, the majority (79.2%) of respondents are unable to do so. Majority of the members who saved did so for the education of their children. Those who save confirmed it is a little money, and they work with Umurenge Sacco, which is a microfinance whose main goal is to improve the socio economic conditions of women. The results thus indicate that the capacity of saving is limited among poor women, the existence of informal savings groups indicate their strong propensity to save. Therefore, women groups enable women to grow their savings.

One of the respondents gave the following testimony during an interview: *“Before joining the group, I was doing business and gain money but I was spending the whole of it without caring for the next day. But, today, I manage my money well, provide for my family and save for the future and reinvest”*.

Members who saved more were able to get more loans to expand and establish businesses and improve their farming and livestock activities. The results of this research are in line with Anyango et al (2007) who arrived at similar conclusions. His findings showed that the saving group programmes had helped to improve the livelihoods of its members through increased household incomes particularly among women who comprised a majority of the members. Majority of the members reported that before joining the group they didn't save. For those who

saved they kept their money in secret places and therefore did not lead to increase their savings as the money was lying idle, as a result this did not improve their businesses as their major aim was to fulfill some basic needs as well as for the future of their children.

The rural informal groups influenced members to build a culture of saving and taking loans. Before joining the informal group, this was not the case as most people were afraid of loans. Rural women informal groups in Muhanga District provide a simple, community based commitment savings the possibility of requesting for loan. . These initiatives are the key strategies to encourage poor households to save.

4.3.2.11. Access to credit

One of the rural women informal group biggest successes is the fact of granting small loans to its members. Another factor examined was access to credit, the ability of any community to access credit is very important in defining their chances of improving their socio economic conditions. Thus, the researcher wanted to know the situation of access to loan for women members of informal groups before and after joining the informal groups and their views are stated in the following tables:

Table 4.18. : Members who benefit from loan

Access to credit Before				Access to credit After	
		Frequency	Percent	Frequency	Percent
Valid	Benefit from loan	4	4.2	96	100.0
	Do not have access to loan	92	95.8	0	0
	Total	96	100.0	96	100.0

Source: Primary data, April 2016

The study evaluated credit accessibility by group members before and after joining the groups. The findings showed that only 4.2% had acquired loans before joining the group while the

majority at 95.8% had not. Many of those who benefited from loan, it was mainly from their neighbors, or from their friends.

These results are in line with Augustine Mwangi Gatotoh, David KamauKariuki (2012) findings where he showed that most of the loans acquired by women before joining the self help group were from friends and family members, notably none of the members had acquired a bank loan, but due to group synergy, all members were able to access credit after joining the group.

It was observed that these groups often choose high interest rates; the groups that constitute the sample has interest rate of 10% per month. In the FGD about this issue, informal group members and leaders explained that even though the interest rate is high, it is not a hindrance for them because the interest goes directly to the group and increases the capital available for future loans so the interest actually benefits those who pay it.

As a result of saving, taking a loan, and repaying it, many women gained the confidence to approach the local microfinance institutions for bigger loans to expand their income-generating activities.

This confirms the data from (Fong and Perrett 1991, Abiad, 1995) who argue that for many women, particularly in poor households, security of savings and access to credit is a more important savings inducement.

4.3.2.11. Informal group and social related issues

The researcher wanted to know if during the meeting in informal groups they discuss on social related issues they are facing in their respective families and the respondents 'views are summarized in the table below:

Table 4.19. : Socio benefit of informal group

Social related issue discussed	Total	Accepted	
	Frequency	Frequency	Percent
Business related ideas	96	56	58.3%
Family conflict resolution	96	35	36.5%
Health Management	96	38	39.6%
Children education	96	48	50.0%
Balanced Diet	96	45	46.9%
Good and bad social events support	96	96	100.0%

Source: Primary data, April 2016

As it is indicated in the above table, most of the respondents benefited from business related ideas at 58.3%, family conflict resolution related issues at 36.5 %, health management 39.6% while 50% of respondents mentioned children education, balanced diet recorded 46.9%. Good and bad Social events support such as wedding ceremony and /or burial ceremony was cited by 100% of women respondents.

In fact, being members of informal groups has enabled women to benefit from informal education where they interact between them.

Interaction of members enabled sharing of experiences and ideas. Most of ideas and experiences were business related; this was mainly due to that this is the main objective of most of the groups, that is, empowering women economically through group initiatives. This has reduced conflicts, discrimination and violence against women because men and women participate in income generating activities within the household.

One of the respondents has stated: *“Through Ibimina, I have learnt how to plan and manage my financial resources”*

This view is supported by Rogers and Youssef (1988) who asserts that group saving empowers women as they are given a chance to interact with one another through exchange of ideas and experiences, thus creating an avenue to earn more income. During the interview with respondents, one of them confirmed: *“Through our informal group, I have been able to save money and learn many things from others”*.

4.4. Challenges faced by women in their groups

The contribution of women members of informal group on the development of Rwanda is important as indicated previously but they are many challenges that hinder their development. In the below table, women members of informal groups highlighted the challenges they are still facing.

Table 4.20. : Challenges still faced by women members of informal groups

Challenges still faced	Total	Valid	
	Frequency	Frequency	Percent
Misallocation of credit	96	58	60.4%
Lack of leadership skills	96	96	100.0%
Lack of government support	96	96	100.0%
Lack of training in business related activities	96	96	100.0%
Lack of adequate technology in their activity	96	57	59.4%
Husbands behavior	96	48	50.0%
Members not paying regularly their contributions	96	67	69.8%
Drop out from the group	96	54	56.2%
Poor administration	96	38	39.6%
Officials elected in a manner that was not transparent	96	51	53.1%
Absence of regularly meeting	96	73	76.0%

Source: Primary data, April 2016

As stated in the above table, 60.4% stated the misallocation of funds as one the challenges women in informal groups are facing. In fact the researcher wanted to know how women in informal groups spent their financial resources. According to the data from the field, when they are granted

loan, some of beneficiaries invest in small businesses; others buy households assets, others pay school fees for children; others invest in farming and agriculture activities.

In the interviews we conducted with beneficiaries, we have learned that those who have difficulty of repaying the loan are those who do not allocate the money directly to income generating activities. Some respondents have advanced other reasons that some people, after receiving credit, buy consumer goods like clothes, radios, and this does not allow them to find the money to pay back. In addition, people who invest in agricultural activities, sometimes they experience difficulties in repaying the money received, especially due to climate change either the lack of rain or too much rain and in some cases the crops are not good because of drought.

100% of women mentioned the lack of trainings as one of the challenges they are facing even though they are already members of informal groups. . Women indicate they need trainings in communication skills, management skills and technical skills and specific trainings regarding their particular business. 59.4% of women in informal groups stated the lack of adequate technology in their activity and 69.8% stated the problems of members not paying regularly their contributions. As mentioned by them, all of them don't use computer and internet to market their products.

These findings are in line with the results from Susan Johnson; Markku Malkamäki; and Max Niño-Zarazua, (2010) where they find that that the key problem informal groups experienced in groups are people pulling out of the groups or not contributing followed by a mixture of fraud and dishonesty. This previous research has shown that people not making contributions are one of the most common experiences and necessarily leads to the loss – or delayed payment - of funds.

100% percent of the respondents attributed lack of government support as one of the problems affecting women groups, the study found that, despite the government's effort on ensuring funds for women initiatives are available, women informal groups are neither financially nor materially supported, but the reason behind is that women informal groups lack recognition by the government particularly for those groups that are not formally registered by the relevant government bodies.

The analysis above indicates that poor and weak leadership is one of the challenges facing women groups by 100% of the respondents. It was found that the groups are formed by the illiterate and literate women. Once a women group is formed, it is only few members who are literate, who

benefit most. This group takes advantage of the illiterate members, collect funds from other members, take a big loan themselves and default take decisions on behalf of others. In general it was found that the illiterate women from those informal groups are shy and sometimes they do not want to give their views. This is the reason why most women in the rural villages do not join women groups.

The study further established that most leaders in the women groups have inadequate management skills since they have either primary or secondary education as their highest academic qualification with fewer opportunities in leadership and management trainings. This hinders women group coordination of activities, which in turn affect achievement of set group goals. Meaning that many leaders are not educated and don't know to write.

Some respondents mentioned the absence of regularly meeting as the major challenge that can hinder their socio economic development and be obstacle for the repayment.

Nevertheless, 76% of respondents reported that many did not pay regularly due to the lack of regular meeting.

For some women, 50% their husbands behavior is a hindrance to their socio economic development. In fact, there are husbands who fear that their wives, once they join these groups, may become less subordinate and harder to control because they have their own source of money and rely less on the husband. As stated by respondents, the husbands refuse to their wives to attend regular group meetings, or refusing to contribute or force them to ask for loan from the group whereas the women notices that there are no possibilities of reimbursing the money.

These finding are in line with the results found by previous researchers Ellis, Manuel, &Blackden, (2006) in their study, they found that some the husband use physical violence, refuse to let the wife attend group meetings, or refuse to contribute any of his own finances to the family now that the woman now has access to her own income. Additionally, men may try to take advantage of their wives' membership and force her to take out loans from the group for his own use.

4.5. Data from exclusively interview and FGD

4.5.1. Informal group and the independence of woman

The researcher wanted to know from women members of informal group if they are now independent as they are benefiting from loan from the group, their answers are summarized below:

- Women of Muhanga Sector especially those from informal group are no longer depending to their husband's income 100%
- Women have acquired financial autonomy and independence as a result of their involvement in informal group.
- Women reported that informal group, women emancipation and financial independence in rural areas have taken place.
- Nevertheless, this independence does not mean that women are completely free and self-sufficient.

It was revealed from the respondents that the woman's role was complementary to the one of her husband; there was still need for mutual exchange, discussion on revenue allocation for essential issues regarding household progress

- The women have emerged in society because informal groups have become for them a place of exchange of ideas
- The men can no longer impose their decision and use money as they want. Income allocation is now a decision that concerns all.
- This was confirmed by one of the respondents: "*Ibimina byazamuye umugore, bityo imuha ijabo n'ijambo*" (*Informal group has empowered women. It has given her pride and self-esteem*).

4.4.2. Impact of rural women informal group on the rest of the population who are not members of informal group

The researcher wanted to know during interview and focus group discussion if there is a visible impact on the rest of the population who are not members of informal group.

They confirmed that informal groups have played an indirect role for the population not benefiting from credits.

They said that in fact, there is no visible improvement of their living conditions for the other population. But the impact for the rest of the population→ is most evident when those who have received credits create income generating activities and hire employees to help them in exchange of salary. In addition, the fact that many of women in informal groups are shifting from agriculture and livestock activities to job creation, consumer goods other than agricultural products are closer to rural people who will not have to travel to get them from the city, and this is a benefit for this population no member of informal groups.

CHAPTER FIVE: CONCLUSION, RECOMMENDATIONS AND FURTHER RESEARCH

5.1. Introduction

The fifth chapter summarizes all data discussed in this research, mainly in chapter four.

5.2. Summary of Major Findings

The study on the role of rural women informal group on their socio economic empowerment was carried out in Muhanga Sector in Muhanga District. This research determined if rural women informal group in rural areas plays a significant role on women 'empowerment, it identifies and analyses challenges women are still facing even though they have joined the informal group and positive impact is recognized.

The methods of data collection used were self-administered questionnaire, informal interview, and observation and documentation reviews. In this study, 96 women from informal groups, local authorities in the same sector were studied.

After data collection from the field, data were analyzed. The findings revealed that saving and accessing microloans through informal groups, women are able to increase their income, able to save and have access to credit, improve their nutrition, health, education and housing, acquire households assets, improve their farming and livestock, invest in small businesses and farming. Women also gained knowledge on non-business issues like health, family and conflict management from their interactions.

Despite the positive effect of rural women informal groups, women are still facing some challenges that may hinder the effective role of informal groups, the findings revealed a number of them. They include among others: Misallocation of credit, Lack of leadership skills, lack of training , lack of adequate technology in their activity, Husbands behavior, members not paying regularly their contribution, drop out from the group, poor administration, leaders elected in a manner that is not transparent, absence of regularly meeting, etc.

5.3. Conclusion

The overall objective of this study was to highlight the role of Rural Women informal groups in promoting their socio economic empowerment. Specific objectives include explaining the socio economic problems faced by rural women in Muhanga District ;analyzing the role of rural women informal groups in promoting their socio economic empowerment in Rwanda; formulating recommendations so that informal group may be effective for the rural households.

In this study we examine how being a member in Informal groups is related to women's empowerment. The data used in this study was collected through individual interviews and FGD with female members of Informal groups in the rural area of Muhanga District.

By saving and accessing microloans through Informal groups, women are able to invest in small businesses and farming, which results in improving their children's education, farming and livestock activities, health, and the livelihood of the entire family.

The study has shown that informal groups provide invaluable services to its members especially to women in terms of empowering them.

It has revealed that women are now recognized in society; they enjoy economic dependence in the family, contrary to what used to happen before the introduction of the informal groups when their husbands had absolute control over family income.

Studies show that these women are able not only to access credit but also to overcome difficulties of the banking system by opening their accounts in the informal group's name.

Further, the women informal group develops their own interest loan schemes for their members to enable them to carry out various activities that assist in the eradication of poverty.

In the informal group financing, loans and savings are often tied, enabling individuals to increase their access to credit by improving their amount of savings. Women also gained knowledge on non-business issues like health, family and conflict management from their interactions.

In general, informal groups enhance the ability of parents to generate income and improve the general economic situation of their family.

This has given women the opportunity to exchange with their husbands and children on income distribution.

5.4. Recommendations

Referring to the findings presented and in view of the challenges analysed in this research, in order to overcome the anomalies identified, some issues need to be tackled by the concerned authorities. Therefore, the researcher formulated some strategic recommendations to different categories of people involved in informal groups in Rwanda in general and in Muhanga District in particular for the effective contribution of informal groups to women in general and rural women in particular.

1. Recommendations to the policy makers at central government through the Ministry of Local Government and Ministry of Gender and Family Promotion

- It is recommend that policy makers develop guidelines, rules, law as well as regulations, in order to make formal the informal groups.
- Increasing trainings and workshop for rural women in informal groups in communication skills, leadership, management skills, etc
- · Increase researches and surveys on women informal groups to know their challenges for example the reasons behind their drop out from the group..

2. Recommendations to local government, local organizations

- In regards to the impact informal groups towards the economic empowerment of rural women, there is the need to support them in capacity building;
- There is a need to form an umbrella association for all rural informal groups operating in the same Sector.
- Engage directly with informal groups in a bid to improve their operations in ways that will deliver higher quality services to some of the poorest people who currently lack access to loans.

3. Recommendations to informal groups leaders

- To work in close collaboration with banks so that they may benefit from loans for their informal groups;

- To increase the length of payment and in order to allow those from power family to have access to loan

4. Recommendations to women members of informal groups

- Sensitize the women no members of informal groups about the benefit of informal groups so that they may join the groups

5. Recommendation to women no members of informal groups

- To shift from the isolation and join other women in informal groups

5.5. Areas for Further Research

The scope of the study was limited in accordance with the objectives and research questions. It is therefore suggested that a national research covering the whole country be undertaken. This study was carried out in rural areas of Muhanga district and therefore, a more comprehensive study may be carried out under the following proposed topics:

- A comparative study of the effects of women informal groups between rural and urban areas in Rwanda;
- The impact of women informal groups on family conflict resolution in Rwanda
- Analysis of the effectiveness of women formal group versus women informal group in Rwanda

5.6. Review

This final chapter has discussed the findings in respect to the existing literature review as presented in chapter two. It has given the summary of the study, the conclusions and recommendations and concludes with a proposal of areas for further research.

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APPENDICES

APPENDIX A: Consent form

Before agreeing to participate in this research study, it is important that you read and understand the following explanation of the proposed procedures. The following information is presented to the participant so that he/she can acquire knowledge about the research study.

The title of the research study is: **The role of Women informal groups (IBIMINA) in promoting their socio economic empowerment in Rwanda, case study of Muhanga District.**

Researcher: **Marie Divine Umurerwa**

Address: KIGALI

Telephone: 0788570488

Effort will be made to ensure confidentiality of any identifying information that is obtained in connection with this study. Your **personal information will not be made known** during the course of discussion or published by the researcher

The purpose of the study is to analyze *the role of Rural Women informal groups (IBIMINA) in promoting their economic empowerment in Rwanda, case study of Muhanga District.*

The specific objectives

To explain the socio economic problems faced by rural women in Rwanda;

To analyse the role of rural women informal groups in promoting their economic empowerment in Rwanda;

Consent form to be signed by the respondents

I, the undersigned was requested to participate in a research study conducted by Marie Divine Umurerwa, I have been informed about the research study in which I will voluntarily participate. I am also aware of the fact that I can withdraw from the study at my own convenience. I will however need to inform the researcher before withdrawing. With full knowledge of all preceding segments, I consent to participating in this research study.

Participant's Name: ____ _

Participant's Signature: ____ _

Signed at on this _ day of ____ 2016

Researcher: **Marie Divine Umurerwa**

Address: KIGALI

Telephone: 0788570488

Subject: Questionnaire

Dear Sir/Madam

I am a Master's student at University of Rwanda. To fulfill my requirement for this degree, I am carrying out a research entitled:

The role of Women informal groups (IBIMINA) in promoting their socio economic empowerment in Rwanda, case study of Muhanga District. I am pleased to inform you that you have been identified as one person to participate in this study.

I would like to assure you that the information you provide will be treated with confidentiality and will be used only for the purposes of this research.

Thank you in advance for your anticipated cooperation.

Yours Sincerely,

Marie Divine Umurerwa

APPENDIX B: Questionnaire**Questionnaires for women informal group****Sex**Male Female **Age**Between 18-35 Between 35-50 More than 50 **Sex****Level of education**

Illiterate

Primary

Secondary

Professional

Higher education

Other.....

Marital status

Single

Married

Widow

Divorced

Profession

Farmer

Civil servant

Private actor

Other.....

Number of Family members

Less than 5

Between 5 and 8

More than 8

Address:

Village:

Cell:

Sector:

District:

Situation before joining informal groups

1. How often do you eat per a day? *Mwaryaga kangahe ku muni?*
2. Do you live in your own house? *Inzu mwari mutuyemo ni iyanyu?*
3. What is the monthly payment if it is not yours? *Niba mukodesha muyikodesha angahe kukwezi?*
4. If it is yours, what are the materials of construction? *Niba ari iyanyu, yubakishije iki?*
5. How many rooms for the house? *Irimo ibyumba bingahe?*
6. Do you have energy in this house? *Mufite amashanyarazi?*
7. If not, what do you use during the night? *Niba ari oya mumurikisha iki?*
8. Do you have health insurance? *Mufite ubwisungane mu kwivuza*
9. Are there children who benefit from schooling? *Muri uru rugo hari abana biga?*
10. Do you pay school fees yourself? *Ese nimwe mwirihira amafaranga y'ishuri ?*
11. If yes, how do get the money? *Niba ari yego, muyabona mu buhe buryo?*

12. What do you do as income generating activity? *Ni iki ukora muri gahunda yo kwihangira umurimo?*
13. What was your starting capital? *Igishoro cyawe cyanganaa iki?*
14. How much do you gain per day? Per month? *Winjiza amafaranga angahe kumunsi/ ku kwezi?*
15. What is the project you have that enable you to earn money? *Ni uwuhe mushinga ufite ukwinjiriza amafaranga?*
16. Do you save in a Bank? *Ese ubitsa muri Banki?*
17. What were your household assets before joining the group? *Ni iki mwari mutunze mu rugo mbere yo kujya mu bimina?*

Situation after joining informal groups

1. What are the reasons that push you to join informal groups?
Ni izihe mpamvu zatumye uza u bimina by'abadamu?
2. How long have you been in informal group? *Umaze igihe kingana iki mu kimina?*
3. Why have you joined the informal group? *Ni iki cyatumye ujya mu kimina?*
4. How often do you eat per a day? *Murya kangahe ku munsi?*
5. Do you live in your own house? *Inzu mutuyemo ni iyanyu?*
6. If it is not yours, how much do you pay for it? *Nibamukodesha muyikodesha angahe ku kwezi?*
7. If it is yours, in which materials does it build? *Niba ari iyanyu, yubakishije iki?*
8. How many rooms does it have? *Irimo ibyumba bingahe?*
9. Do you have electricity? *Mufite amashanyarazi?*
10. Do you have energy in this house? *Mufite amashanyarazi?*
11. If not, what do you use during the night? *Niba ari oya mumurikisha iki?*
12. Do you have health insurance? *Mufite ubwisungane mu kwivuzza*
13. Are there children who benefit from schooling? *Muri uru rugo hari abana biga?*
14. Do you pay school fees yourself? *Ese nimwe mwirihira amafaranga y'ishuri?*
15. If yes, how do get the money? *Niba ari yego, muyabona mu buhe buryo?*

16. What do you do as income generating activity? *Ni iki ukora muri gahunda yo kwihangira umurimo?*
17. What was your starting capital? *Igishoro cyawe cyanganaa iki?*
18. How much do you gain per day? *Winjiza amafaranga angahe kumunsi/ ku kwezi?*
19. What is the project you have that enable you to earn money? *Ni uwuhe mushinga ufite ukwinjiriza amafaranga?*
20. Do you save in a Bank? *Ese ubitsa muri Banki?*
21. How much do you earn per day? *Winjiza amafaranga angahe kumunsi/ ku kwezi?*
22. Which income generating activity have you undertaken? *Ni uwuhe mushinga ufite ukwinjiriza F?*
23. Do you save in a Bank? *Ese ubitsa muri Banki?*
24. Do you request for loan in Bank? Before you join the group, did you request for it? *Ese mujya mubona inguzanyo muri Banki? N'aho mbere y'uko muza mu bimina mwakaga inguzanyo?*
25. What were your household assets before joining the group? *Ni iki mwari mutunze mu rugo mbere yo kujya mu bimina?*
26. What are the problems you faced in education before and after joining the group? *Ni ibihe bibazo mwari mufite mu burezi mbere na nyuma yo kuza mu bimina?*
27. How your living conditions differ from those of non-members of informal groups? *Ni hehe utandukaniye n'abandi badamu batari mu kimina?*
28. What is the role of informal group on social related issues? *Ni akahe kamaro ibimina byamaze ku bibazo bijyana n'imibereho myiza?*
29. How informal groups have helped you in farming and livestock activities?
- Acquisition of land / *Kugura amasambu*
 - Buy fertilizers / *Kugura amafumbire*
 - Buy improved seeds/ *Kugura imbuto z'indobanure*
 - Acquired domestic animals/ *Kugura amatungo yo korora*
30. Even though you are members of informal groups, what are the challenges that you are still facing? *Ni izihe ngorane mugifite n'ubwo muri mu kimina?*
31. What are the causes of those challenges? *Izo ngorane ziterwa n'iki?*

32. What are your suggestions so that the informal group may be useful for you? *Ni ibihe byifuzo watanga kugira ngo ikimina kikugirire akamaro?*

APPENDIX C: Interview guide with key informants

Sex:

Age:

Village:

Cell:

Sector

1. What is the importance of informal group?
2. What is the social impact?
3. What is the economic impact?
4. What are the challenges are they facing?
5. What is its impact on job creation?
6. What is the impact on saving?

Thank you for your responses and cooperation.

APPENDIX D: Observation checklist**1. The researcher will observe the socio economic conditions of:**

- Women in informal groups
- Women non- members of informal groups

The researcher will observe if there is effectively the difference in terms of socio economic conditions in households where women are members of informal group or not.

APPENDIX E: FGD Guiding Questions

1. What is the importance of informal group?
2. What is the social impact?
3. What is the economic impact?
4. What are the challenges are they facing?
5. What is its impact on job creation?
6. What is the impact on saving?

Thank you for your responses and cooperation

APPENDIX F: Map of Muhanga District

