

**Faculty of Arts, Media and Social Sciences (FAMSS)**

**Master of Arts in Development Studies**

**WOMEN EMPOWERMENT THROUGH INCOME  
GENERATING ACTIVITIES AND THE PROMOTION OF  
WOMEN'S RIGHTS IN RWANDA**

**Case Study of KOPABAMU COOPERATIVE**

**Supervisor: Dr Aggée SHYAKA MUGABE**

**Senior Lecturer**

**Dissertation presented by:**

**NGEZAHO GUHORA Ildephonse**

**Kigali, June 2013**

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**IN RWANDA**

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**MASTERS PROGRAM IN DEVELOPMENT STUDIES**

## **DECLARATION OF STUDENT**

I, NGEZAHOGUHORA Ildephonse do hereby declare that, this research project is my original work as entitled “Women empowerment through income generating activities and the promotion of women’s rights in Rwanda ” ; and has not been presented before any Academic Institution of higher learning for any award. All the work in this document is my own and original, except where some sources have been quoted and is carried out in partial fulfilment of the requirements for the award of Masters in Development Studies at the National University of Rwanda.

Signed ....., Date.....

NGEZAHOGUHORA Ildephonse

## **Dedication**

This study is dedicated to those women who are working in income Generating activities and women working in KOPABAMU COOPERATIVE who managed to answer my questions.

I dedicate my work to Doctor Aggée MUGABE, my supervisor for his continuous support and guidance.

I would especially thank my wife Emma Marie BANA and our two children Cedric and Sadie.

## **Abstract**

*Rwandan society has historically been essentially patriarchal. Women faced official legal discrimination. Politically, decision-making at the community and national levels was almost exclusively the province of men. Women have less power and ability to do activities like men counterparts do; even they have the least authority to do something at their own initiation the majority of women are economically dependent on men.*

*After the Genocide of Tutsi, the status of women in Rwanda is changing; the government of Rwanda enhancing the role of women by promoting gender equality as a human rights and development issue. Mechanisms have been constituted to address women's issues and gender concerns.*

*Despite the Government's commitment to promote gender equality at all levels, traditional practices and attitudes that are discriminatory to women persist. Economically, women are said to be less empowered in terms of independent employment and access to financial services and as they are central to the development of rural areas and to national level, their empowerment should be an essential means to achieve sustainable development, economic growth and women's right.*

*The present study attempt to unearth the relationship between women empowerment through income generating activities and the promotion of women women's rights. The researcher hypothesizes that the involvement of women in Income generating activities increases the income of women. When women are more empowered they are more involved in decision making and more their right are promoted.*

*Cooperative through its support in kind or cash , skill training, resource inputs of loan help to increase income to the women through independent business or work in the related field; the increased income lessens their dependence on family heads and enables to spend for personal expenses; gives them certain freedoms as individuals; enables them to contribute to family affairs financially, which creates an environment in the family in favour of the women to accept their views and participation in family matters like education, medical insurance, house construction or renovation etc ... Bases on these hypotheses, the researcher investigates into the KOPABAMU Cooperative which implement IGA. Apart from the support in cash or in kind Cooperative increase women's capacity in decision making, capacity in personal and family life and in the all society. The participation in the decision making from the family to the community is the basis of the promotion of women's rights.*

**Key words :** *Discrimination ; Rwandan society ; Decision –making ; Gender Equality*

## Contents

|   |      |
|---|------|
| DECLARATION OF STUDENT .....                        | i    |
| Dedication .....                                    | ii   |
| Abstract.....                                       | iii  |
| List of Tables .....                                | vi   |
| List of FIGURES.....                                | vii  |
| List of abbreviations:.....                         | viii |
| CHAPTER ONE: INTRODUCTION.....                      | 1    |
| 1.1. Background .....                               | 1    |
| 1.2. Structure of the Study.....                    | 2    |
| 1.3. Problem Statement.....                         | 3    |
| 1.4 Research questions .....                        | 8    |
| Q1. 1 If yes, how and to what extent?.....          | 8    |
| Q1.2 If no what are the challenges? .....           | 8    |
| 1.5 Objectives of the research .....                | 9    |
| 1.6. Scope of the study .....                       | 9    |
| 1.7. Limitation .....                               | 9    |
| 1.8. Significance of the study .....                | 9    |
| CHAPTER TWO: LITERATURE REVIEW .....                | 11   |
| 2.1. Overview .....                                 | 11   |
| 2.2 The Extent of Women Empowerment .....           | 11   |
| 2.2.1 What is Empowerment? .....                    | 11   |
| 2.2.2. Relation between income and empowerment..... | 12   |
| 2.2.3 What is women empowerment? .....              | 13   |
| 2.2.4 Women’s economic empowerment .....            | 16   |
| 2.2.5 Women’s education empowerment.....            | 17   |
| 2.2.6 Women empowerment and women’s right .....     | 18   |
| 2.2.7 The Analytical framework: .....               | 21   |
| CHAPTER THREE: RESEARCH METHODOLOGY .....           | 25   |
| 3.1. Approach.....                                  | 25   |
| 3.2. Data Collection instruments .....              | 26   |
| 3.2.1 Primary data.....                             | 26   |

|  |    |
|--|----|
| 3.2.1.1 Questionnaire .....  | 26 |
| 3.2.1.2 Interview .....  | 27 |
| 3.2.1.3 FOCUS GROUP DISCUSSION (FGD).....  | 27 |
| 3.2.2 Secondary data .....   | 28 |
| 3.3 Data processing and analysis .....   | 28 |
| 3.4 Quality control measures.....  | 29 |
| Ethical considerations .....   | 30 |
| 3.11 Conclusion:.....  | 30 |
| CHAPTER FOUR: WOMEN EMPOWERMENT THROUGH IGA AND THE PROMTION OF THEIR RIGHTS IN RWANDA ..... | 32 |
| 4.0. Introduction .....  | 32 |
| 4.1. Socio demographic characteristics of respondents.....                                   | 32 |
| 4.2. Membership of respondents in the cooperative .....                                      | 38 |
| 4.3. Participation in cooperative activities. ....   | 41 |
| 4.4. Educational empowerment in the cooperative .....  | 43 |
| 4.5. Economic empowerment in the cooperative .....   | 46 |
| 4.6. Perceptions of cooperative members towards women’s rights.....                          | 54 |
| 4.7. Women’ participation in decision making .....   | 57 |
| CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS.....  | 60 |
| <b>Recommendations</b> .....   | 62 |
| REFERENCES .....   | 63 |
| Appendices:.....   | 68 |

## List of Tables

|  |    |
|--|----|
| Table 1: Age of the respondent .....   | 33 |
| Table 2: Types of union in families of respondents: .....                                  | 36 |
| Table 3: Education level of the respondents .....  | 38 |
| Table 4: Position in Cooperative administration .....                                      | 40 |
| Table 5: Respondents' motivation to join the cooperative .....                             | 40 |
| Table 6: Activities carried out in the cooperative .....                                   | 41 |
| Table 7: Frequency of regular meeting.....   | 42 |
| Table 8: Topics discussed in the meetings.....   | 42 |
| Table 9: Attendance in regular meetings.....   | 43 |
| Table 10: Topics covered in capacity building sessions .....                               | 44 |
| Table 11: Respondents' attendance in training.....   | 45 |
| Table 12: Organizer of the capacity building activities .....                              | 45 |
| Table 13: Support received from the cooperative.....                                       | 46 |
| Table 14: Use of support received from the cooperative.....                                | 47 |
| Table 15: Findings on access to loans from the cooperative.....                            | 48 |
| Table 16: Use of loan received from the cooperative .....                                  | 48 |
| Table 17: Access to dividends from the cooperative.....                                    | 49 |
| Table 18: Use of dividends from the cooperative.....                                       | 49 |
| Table 19: Access to money from IKIMINA within the cooperative .....                        | 50 |
| Table 20: Use of the money from IKIMINA .....  | 50 |
| Table 21: Occupation before joining the cooperative .....                                  | 51 |
| Table 22: Activities after joining the cooperative.....                                    | 52 |
| Table 23: Frequency of meals before joining the cooperative .....                          | 52 |
| Table 24: Frequency of meals in family after joining the cooperative .....                 | 53 |
| Table 25: Role of KOPABAMU Cooperative towards economic empowerment .....                  | 53 |
| Table 26: Perception towards jobs for women.....   | 54 |
| Table 27: Perception towards women's rights towards access to credit .....                 | 55 |
| Table 28: Perception towards rights towards access to high education .....                 | 55 |
| Table 29: Perception on women 'rights to have a bank account .....                         | 56 |
| Table 30: Perception on women's rights to be member of a rotating saving association ..... | 56 |
| Table 31: Decision to the use of family property.....                                      | 57 |
| Table 32: Decision on use of land .....  | 58 |
| Table 33: Responsibility to supply food .....  | 58 |
| Table 34: Decision on selling crops.....   | 59 |

## List of FIGURES

|   |    |
|---|----|
| Figure 1: Sex of respondents.....                   | 34 |
| Figure 2: Marital Status of respondenets .....      | 35 |
| Figure 3: Size of respondents' Households.....      | 37 |
| Figure 4: Length of memebership in cooperative..... | 39 |

## List of abbreviations:

|                  |  |
|------------------|--|
| <b>AIDS:</b>     | Acquired Immuno Deficiency Syndrome  |
| <b>CEDAW</b>     | Convention on the Elimination of All forms of Discrimination against Women |
| <b>DHS</b>       | Demographic and Health Surveys   |
| <b>EAC</b>       | East African Community   |
| <b>EDPRS</b>     | Economic Development and Poverty Reduction Strategy                        |
| <b>GNU</b>       | Government of National Unit  |
| <b>GBV</b>       | Gender Based Violence  |
| <b>HIV</b>       | Human Immuno-Deficiency Virus  |
| <b>IGA</b>       | Income Generating Activities   |
| <b>KOPABAMU</b>  | Koperative y'Abahinzi borozi b'Abahashyi ba Musambira                      |
| <b>MDG</b>       | Millennium Development Goal  |
| <b>MIGEPROF</b>  | Ministry of Gender and Family Promotion                                    |
| <b>MINECOFIN</b> | Ministry of Finance and Economic Planning                                  |
| <b>MINITERE</b>  | Ministry of Lands, Resettlement and Environment                            |
| <b>NAWOCO</b>    | National Women's Council   |
| <b>NISR</b>      | National Institute of Statistics   |
| <b>NGOs</b>      | None Government organisations  |
| <b>NUR</b>       | National University of Rwanda  |
| <b>SSA</b>       | Sub-Saharan Africa   |
| <b>UNDP</b>      | United Nations Development Programme                                       |
| <b>USAID</b>     | United States Agency for International Development                         |
| <b>SMEs</b>      | Small and Medium Enterprises   |

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**NGEZAHO GUHORA Ildephonse**

# **CHAPTER ONE: INTRODUCTION**

## **1.1. Background**

Rwandan society has historically been essentially patriarchal. Women faced official legal discrimination in Rwanda. Many laws blatantly discriminated against women. For example, there was a royal (pre-colonial) law denying women the right to engage in any commerce without her husband's permission was only repealed in 1992.

Politically, decision-making at the community and national levels was almost exclusively the province of men. With the consequent unequal power relations, gender-based discrimination continued unabated.

After the Genocide of Tutsi the new government of Rwanda and the international community played a facilitating role in enhancing the role of women by promoting gender equality as a human rights and development issue. The political commitment towards gender equality is linked to its vision of transforming the Rwandan society through legal, policy and administrative reforms.

The overriding factor behind women's increased participation in decision-making capacities and democratic governance is the prevailing strong political will towards the promotion of women. Rwanda's commitment to the inclusion of women is evident throughout all levels of the government. At the national political leadership level, the Rwandan government has made women more visible, with high level appointments including Ministries.

Mechanisms have been constituted to address women's issues and gender concerns. The Ministry of Gender and family promotion is the institution charged with the responsibility for coordinating the government's efforts regarding gender and women issues.

Women now have the right to own land and property. When they marry they can choose to pool their assets with their husband or they can keep them separate.

In brief, how Rwanda has been implementing gender laws and policies seems impressive, and it cannot be denied that much progress has been reached. Nonetheless, challenges remain.

Despite the Government's commitment to promote gender equality at all levels, traditional practices and attitudes that are discriminatory to women persist and this for example have severe implications on efforts placed to improve women's economic status. There is the need to launch sensitization campaigns and dialogue with key stakeholders to create a better understanding that gender equality is good for development in all area.

In addition, women domestic violence, for example when women get more money than the man, there is that threat. And the majority of women who go into politics early don't get married very few men make passes at them.

In this research, I was interested to the contribution of cooperatives to women empowerment and the promotion of women's rights in RWANDA.

The emphases was on education, economic empowerment with the case study KOPABAMU COOPERATIVE in Kamonyi District.

Kamonyi District is located in the south Province near the Capital of Rwanda. In fact in Kamonyi like in any other District of Rwanda much has been done in the area of women empowerment and the promotion of women 's right for instance the establishment of women's entrepreneurship programs , dissemination of gender related laws, training women for them to acquire needed skills and knowledge for professional well paying jobs , But in the rural area the majority of women continue to be discriminated and don't enjoy all their right. It is therefore because of this background that the study was to show if yes or not the empowerment of women can contribute to the promotion of women's right.

## **1.2. Structure of the Study**

The research has five chapters: chapter one presents the research context, introducing the background of Rwanda women and how the empowerment of women can promote women's right in Rwanda. Second, the analysis of the literature related to the subject of the study .This have been done by focusing on the research objectives that included the extent of women empowerment, level of women empowerment in Rwanda and the relationship between the education empowerment and economic empowerment of women and the promotion of women's right. This have been done to fully understand the study variables in regards to what other

authors or scholars or experts have said .The theoretical framework have been presented including women empowerment, women right, economic development, enhancing capabilities through education.

The third chapter focuses on the research methodology and methods are explained and an elaboration on ethical considerations and the scope and limitations of this research is given. The fourth chapter is concerning with women empowerment through IGA and the promotion of their rights in Rwanda, The conclusion summarizes findings, answers the main research question and presents recommendations for future research.

### **1.3. Problem Statement**

For a long time, Rwandan society was characterized by unequal social power relations between men and women, boys and girls. These relations were translated into male's dominance and women's subordination. Women have been founded suffering from social, cultural and political biases in the traditional male dominated society. Compared to male counterparts women have limited access to educational and economic opportunities. They have less power and ability to do activities like men counterparts do; even they have the least authority to do something at their own initiation. The majority of women are economically dependent on men (father, husband or brother), as men are traditionally considered as assertive and breadwinners of the family, they are focused on materialistic success. The majority of women are found greatly confined to household and soft nature of farmyard activities few of them play women's role as decision-maker.

In Rwanda, for many years ago, rights over land for women and female orphans were not recognized. The main causes were the inexistence of efficient land administration systems and the prevalence of traditional system of land tenure which were complex and did not favour women and female descendants.

Rwandan girls and women have historically been marginalized from the educational system and from participation in public life more broadly. Girls' schools were introduced a full 40 years after boys'. Initially, girls' education focused on developing skills which reinforced their socialized roles, such as secretarial skills, home economics and general hygiene, while boys were prepared to become co-partners in administration activities and other development fields. Young

men also enjoyed favoured access to education at higher levels and in different fields, including administration, science and technology. Though policies have been revised to promote equal access to education at all levels, people's attitudes have evolved more slowly, and socialized roles and stereotypes continue to prioritize boys' education and access to employment. (Allison Huggins and Shirley K. Randell, 2007)

Currently, in Rwanda, there is a political will for gender equality as embedded in the constitution and ratified by international institutions.

Rwanda is signatory of the international conventions which guarantee the equality between men and women such as Convention on the Elimination of All forms of Discrimination against Women (CEDAW) which has been ratified in 1981, committed to translate the 1995 Beijing Declaration and Platform for Action into action and to achieve the Millennium Development Goals (MDGs), and the disponibility of the national instruments and mechanisms to ensure that existing gender inequalities are successfully addressed.

The Government of Rwanda has recognized women as key players in nation building. Gender reform policies Ministry of gender and Family Promotion established in (1992, then called Ministry of family promotion and women promotion) is the institution charged with the responsibility for coordinating the government's efforts regarding gender and women issues.

In 1996 the Government of Rwanda has established the National Women's Council (NAWOCO) as a social forum where girls and women pool their ideas in order to solve their own problems and to participate in the development of the country. Cfr art 187 of Constitution and art 4 of Law n°27/23 of 18/08/2003. Among the mission and objectives of this council there is to compile views of all Rwandan women without discrimination, encourage women to participate in the development of the country, represent women in the governance of the country to enable them participate in Government programs, encourage women in the fight for equality etc...

In 2000, the government of Rwanda put in place the vision 2020 that aspires for Rwanda to become a modern, strong and united nation, proud of its fundamental values, politically stable and without discrimination amongst its citizens". To achieve gender equality and equity, the government decided to continuously update and adapt its laws on gender, To support education

for all, eradicate all forms of discrimination, fight against poverty and practice a positive discrimination policy in favour of women. (MINECOFIN ,2000).

Since 2008, as it was established by Law n° 51/2007 of 20/09/2007 determining the responsibilities, organization and functioning of the gender monitoring office in Rwanda, the Gender Monitoring office has been operational with the mission of supporting the promotion of gender equality and fight against GBV in Rwanda through participatory monitoring, evaluation, documenting and reporting on gender mainstreaming, and working with various partners in the public, private and civil organization sectors.

The National Constitution (2003) promotes equality between men and women and mandates that 30 per cent of seats in all decision making bodies are reserved for women. Gender is a cross cutting issue in both Vision 2020 (2003) and the Economic Development and Poverty Reduction Strategy (2007).

At least 30% representation of women as provided in the Constitution of the Republic of Rwanda 2003 is implemented in most decision making organs. Currently, Rwandan women are well represented in all sectors of our country's administration, where they are part of decision makers. One typical example is where women in Rwanda fill more than half (56%) of the seats in the lower house of Parliament. In light of the government's willingness and commitment to involve women and promote equality at all levels, it would be safe to say that women's leadership has been critical to the continuing recovery of our nation and that Rwanda would not have been able to overcome the horrors of its past without the significant involvement of women.

Women now have the right to own land and property. When they marry they can choose to pool their assets with their husband or they can keep them separate.

A significant number of women have realized that they should enjoy their human rights as men do and for that reason some women's organizations have invested in awareness raising and advocacy activities for more women to fight for their rights. In the ongoing land registration, women have been exposed to their rights to land and property ownership.

In 2004, the Government of Rwanda had adopted a new land policy which was complemented by the 2005 Organic Land Law and a series of laws and regulations with regard to access to land, land management perspectives, and to the modalities of land rights transfer. The main goal of land policy reform in Rwanda is to protect and to enforce land holders' rights and the provision of land tenure security for all citizens without any discrimination.

Nowadays, with the articles 4 and 7 of the organic land law of 2005 complements the land policy and clearly prescribes the respect and recognition of land rights for men, women, and without any discrimination based on sex as follow:

Article 4: Any person or association with legal personality has the right over the land and to freely exploit it as provided by the organic law. Any discrimination either based on sex or origin in matters relating to ownership or possession of rights over the land is prohibited. The wife and the husband have equal rights over land.

Article 7: The organic law protects equally the rights over the land acquired from custom and the rights acquired from written laws. With regard to laws, owners of land acquired from custom are all persons who inherited the land from their parents, those who acquired it from competent authorities or those who acquired it through any other means recognized by national custom whether purchase, gift, exchange and sharing. The Matrimonial and Succession Law (1999) legalizes equality of ownership in marriage and inheritance.(Ernest UWAYEZU and Theodomir MUGIRANEZA, Rwanda, 2011).

In education, the Rwandan government has enacted a range of policies to work toward achieving the MDGs of 'universal primary education' and 'gender equality and women's empowerment' by promoting gender equality at all levels of education. The 2003 Constitution states that education at the primary level should be free and mandatory for all primary school children, and policies were put in place through the Organic Education Law to realize this goal.

Gender equality in educational attainment is also enshrined in the Constitution, the Organic Education Law, and the Higher Education Law. These policies are consistent with Rwanda's international obligations under the Convention for the Elimination of Discrimination against Women, the Convention on the Rights of the Child, and the International Covenant on Economic, Social and Cultural Rights, and contribute to meeting Rwanda's obligations under the

Beijing Platform for Action and the Dakar Goals on Education for All. (Allison Huggins and Shirley K. Randell,2007)

In brief, how Rwanda has been implementing gender laws and policies seems impressive, and it cannot be denied that much progress has been reached. Nonetheless, challenges remain.

Rwandan society still characterized by a patriarchal social structure that underlies the unequal social power relations between men and women, boys and girls. This has translated into men's dominance and women's subordination. Gender inequalities have not seen as unjust, but as respected social normality. (MIGEPROF, 2010)

Economically, women are said to be less empowered in terms of independent employment and access to financial services (Abbott et al. 2011). In addition, socially constructed roles and responsibilities in the country are believed to account for inequalities in terms of development opportunities and in the management and control over economic resources (MIGEPROF 2010: 8-9). In other words, while laws and institutions play a major role in promoting gender equality and empowerment of women, complex, deeply embedded and often taken for granted cultural attitudes seem to make it difficult for legal and institutional reforms to be effective (Abbott et al. 2011).

In Rwanda the successive constitutions call for equal treatment of all citizens (men and women). However, a number of laws are in contradictions with that principle, for example art. 354 Penal Code N° 21/77 of 18/8/1977 provides a heavier punishment to a woman who has committed a crime of adultery than a man who committed the same crime with her in same conditions, and article 83 of Civil Code 1, confines a woman to the man's choice of residence without looking at the woman's or family's interests.

Unlike the above mentioned examples, the law should accord equal treatment to both men and women. The Ministry of Gender and Family Promotion has identified all the discriminative laws for amendments. Most of these laws are archaic as seen above and does not respect the Government of National Unity's approach equality and participation of all based on human rights.

There is a practice of cultural barriers that perpetuate the traditional roles and attributes of women, the low levels of literacy for women discourage them from competing with their male counterparts, reproductive work impacts on women's time and availability to get involved in decision making positions.

When looking at women entrepreneurs in Rwanda, they are a significant and growing force in the private sector. According to NISR (2011a), 26.3 percent of SMEs are owned by women and the percentage of female managers in the capital is even higher with 43.2 percent. Nevertheless, challenges in doing business for women entrepreneurs have been identified and include a lack of human capital, a shortage of financial capital, infrastructure challenges, and insufficient institutions (Tzemach 2006), as well as access to markets, coordination and networking (USAID 2009), and the disproportionate burden women face inside the home compared to men, which means that many women have less time to devote to their business (Cutura 2008).

As women are central to the development of rural areas and to national level, their empowerment should be an essential means to achieve sustainable development, economic growth and women's right. Nowadays, most rural women and girls are still struggling. They typically face more obstacles than men in gaining access to public services, social protection, decent employment opportunities, and markets and other institutions.

It is therefore because of such situation of women that this research attempted to unearth the relationship between women empowerment through cooperatives and the promotion of women women's right in Rwanda with the case study of KOPABAMU COOPERATIVE in Kamonyi District.

#### **1.4 Research questions**

The research question is developed as follows:

**Q1:** Does women empowerment contribute to the promotion of women right?

**Q1.1** If yes, how and to what extent?

**Q1.2** If no what are the challenges?

## **1.5 Objectives of the research**

The general objective of this research is to know the impact of income generating activities on empowerment of women and their contribution on the promotion of women's right.

The specific objectives are the following

1. To assess how involvement of income generating activities has increased women's income
2. To analyze if participation in income generating activities increases women's decision making
3. To evaluate the relationship between women empowerment and the promotion of women's right in Rwanda

## **1.6. Scope of the study**

The study has been conducted in KOPABAMU, Kamonyi District. This COOPERATIVE was proposed because our initial contact with it suggested a serious image of women empowerment, economically and socially. The researcher was able to establish the relationship between the empowerment of the rural women and the promotion of her rights. And the process of data collection was simplified in terms of time and logistics.

## **1.7. Limitation**

The suspicious and resistance of some respondents in giving adequate information. We faced the limitation of language barriers because many respondents were using Kinyarwanda language while the research has been conducted in English, so the translation from English to Kinyarwanda was necessary.

## **1.8. Significance of the study**

This study is intended to awaken women and provide information to women empowerment organizations about improving the levels of women empowerment and the contribution of this

process in the promotion of women's right in Rwanda. This can enable policy makers and different policy making stakeholders such as the government and non-governmental organizations to work closely with women ensuring that they can be able to handle some challenges related to right that women face.

The study also provided literature source to future researchers who wish to conduct studies related to the women empowerment and the women's right in Rwanda.

- **To the National University of Rwanda:** The research will be significant to NUR and students who are interested in this area of the study can use it for the purpose of acquiring information about the contribution of women empowerment in the promotion of women's right in Rwanda
- **To the Government of Rwanda:** The study will help in designing new policies concerning the empowerment of woman.
- **To the researchers:** The research work will act as a reference to other researchers who would like to get involved in other research of the same area.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1. Overview**

#### **Concepts, Opinions, Ideas from Authors/ Experts**

In this chapter, analysis of the literature related to the subject of the study is articulated. Writings work and other authors' books pertaining to the women empowerment and women's right will be used. This is done by focusing on the research objectives that included the extent of women empowerment, the promotion of women's right in Rwanda and the relationship between the two research variables. This will be done so as to fully understand the study variables in regards to what other authors or scholars or experts.

### **2.2 The Extent of Women Empowerment**

#### **2.2.1 What is Empowerment?**

Different people use empowerment to mean different things. For Sarah Mosedale there are four aspects which seem to be generally accepted in the literature on women's empowerment.

The term "empowerment" means to give somebody the power or authority to do something (Oxford Dictionary)

Firstly to be empowered one must have been disempowered. It is relevant to speak of empowering women, for example, because, as a group, they are disempowered relative to men.

Secondly empowerment cannot be bestowed by a third party. Rather those who would become empowered must claim it. Development agencies cannot therefore empower women, the most they can achieve is to facilitate women empowering themselves. They may be able to create conditions favourable to empowerment but they cannot make it happen.

Thirdly, definitions of empowerment usually include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Reflection, analysis and action are involved in this process which may happen on an individual or a collective level. There is some evidence that while women's own struggles for empowerment have tended to be

collective efforts, empowerment-orientated development interventions often focus more on the level of the individual.

Finally empowerment is an ongoing process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense. People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time.

( Sarah Mosedale, 2003)

Empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making power and control, and to transformative action. Prior to the use of the term empowerment, experts used to talk about gaining control over resources and participating in decision making that affects their lives. Empowerment occurs both at individual as well as collective levels (National Institute of Public Cooperation and Child Development, 2009)

According Sharma, the term empowerment refers to a range of activities, from individual self-assertion to collective resistance, protest and mobilization that challenge basic power relations. For individuals and groups where class, caste, ethnicity and gender determine their access to resources and power, their empowerment begins when they not only recognize the systemic forces that oppress them, but act to change existing power relationships. Sharma (1991-1992), quoted in Batliwala, 1994.

Literally, empowerment means “give power to” or “to invest with power”. Empowerment is a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices, and to control resources which assist in challenging and eliminating their own subordination.( Poonam Chauhan and Dr. Gulnar Sharma 2007).

### **2.2.2. Relation between income and empowerment**

Low-income women face restrictions on the amount of government aid they can have, which makes it extremely difficult for many to start business (Dumas 2001). They also face limitations in the number of hours they can work, the amount of health care and other assistance they receive as well as regulations that do not distinguish between personal and business assets. These

barriers make it hard for many low-income women to support themselves. In addition, the majority of low-income women do not possess the training, resources and skills necessary to start businesses. A study on low-income micro entrepreneurs conducted by the Aspen Institute (as cited in Dumas, 2001) found that among the 53 per cent who moved out of poverty, many derived their income not from a micro business alone, but from a combination of self-employment and wages.

Micro Enterprise Training and Development Small-scale enterprise development is being seen as a viable strategy for creating economic opportunity for self-selected individuals who are low-income and unemployed. Micro enterprise development programs focus on creating jobs, increasing the economic stability of individuals and communities, alleviating poverty, and increasing economic self-sufficiency. Encouraging micro enterprise development also has spin-off effects. Micro enterprises create jobs in a community; they provide for financial stability of neighbourhoods and also help in restoring and building communities through a philosophy of self-help (Dumas, 2001).

Participants in micro enterprise development programs are more likely than any other control groups to become self-employed and remain self-employed, experience significant asset accumulation and decreases in welfare assistance received, and create secondary employment opportunities. This is possible if the micro enterprise programs effectively target and reach large numbers of female clients (Dumas, 2001).

### **2.2.3 What is women empowerment?**

There is no straightforward definition of women empowerment, because the concept of power cannot be streamlined internationally as it differs from societal context (Snijders,2009). Defining women empowerment process covers many influencing factors, meaning that any definition almost always captures part of the complete process. When defining women empowerment, one of the similarities in the literature is the concept of women's decision making power as an indicator of women empowerment (Snijders, 2009). Krishna (2003 cited in Bali Swain, 2006, p9) puts forward the importance for women of having effective economic choices in their lives. Malhotra, et al.(2002, p5) stated that defining women empowerment has been done in most studies by using the terms options, choice, control and power.

Saraswathy, et al.(2008, p186-187 as cited in Snijders, 2009) defined women empowerment ideally as “(...) a continuous process where the powerless people become conscious of their situation and organize themselves to improve it and access opportunities, as an outcome of which women take control over their lives, set their own agenda, gain skills, solve problems and develop self-reliance”. Women empowerment is a process of women gaining more access to a steady income and economic power or security (Malhotra, et al., 2002, p9).

Mayoux (2000, p8) applies the term economic empowerment as one of the defining dimensions of women empowerment. Female economic empowerment is usually about increased access of women to financial resources, income-generating assets or activities, savings, increased financial decision-making power and more economic independence.

A review of the literature also shows different measures for the same conceptualization. For example, studies often measure women’s autonomy with an index that assesses their participation in decision-making in various household issues. This index represents women’s degree of control over their environment. Some researchers include both major and minor decisions, while others include only major decisions, excluding day-to-day household decisions and those that are traditionally within the woman’s domain. Women’s empowerment encompasses many dimensions, including economic, socio-cultural, familial/interpersonal, legal, political, and psychological (Malhotra et al. 2002), which contributes to the wide variation in conceptualizations of women’s empowerment.

According Kabeer (2001), it is difficult to measure women’s empowerment consistently given this variation in conceptualization, Kabeer whose definition is widely accepted, defines empowerment as the expansion of people’s ability to make strategic life choices in a context where this ability was previously denied to them.

Two central components of empowerment are agency and resources needed to exercise life choices (Kabeer 2001). Even with a clear definition, these constructs are difficult to quantify in a standardized way.

Additionally, to measure empowerment at an individual level, researchers must translate the amorphous constructs into a set of specific questions that population-based surveys can ask of individual respondents (Kishor and Subaiya 2008).

Another challenge is the variation in cultural contexts that affect the measurement of women's empowerment. It is desirable to use standardized questions that enable cross-cultural comparisons of empowerment. Yet a measure that captures empowerment in one context may have limited relevance in another, as is the case with measures that assess mobility in a community where women's free movement is the norm. While many existing measures of empowerment were originally conceptualized and developed for the context of Asia, and for South Asian countries in particular (Dyson and Moore 1983; Mason 1987), measures that are universally applicable regardless of the gender equity environment, such as those used in Demographic and Health Surveys (DHS), are most useful for cross-national comparisons.

Keller and Mbwewe (1991, as cited in Rowlands 1995) describe women empowerment as "a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination".

According Sarah Mosedale (2003), empowering women' has become a frequently cited goal of development interventions. However, while there is now a significant body of literature discussing how women's empowerment has been or might be evaluated, there are still major difficulties in so doing. Furthermore many projects and programmes which espouse the empowerment of women show little if any evidence of attempts even to define what this means in their own context let alone to assess whether and to what extent they have succeeded.

Women's empowerment has multiple meanings and is associated with a diversity of strategies. For example, within mainstream development discourse of the 1990s, it was often used by organizations focused on enlarging the choices and productivity levels of individual women, for the most part, in isolation from a feminist agenda; and in the context of a withdrawal of state responsibility for broad-based economic and social support. However, in the 1970s, when the concept was first invoked by women's organizations, it was explicitly used to frame and facilitate the struggle for social justice and women's equality through a transformation of economic, social and political structures at the national and international levels. In addition, it recognized the importance of women's agency and self-transformation.

Women's empowerment is essential for ensuring not just their personal or household welfare, but also the wellbeing of the entire society as women are seen to be the primary guardians responsible for altering the quality and quantity of human resources available in a country to promote sustainable development in the coming generations (United Nations Population fund (UNFPA), 2005)

#### **2.2.4 Women's economic empowerment**

According to SIDA, women's economic empowerment is the process which increases women's real power over economic decisions that influence their lives and priorities in society. Women's Economic Empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work. (SIDA, 2009)

For Eyben, R and others, 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 fair distribution of the benefits of growth (Eyben, R and others (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.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society.

(Sweden, Ministry for Foreign Affairs, 2010). Economic empowerment of women is also a human rights and social justice issue, but it also reduces poverty, and strengthens economic growth and development. Interventions aimed at promoting women's economic empowerment will help in achieving full recognition and realization of women's economic rights, and ultimately sustainable development. While economic growth has long been seen as an important route to poverty reduction, patterns of growth are just as important as the pace. Studies show that the higher the initial inequality in distribution of assets such as education, land or capital, the less likely it is that a particular growth path will reduce poverty. Indeed, studies have shown that countries with a high level of gender equality are more successful in reducing poverty than those

with a low level of gender equality.(SIDA,2009) that is why the economic empowerment of women have been taken as a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs).

Although, gender equality and empowered women are catalysts for multiplying development efforts, women's economic empowerment has some challenges that need to be acknowledged and discussed. Those challenges are like to reach poor women who are landless laborers, small holder agricultural producers, cross-border traders and factory and domestic workers and ensure that these women have access to the opportunities and benefits of economic growth and trade. There are specific challenges when working with the poorest women such as: lower levels of literacy, lower levels of access to and control over resources, lower levels of access to networks and people who can assist and support (Mayoux, Linda 2009).

On the basis of these definitions, Women's economic empowerment can be the most important factor that can contribute to gender equality between women and men. But it cannot be achieved without women's education empowerment. This is to mean that Economic empowerment of women can be moderated or mediated by education empowerment.

### **2.2.5 Women's education empowerment**

According to UNFPA education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process."( <http://www.unfpa.org/gender/empowerment2.htm> read on 11th 2013).

For Sen (1999), education plays a role in broadening human capability by expanding the range of capabilities, by increasing the possibility of achieving valuable functionings and by teaching values in exercising capabilities. The notion of capability implies a large scope of benefits from education, which include enhancing well-being and freedoms of individuals and people, improving economic production and influencing social change (Sen 1999: 293). Sen identifies education as having an instrumental value in terms of supporting livelihoods, generating income and reducing human insecurity, but also a redistributive effect (for instance women's education for closing the gender gap in employment and income) and an empowering effect through contributing to realizing democratic freedoms and enhanced social participation.

Sen identifies education as an ongoing process of expanding capabilities, leading to achieved functionings and contributing to well-being, influencing many aspects of people's lives from early childhood to adulthood.

Education is important for everyone, but it is especially significant for girls and women. This is true not only because education is an entry point to other opportunities, but also because the educational achievements of women can have ripple effects within the family and across generations.

Women's Investing is one of the most effective ways to reduce poverty. Educated women can recognize the importance of health care and know how to seek it for themselves and their children. Education helps girls and women to know their rights and to gain confidence to claim them. (<http://www.unfpa.org/gender/empowerment2.htm> read on 11th 2013)

### **2.2.6 Women empowerment and women's right**

The term "women's rights" refers to freedom and entitlements of women and girls of all ages. These liberties are grouped together and differentiated from broader notions of human rights, (Hosken, 1981; Wikipedia, 2010).

According Louise A. Tilly and Patricia Gurin, the rights of women are what belongs to her as individual, in a world of her own, the arbiter of her own destiny, as a citizen and a member of a great nation she must have the same rights as all other members. (Louise A. Tilly and Patricia Gurin)

In many countries women often have few formal rights, for example they may not have property rights to their home or business, and traditional informal rules frequently disregard women as economic actors. To prevent economic marginalization and discrimination of women, property right must be formalized. For example women's productivity is limited by poor access to resources in the form of tools, new technology, credit, education and training, and markets. The failure to acknowledge the part played by women and their potential as economic actors is a barrier to economic development.

Throughout history, women have been relegated to the roles of ‘mothers’ and ‘wives,’ with duties that revolve within the confines of home-related chores: cleaning, cooking, babysitting and rocking the cradle. But efforts have been made to address the problem of women right and her empowerment.

The Fourth UN International Conference on Women held in Beijing in 1995 highlighted women’s empowerment and women’s rights as important ends in themselves. It also made links between poverty and gender inequality and highlighted the greater incidence of poverty amongst women and girls. At the 2000 UN Millennium Summit, gender equality was recognized as part of the overall strategy to reduce poverty and MDG commits signatories to ‘promoting gender equality and empowering women’, with the concrete target of eliminating gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015. (Helen Collinson and others,2008)

We can say that with the 21st century there is a bit change, some progress has been made. One important achievement is the greater presence of women in public life: through political participation in law-making, in civil society and in social movements and also through participation in the economy as paid workers, entrepreneurs or in the informal sector. Women enjoy equal legal access to health care, education, civic participation, and economic justice as a result of generations of advocacy on behalf of women.

This progress has not been observed in all countries, however, and major differences between the sexes with regard to access to income and political power, and the threat of violence continue to exist. In some countries women are still victims of harassment, assault, and discrimination in the workplace and at home.

These differences are based on traditional and deep-rooted prejudices reflected in the norms and regulations of institutions and in government policies. Poverty, violence and disregard for human rights are the daily experience of many women in the world.

Concerning the situation of Rwanda, the country like any other patriarchal society, was characterized by unequal social power relations between men and women. These relations were translated into male’s dominance and women’s subordination. Existing inequalities between men

and women were exacerbated by the 1994 genocide that prompted women into the traditionally male reserved roles for which they were not prepared.

After the Genocide of Tutsi the Government of Rwanda inspired by the philosophy behind the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), which it ratified in 1981, committed to translate the 1995 Beijing Declaration and Platform for Action into action and to achieve the Millennium Development Goals (MDGs), has put in place national instruments and mechanisms to ensure that existing gender inequalities are successfully addressed.

As matter of fact after putting in place gender sensitive development instruments, relevant programs have been implemented which led to tremendous achievements in terms of gender equality. Out of registered achievements, the best ones or gender best practices have been identified, as highlighted under the four pillars including economic empowerment, good governance, social welfare and justice. Gender equality is progressively becoming a reality in Rwanda but there is still a long way to go to ensure that every citizen makes it his/her own priority. Some women's don't enjoy their right to land, family property and others (Gender Monitoring Office, 2010). Traditional values, especially in rural areas continue to construct women as inferior and subordinate to men. Nearly 60 per cent of women work as dependent family workers and over 80 per cent of women are engaged in agricultural work, mainly in subsistence farming. ( Pamela Abbott and Marklin Rucogoza,2011)

In the present research the researcher will try to know how the empowerment of women through income generation activities can contribute to the promotion of women's right. The emphasis will be put on economic right and others rights related

### **2.2.7 The Analytical framework:**

In this study, the conceptual suppositions are income generating activities (IGA) through a process lead to empowerment of women by providing them with economic opportunities combined with skills, access to resources and awareness among women. Here, the dependent variable is empowerment, which depends on economic activities with its basic components – skill, access to resources and awareness. These three basic components of IGA give opportunity to the women to earn income which ultimately reduces the economic dependency of women and promote her right.

Reducing economic dependency can be a basis for empowerment. Women need to be engaged in a productive activity that gives them some financial autonomy (Aithal n.d).

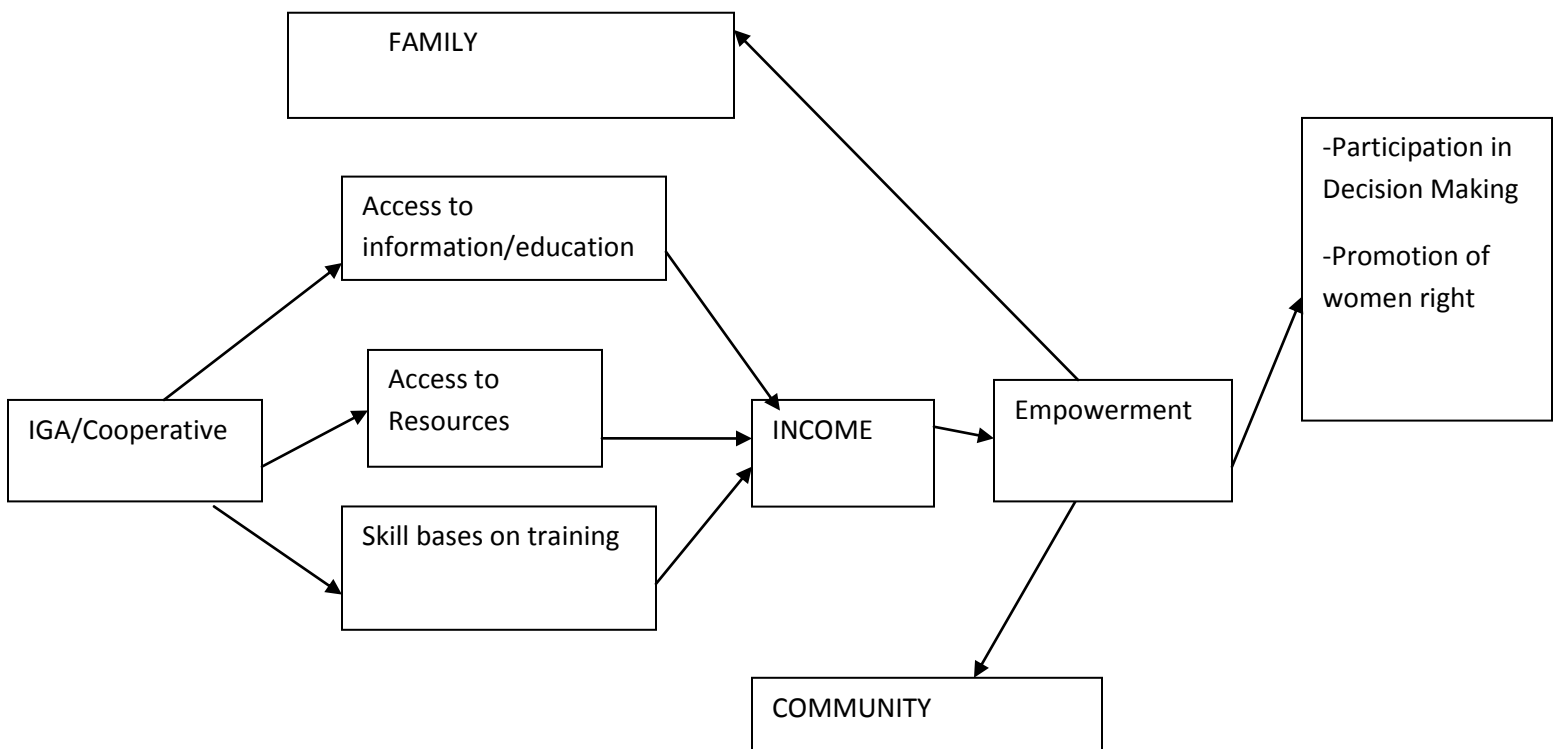
The increased level of income for women along with awareness improves their self-confidence and subsequently engages in decision making in personal and family affairs. Income in hand of a woman enables her confidence to put forward her opinion and share views in family decisions, for instance, woman's economic contribution in a family makes way for her participation expected and accepted by the family members particularly by the family heads. The confidence and economic strength of women may motivate and enable her to participate in different social events and associations. Income generating activities this case is assumed to initiate a process for the women in which the women start developing their own-self, their space in the family and society, which relates to the empowerment ideologies. Development must be by people, not only for them. People must participate fully in the decisions and processes that shape their lives (UN, 1995), but at the same time promotes a rather instrumentalist view of empowerment; investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development (UN, 1995). The emphasis lies in creating spaces for women to be involved in shaping the decisions.

Neo-classical economic theory assumes that women have lower levels of education, training and on the job experience than men because families tend to allocate household resources to the education of male family members while expecting the females, as they grow up, to spend their time on housework and child care for which training is not required. The theory further explains

gender differences in employment in terms of differences in human capital where women are disadvantaged because of their family responsibilities, physical strength, education, training, hours of work. By this theory we can understand that disadvantages of women lie in their lack of skill, awareness, education and burden of responsibilities. Cooperatives through IGA is a way of empowering women by providing them with skill, promote their right, which is the hypothetical base of this proposed study.

This aims to make women independent, to enjoy her right in making choices of her own and also participate in family decision.

### Analytical Framework



Independent Variables are: (1) IGA with its three components Education

Access to resources, Skill based training. (2) Family Background (3) Income

Dependent Variable: (1) More empowered i.e. Decision making capacity of women in personal and family affairs. (2) Promotion of women’s rights

Here, skill based training is designed to advance individuals' general proficiency, especially in relation to their present or future occupations. Skill training prepares learners for jobs that are based in manual or practical activities, traditionally non academic and totally related to a specific trade or occupation.

Access to resources refers to women's participation in saving and credit groups, savings mobilization, loan provision, material support.

Access to information refers to knowledge about the various agencies in their community.

Family background: size of the family is taken as reference to family background.

Education is taken as a mediator and moderator variables because it leads to self reliance and helps to right acquisition through informal and formal education

Income is cash in hand of women, earned through income generating activities and the micro enterprise business they are involved in.

Parvin et al (2004) set a number of indicators to measure women's participation in household decision making:

### **Decision making:**

According Holvoet recorded by Roshani Dangol (2010), decision making agency refers to a particular dimension of empowerment (Holvoet, 2005)

The participation of women in above mentioned household and personal decision making both before and after involvement in income generating activities have been collected in order to examine the extent of change in their participation as their financial capabilities is relatively increased after involvement in IGA.

Theories suggests that empowerment can be measured through the ability of individuals to make strategic choices about own life, and again it refers to their decision making capacity or participation in decision making process, and also it refers to the ability to control resources. The study further counts that empowerment works in a process which leads to a host of opportunities, increase in ability to exercise autonomy, a capacity to define one's goals and act upon them,

enhancement in decision making, bargaining and negotiation capacity, where income is an essential element in household livelihoods, and those who control it have considerable power.

In this study, the conceptual suppositions are Income generating activities through a process lead to empowerment of women by providing them with income generating opportunities combined with skills, access to resources and awareness among women, in which family and community background, particularly economic capability and education level influences this empowerment in decision making and in the knowledge of women's right.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

This chapter describes the methodology used to complete this study. The research is designed in a descriptive and analytical framework to analyze the empowerment i.e. decision making capacity in the study area. Descriptive research design is used for collecting information about respondents' views and ideas, their participation in the cooperative, economic empowerment and women's right. Different methods used for data collection are discussed in detail. Observations, structured questionnaire interviews and personal experiences are used as primary sources of data. In addition, different documents like books, articles have been used for obtaining secondary data.

### **3.1. Approach**

The study is quantitative and qualitative. Quantitative because, the findings and study variables have been measured in numbers. The study is also qualitative because it attempts to understand how income generation activities can empower women economically and why they can be a way of promoting women's rights.

According Sen (cited in Malhotra et al. 2002) the process of empowerment is essentially qualitative in nature. Kabeer's work (1997 as in Malhotra et al. 2002) suggests that the assessment of the process is not only qualitative, but subjective as well. According to Kabeer (1997 and 1998 as Malhotra et al. 2002), the subjectivity of the process should also extend to measuring empowerment in terms of women's own interpretation; rather than relying on what is valued by the evaluators of Programmes, the process of empowerment should be judged as having occurred if it is self-assessed and validated by women themselves . For this, the study employs quantitative methods.

The researcher presented an introductory letter to the Executive Secretary of MUSAMBIRA Sector seeking authorization to conduct the study. Thereafter, administration of the questionnaire has been done. The data have been collected through different instruments.

## **3.2. Data Collection instruments**

In order to analyze the relationship between the women empowerment and the promotion of women's right in Rwanda, the study used four instruments of data collection namely; questionnaires, interview, observation and documentation methods. A focus group discussion has been conducted with the leader of KOPABAMU COOPERATIVE.

The study targeted 55 members of KOPABAMU because it is considered as Chanel of women empowerment in different area like access to information/education, economic empowerment and the promotion of women's right. Those entire members have been interviewed.

### **3.2.1 Primary data**

The primary data are collected for the first time by the investigators. During the collection of primary data, three types of methods have been applied: Focus group discussion, interview and observation method. In order to fulfil the objectives, which involve analysis of the relationship between women empowerment and the promotion of women's right in Rwanda it has been important to undertake interviews. Simultaneously, Primary sources include obtaining data at the primary level such as reports. In collecting them, we used an interview .

#### **3.2.1.1 Questionnaire**

A questionnaire is a list of written questions that can be completed in one of two basic ways **Firstly**, respondents could be asked to complete the questionnaire with the researcher not present. This is a postal questionnaire and (loosely) refers to any questionnaire that a respondent completes without the aid of the researcher.

**Secondly**, respondents could be asked to complete the questionnaire by verbally responding to questions in the presence of the researcher. This variation is called a structured interview.

In our research a structured questionnaires were used. Using systematic random sampling, a list of members of KOPABAMU COOPERATIVE was obtained from the head office of the Cooperative. The total respondent is 55 respondents among them 15 men and 40 women

thereafter, a questionnaire (SAQs) have been administered to respondents who responded verbally.

### **3.2.1.2 Interview**

An Interview was taken first with the comity of KOPABAMU COOPERATIVE, then with all women and men members the cooperative. As this study focuses on women empowerment through income generating activities and the promotion of women's rights, the researcher had to ask question related to socio-demographic characteristics, cooperative membership and training, economic empowerment and the promotion of women's right and the perception of respondent about women right at their village.

### **3.2.1.3 FOCUS GROUP DISCUSSION (FGD)**

A focus group discussion was organized involving some ordinary members and the leaders of the cooperative to get information through interaction among them. The advantages of group discussion compared to individual interview found are as following: first, people can speak freely and feel more comfortable talking to each other than talking to an unknown interviewer. Second, very ordinary things like support from the cooperative, training get and their impact, women's rights and decision making, which normally are poorly reflected, may be easier to discuss in groups (Morgan 1997, p 10). And third, "the format allows the facilitator the flexibility to explore unanticipated issues as they arise in the discussion" (Marshall & Rossmann 1999, p 115).

**Organization of the focus group:** The president of KOPABAMU was requested to call selected people or group to participate in the meeting. Criteria for selection of participants were their interest in the topic, involvement in working in group, to be member of the board and control committee and their promising answers in the previous interviews. Hence a group was built with three participant women and one man who is a leader. Among the leaders one had to be president of the group People were gathered in the group. Few guideline questions were set for the discussion and important points were noted down and also the president had to produce a report. In order to compare individual interviews with group discussions, more or less the same questions were asked again in a more general form. So, again, the issues of women

empowerment decision making in family and community were investigated along with additional questions

### **3.2.2 Secondary data**

The secondary data are the data which have already been collected by others and the records which are available in the research papers, government policy and report, EDPRS, EICV, DHS, internet and any other form of literature on the above study.

This information helped the researcher to get a sound and wide understanding about the women empowerment and the promotion of women's rights

### **3.3 Data processing and analysis**

For data processing and analyzing, SPSS Programme has been used for some descriptive statistics like: percentage, mean, standard deviation and coefficient of variation (CV).

To interpret qualitative data, it is useful to remember the limitations of the interviews. As Marshall and Rossmann (1999, p 108-110) point out, interviewees may be unwilling or feel uncomfortable sharing their thought and experiences. They may have good reasons not to be truthful. On the other hand, the researcher may not properly comprehend responses to the questions or various elements of the conversation (Marshall and Rossmann, 1999).

Furthermore, relationship between the experience and type of information that can be given in interviews may have an important effect on the quality of the answer. Wilson (1991, p 32) points out three different situations:

(1) The personal experience of the interviewed person is the same like the public account. In this case it is easy to answer, there is nothing to hide.

(2) In the second case, in contrast, their private account is not the same as public.

In this case, it may be difficult to collect data because the informant may wish to appear "better" than she or he really is or hide information.

Sometimes it may be the case that an experience cannot be expressed because there are no words available to adequately express the experience. Wilson (1991, p 35-36) summarizes “(...) the accessibility or information is related to the degree of threat to the dominant ideology that is involved in thinking about it. Even when the issue is not very threatening there may still be no accurate public account of the situation.”

Wilson (1991) skips to draw conclusion of her considerations and leaves open the question as how the researcher can face this challenge adequately. In fact, in research, exactly the opinions and experiences that do not correspond with social ideology are often a special.

### **3.4 Quality control measures**

Quality control measures are methods and procedures implemented to insure that data are collected, managed, and utilized with accuracy and precision. It means the validity of the research.

In this research validity was ascertained by seeking a support from colleagues, experts in the field of research after the discussion with the supervisor. Before the administration, my questionnaire was given to supervisor tree times, and I get assistance from the head of Unit Planning, Monitoring and Evaluation at the Single Project Implementation Unit at Ministry of health (SPIU/MOH) to test if questions are relevant.

#### **Data gathering procedures**

##### **Before the administration of the questionnaires**

1. An introductory letter has been obtained from the National University of Rwanda for the researcher to solicit approval to conduct the study from the selected organization.
2. The respondents have been explained about the study and have been requested agreed to respond to the question verbally.
3. Reproduction of more than enough questionnaires for distribution.
4. The administration of the questionnaire have been done by the research himself

### **During the administration of the questionnaires**

1. The respondents have been requested to answer all questions easily and all questions have been answered completely.
2. Before the data entry and data analysis, all questionnaires have been checked if all are answered.

### **After the administration of the questionnaires**

The data gathered have been collected, encoded into the computer and statistically treated using the Statistical Package for Social Sciences (SPSS).

In data analysis, the frequency and percentage distribution were used to determine the profile of the respondents.

### **Ethical considerations**

The collected data from respondents has been kept with confidentiality. The access on database is reserved to the author for the study.

To ensure confidentiality of the information provided by the respondents and to ascertain the practice of ethics in this study, the following activities have been implemented by the researcher:

1. Seek permission to adopt the standardized questionnaires on informal sectors members through a written communication to the author.
2. The respondents have been coded instead of reflecting the names.
3. Solicit permission through a written request to the concerned officials.
4. Acknowledge the authors quoted in this study and the author of the standardized instrument through citations and referencing.
5. Present the findings in a generalized manner.

### **3.11 Conclusion:**

This study involves both qualitative and quantitative methods. Different published books, articles, publications of different organizations are reviewed for secondary source of data and information, while observations, structured questionnaire survey, interviews are the primary source of data and information.

The study was conducted in KOPABAMU Cooperative to judge women's and men interpretation and experience on the empowerment of women. The interview was about access to support in cash or in kind and access to skills

The focus group discussion was intended for the women to speak freely and do self-assessment, and also for the leaders to justify their program outcomes and the roles of the women.

For measurement of empowerment, i.e., decision-making capacity of the women in personal and family matters, attempts were made through survey and interview to understand the situation of the women prior to the program intervention and the changes following the intervention.

For testing hypotheses and analyzing data, cross-tabulations, frequencies, and percentages are made with the help of SPSS. The income generating activities and the personal perception of respondent were considered as the core inputs for measurement of empowerment and the promotion of women's rights.

## **CHAPTER FOUR: WOMEN EMPOWERMENT THROUGH IGA AND THE PROMTION OF THEIR RIGHTS IN RWANDA**

### **4.0. Introduction**

As the general objective of this research is to assess the impact of income generating activities on empowerment of women and their contribution on the promotion of women's right; in this chapter, the researcher presents analyses and interprets the collected data in order to get more meaningful information related to the research questions and to the verification of research hypothesis

The chapter begins by presenting the demographic characteristics of the respondents and followed by findings on other related themes to the research questions. Tables and graphics have been used to present the data while percentages and frequencies have been used to analyse the findings.

### **4.1. Socio demographic characteristics of respondents**

According Brooke Shannan West (2006, p.67), socio-demographic background is extremely important to women's empowerment. Being widow, separated or divorced, having higher levels of education, being older, and being from an urban area are associated with higher levels of empowerment in terms of decision-making, freedom of movement, control over resources and view of violence against women.

The respondents in the research included the members of KOPABAMU Cooperative. Throughout the research, we analyzed their respective social status in bid to evaluate how it affects the women empowerment and the promotion of their rights. The following section describes their socio demographic characteristics in terms of their age, sex, marital status, types of union, size of their households and their education level.

#### **4.1.1. Respondents profile per age**

The age of respondents was ascertained to assess the vivacity of the KOPABAMU Cooperative in terms of its members. This was justified by analyzing the participation of the members given their respective age. The following table depicts the details.

**Table 1: Age of the respondent**

|                               | Frequency | Valid Percent |
|-------------------------------|-----------|---------------|
| Below 30 years                | 5         | 9.1           |
| Between 31 and 40 years       | 11        | 20.0          |
| Between 41 and 50 years       | 16        | 29.1          |
| Valid Between 51 and 60 years | 11        | 20.0          |
| Between 61 and 70 years       | 8         | 14.5          |
| Above 70 years                | 4         | 7.3           |
| Total                         | 55        | 100.0         |

**Source:** Research findings 2013

As per the table above indicates quite clearly, the majority of the respondents are in the range of between 41 years of age to 50 years of age as they are 16 out of 55 and represented by 29.1%. The second category of people include the respondents who are in age bracket of between 51 years of age to 60 years of age and the one between 31 years of age and 40 years as they are respectively 11 members representing 20% each category.

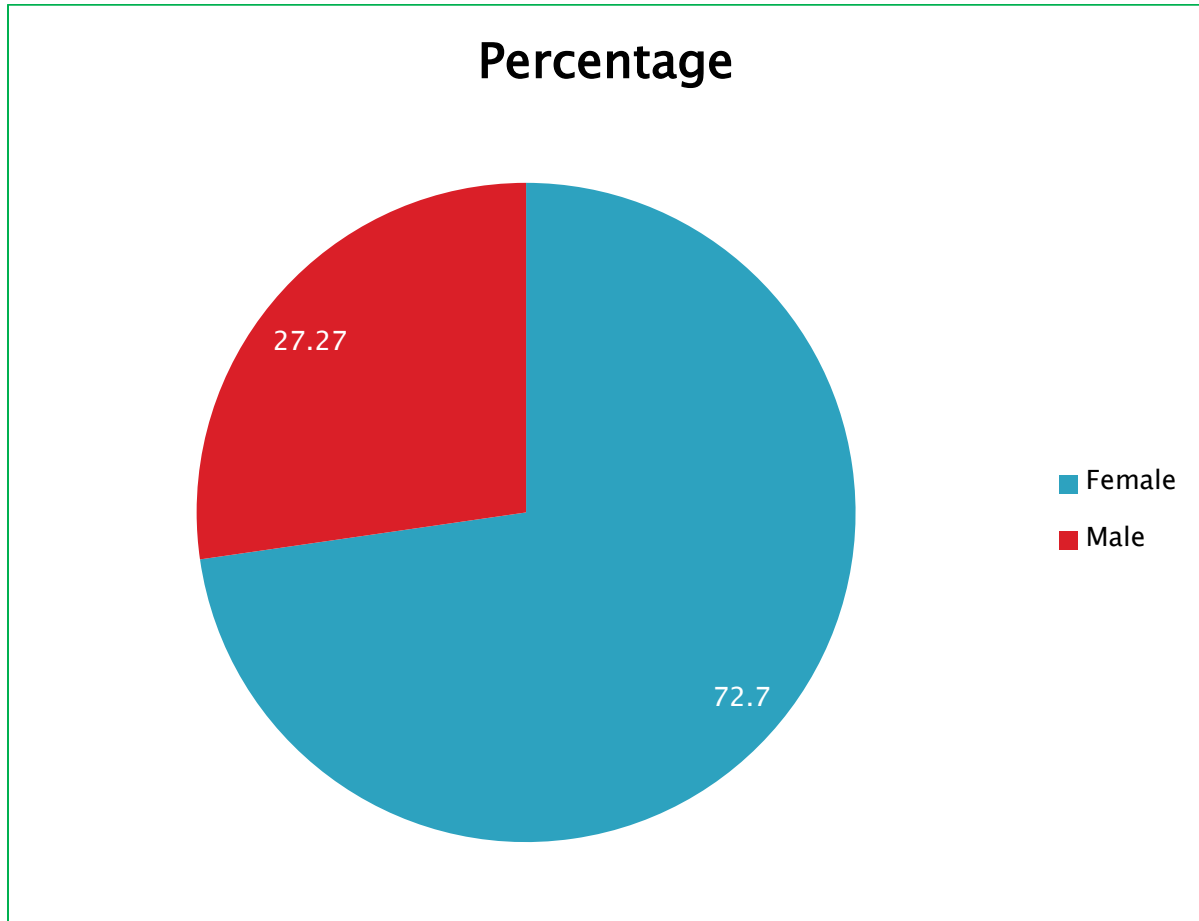
The KOPABAMU Cooperative also includes members with age which is below 30 years as it was identified from 5 respondents representing 9.1%. 8 respondents with a percentage 14.5% mentioned that they have an age which is in a range of between 61 years to 70 years. 4 respondents with a percentage of 7.3% have an age which is above 70 years.

The demographic distribution of KOPABAMU Cooperative members in terms of age allowed to confirm the vivacity of the cooperative given that it encompass various categories of people with different range of ages ranging from the youngest who are below 30 years to the eldest who are above 70 years of age. The demographic distribution of KOPABAMU Cooperative members in terms of their age reflect the fact that women empowerment is a concern for all women.

#### **4.1.2. Repartition of respondents per sex**

The research findings revealed that the majority of the cooperative members are female. The presence of female in the cooperative with a big percentage allowed to examine how women are getting economically empowered and how men are contributing to the the promotion of women's rights. The following figure depicts the status of respondents in terms of their sex.

**Figure 1: Sex of respondents**



**Source:** Research findings. 2013

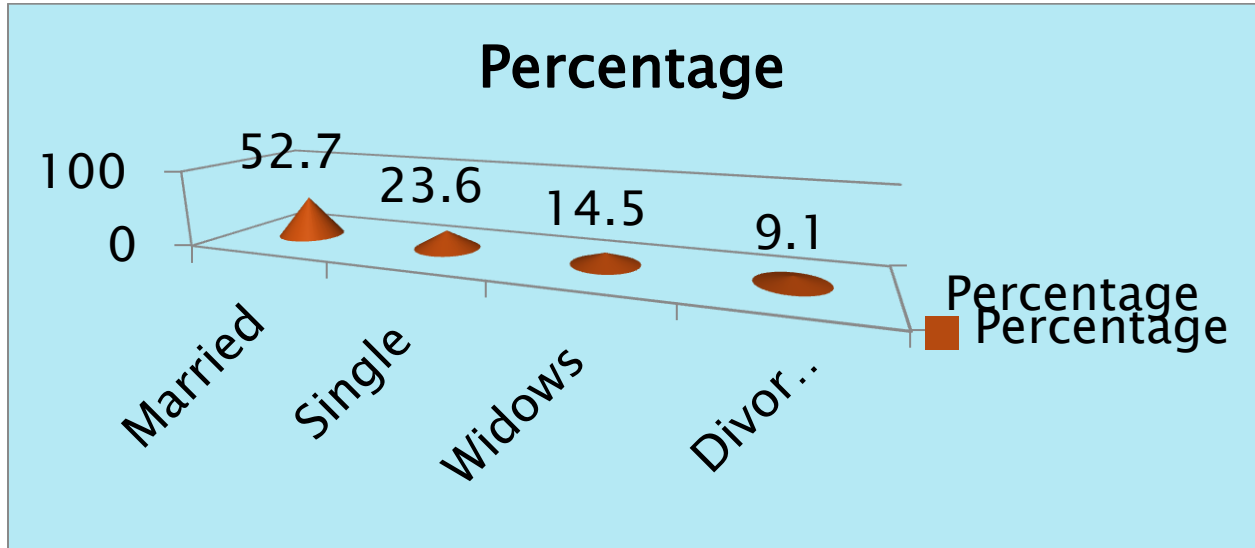
As evidenced by the research findings, the majority of KOPABAMU Cooperative members are female represented by 72.7 % as they are 40 and male members are 15 representing 22.27% of respondents.

This high representation of women in KOPAMU cooperative is justified as it is the same of the National level. The example is the report provided by Rwanda network of people living with HIV/AIDS at the end of 2012, where they said that the total member of women in cooperatives is 69% of the total members (RRP<sup>+</sup>, 2012)

### 4.1.3. Respondents' profile per marital status

The marital status of KOPABAMU Cooperative members was assessed to analyze how it affects the decision making in their respective households. The following are the details.

Figure 2: Marital status of respondents



Source: Research findings. 2013

As per the figure above, in terms of the marital status of KOPABAMU Cooperative, 29 out of 55 members are married and represent 52.7%; 13 members representing 23.6% are single; 8 members representing 14.5% are widowers whereas 5 members representing 9.1% are divorced

From the findings; a big number of KOPABAMU Cooperative members are married which has an implication on decision making and the promotion of women's rights at the household's level. Married people and widowers are dominants because the majority of members are above 30 years old.

The following section deals with the types of union in families of respondents .

#### 4.1.4. Distribution of respondents according to the types of union

In addition to the analysis of the marital status of respondents, we deepened by analysing how is the types of union in families of KOPABAMU Cooperative members. This characteristic is in relation with the decision making in the families.

The following are the details.

**Table 2: Types of union in families of respondents:**

|  | Frequency | Valid Percent |
|--|-----------|---------------|
| Legally married  | 25        | 45.5          |
| Not legally married                                    | 4         | 7.3           |
| Valid Not applicable if is single, widower or divorced | 26        | 47.3          |
| Total  | 55        | 100.0         |

**Source:** Research findings. 2013

As far as the types of union among the respondents is concerned, the table above highlights that 25 respondents representing 45.5% are legally married; 4 respondents representing 7.3% are not legally married and 26 respondents with a percentage of 47.3% were not concerned by the statement as they are either single, widower or divorced.

A picture that emerged from the findings is that members of KOPABAMU Cooperative are all aware of importance a legal marriage as they evidenced it by acknowledgement of their status. The following section deals with the size of the households.

#### 4.1.5. Distribution of respondents per size of their households

Fom the research findings, there is not a big difference in the size of one household to another. The following figure depicts the status

**Figure 3: Size of respondents' households**



**Source:** Research findings 2013

The size of the households of respondents varies from one person to above 6 people in the family. As per the figure above, the families with between 4 and 6 people and the families with above 6 people respectively represent 38.2% as they are represented by 21 respondents each category whereas 13 respondents with a percentage of 23.6% revealed that their respective families have between 1 to 3 people each. This situation is not far from the National situation because the results of EICV3 show that the mean number of persons in the household is 4.8 and 84% of households has between two and seven members. (NISR)

#### **4.1.6. Distribution of respondents according their level of education**

**The level of education has a**

The research findings revealed that the education level of members of KOBAPAMU Cooperative ranges from the complete level of primary school to vocational training. The level of education is in relation with the effectiveness of the management of the cooperative because the leaders of KOPABAMU cooperative have completed primary school.

The following table gives the details.

**Table 3: Education level of the respondents**

|                                   | Frequency | Valid Percent |
|-----------------------------------|-----------|---------------|
| Complete primary school           | 24        | 43.6          |
| Incomplete primary school         | 9         | 16.4          |
| Complete secondary school         | 3         | 5.5           |
| Valid Incomplete secondary school | 5         | 9.1           |
| Vocation training                 | 4         | 7.3           |
| None                              | 10        | 18.2          |
| Total                             | 55        | 100.0         |

**Source:** Research findings. 2013

As per the table n<sup>o</sup> 3 related to the education level of the respondents; 24 respondents representing 43.6% have completed primary school; 9 respondents representing 16.4% have incomplete level of primary school; 3 respondents representing 5.5% have completed secondary school; 5 respondents with a percentage of 9.1% have incomplete level of secondary school; 4 respondents with a percentage of 7.3% have acquired a vocational training and 10 respondents representing 18.2% has not ever received any level of formal education.

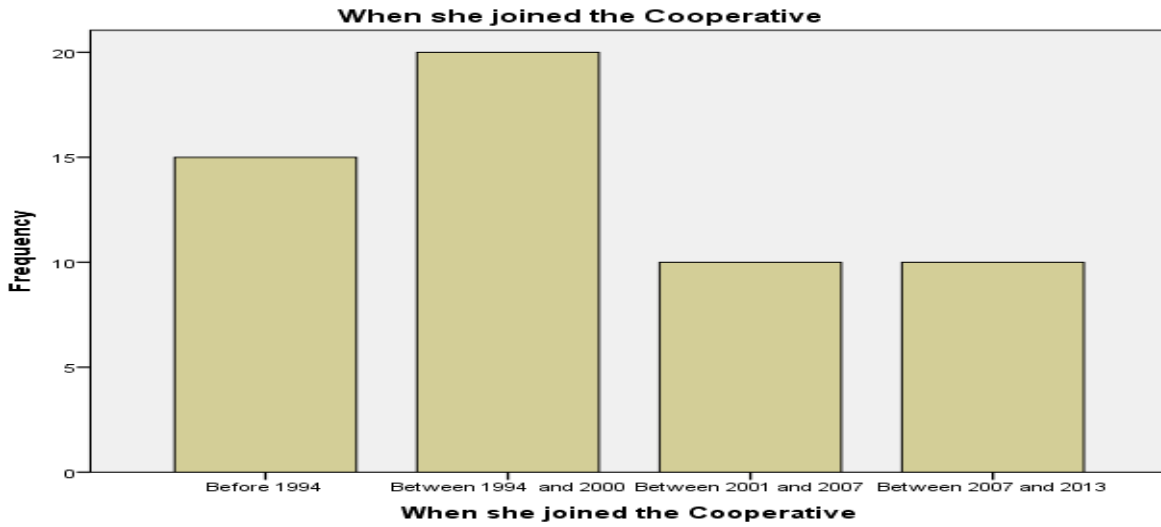
## **4.2. Membership of respondents in the cooperative**

This section of research reports describes the respondents' membership in the cooperative. It highlights their respective position in the cooperative; when they joined the cooperative and their motivation to join the cooperative.

### **4.2.1. Length of membership in cooperative**

The research findings revealed that KOPABAMU Cooperative members joined the cooperatives at different period. This reflect the fact that the cooperative has been working before 1994 as it was created in 1986. The period at which the members joined the cooperative are described with the following figure.

**Figure 4: Length of membership in cooperative**



**Source:** Research findings. 2013

Per research findings, 20 respondents representing 36.4% joined the cooperative between 1994 and 2000; 15 respondents representing 27.3% mentioned that they joined before 1994; 10 respondents revealed that they joined the cooperative between 2001 and 2007 and other remaining 10 also mentioned that they joined between 2007 and 2013.

The various periods of joining the cooperative reflect the diversity of cooperative members in terms of their experience in cooperative and also continuous process of recruiting new members to ensure the vivacity of the cooperative.

#### **4.2.2 Position of respondents in the cooperative administration**

Carrying out the research, we also intended to assess the members' position in the cooperative. The members are categorized in ordinary members, members of board and members of supervisory committee. The findings on their respective position was cross-tabulated with the sex of the respondents to examine the role played by women and their representation in leadership positions within the KOPABAMU Cooperatives. The following table gives the details.

**Table 4: Position in Cooperative administration****Sex of respondent \* Position in Cooperative administration Crosstabulation**

|                   |        | Position in Cooperative administration |                 |                       | Total |
|-------------------|--------|--|-----------------|-----------------------|-------|
|                   |        | Ordinary member                        | Member of board | Supervisory Committee |       |
| Sex of respondent | Male   | 9                                      | 4               | 1                     | 15    |
|                   | Female | 36                                     | 2               | 3                     | 40    |
| Total             |        | 45                                     | 6               | 4                     | 55    |

**Source:** Research findings. 2013

As per the table n<sup>o</sup>4; KOPABAMU Cooperative members are categorized in three categories of ordinary members; members of board and members of supervisory committees. From the findings women are much represented as ordinary members and in terms of their representation in leadership position, women are much represented in supervisory committee but the board of the cooperative headed by men .

#### 4.2.3. Reason for joining the cooperative

KOPABAMU Cooperative like other cooperatives has the goals and overall objectives that it intends to achieve in a certain period . These goals and the objectives serve as a motivation for people to join the cooperative. The following tables highlights the various reasons of cooperative members to join the KOPABAMU Cooperative.

**Table 5: Respondents' motivation to join the cooperative****Sex of respondent \* Motivation to be part in the Cooperative Cross tabulation**

|                   |        | Motivation to be part in the Cooperative |                       |              |                     |                          | Total |
|-------------------|--------|--|-----------------------|--------------|---------------------|--------------------------|-------|
|                   |        | To earn money                            | To generate an income | To get a job | Represent my spouse | Recruited by NGO/CBO/FBO |       |
| Sex of respondent | Male   | 4  | 5                     | 4            | 1                   | 1                        | 15    |
|                   | Female | 5  | 23                    | 4            | 6                   | 2                        | 40    |
| Total             |        | 9  | 28                    | 8            | 7                   | 3                        | 55    |

**Source:** Research findings 2013

From the findings, it was observed that the reasons for the members to join KOPABAMU cooperative include to generate an income (28 respondents); to earn money (9 respondents); to get a job ( 8 respondents); to represent the spouse (7 respondents) and to join the cooperative as required by a NGO/ CBO or FBO ( 3 respondents).

Per the findings, It is observed that the majority of respondents are motivated by generating an income when joining the cooperative. In addition to that both men and women share the same motives in joining the cooperative, women express much motivation in generating an income and also in representing their spouses.

### **4.3. Participation in cooperative activities.**

The subsequent part of research reports indicates the level of participation of respondents in the cooperatives activities. It describes the activities carried out in the cooperative; the frequency of the meetings; themes discussed in the cooperative and their attendance in the cooperative meetings.

#### **4.3.1. Activities carried out in the cooperative**

To achieve its intended goals and objectives, KOPABAMU Cooperative members carry out various activities as described in the table below.

**Table 6: Activities carried out in the cooperative**

|                                 | Frequency | Valid Percent |
|---------------------------------|-----------|---------------|
| Agriculture                     | 49        | 89.1          |
| Valid Agriculture and livestock | 6         | 10.9          |
| Total                           | 55        | 100.0         |

**Source: Research findings 2013**

As it is described in the table above, the main activity carried out in the cooperative is agriculture as it was revealed by 49 respondents representing by 89.1%.

The following part deals with the frequency of meetings in KOPABAMU Cooperative.

#### **4.3.2. Frequency of regular meetings**

To serve as forum for members, meetings are organized in KOPABAMU Cooperative. The question was asked to know if KOPABAMU Cooperatives organizes regular meetings. The following table depicts their frequency.

**Table 7: Frequency of regular meeting**

|       |            | Frequency | Valid Percent |
|-------|------------|-----------|---------------|
| Valid | Monthly    | 5         | 9.1           |
|       | Semesterly | 50        | 90.9          |
|       | Total      | 55        | 100.0         |

**Source:** Research findings 2013

As it was revealed in the table n<sup>o</sup>7, respondents usually hold cooperative meeting twice a year as it was revealed by 50 respondents representing 90.9%. From the members perspective, meetings held twice a year serves as general assembly regular meetings and other occasional or exceptional meetings when there is a urgent matter.

#### 4.3.3. Topics discussed in the meetings

To deepen the participation of cooperative members, we examined the main themes of discussion in meetings. The following are the details.

**Table 8: Topics discussed in the meetings**

|       |  | Frequency | Valid Percent |
|-------|--|-----------|---------------|
| Valid | Achievements of the cooperative            | 19        | 34.5          |
|       | Plans of actions                           | 16        | 29.1          |
|       | Cooperative functionality                  | 13        | 23.6          |
|       | Progress of rotating association (Ikimina) | 7         | 12.7          |
|       | Total                                      | 55        | 100.0         |

**Source:** Research findings 2013

As per the table above, the topics discussed in the meetings include discussion on achievements of the cooperative as revealed by 19 respondents representing 34.5%; plans of actions as mentioned by 16 respondents representing of 29.1%; cooperative functioning mentioned by 13 respondents representing 23.6% and progress of rotating association described by 7 respondents representing 12.7%.

#### 4.3.4 Attendance in regular meetings

The research probed by analysing the participation in cooperatives activities by analysing the attendance of cooperative members in the meetings. The findings on attendance was

crosstabulated with the sex of respondents to analyze the members participation respectively to their sex. The following section gives the detailed.

**Table 9: Attendance in regular meetings**

**Sex of respondent \* Absence in the meeting Crosstabulation**

Count

|                   |        | Absence in the meeting |       |             |       | Total |
|-------------------|--------|------------------------|-------|-------------|-------|-------|
|                   |        | Once                   | Twice | Three times | Never |       |
| Sex of respondent | Male   | 1                      | 3     | 3           | 8     | 15    |
|                   | Female | 6                      | 15    | 5           | 14    | 40    |
| Total             |        | 7                      | 18    | 8           | 22    | 55    |

**Source:** Research findings 2013

From the findings in the table 9 above, both men and women actively participate in the KOPABAMU Cooperative meetings. The research findings on the attendance of members in the cooperative meeting allows to confirm that the respondents are committed and actively participate in the activities as planned in the cooperative.

#### **4.4. Educational empowerment in the cooperative**

As the research focuses on women empowerment and the promotion of women’s rights; in carrying out the research; our intention was to assess the empowerment and how it affects the promotion of women’s rights. This section deal with how the members of KOPABAMU Cooperative are empowered through different scenarios of capacity building. It starts by describing the areas of focus in the capacity building sessions.

##### **4.4.1. Topics covered in capacity building sessions**

In buiding the capacity of KOPABAMU Cooperative members , training sessions are organized and as said by the respondents the training covers various topics. The table below gives the details.

**Table 10: Topics covered in capacity building sessions**

|                                   | Frequency | Valid Per cent |
|-----------------------------------|-----------|----------------|
| Cooperative management            | 9         | 16.4           |
| Project design                    | 3         | 5.5            |
| Credit and saving                 | 9         | 16.4           |
| Valid Women rights                | 17        | 30.9           |
| Gender based violence             | 8         | 14.5           |
| Job creation and entrepreneurship | 9         | 16.4           |
| Total                             | 55        | 100.0          |

**Source:** Research findings 2013

As per the table above, the members of KOPAMU Cooperative are empowered in various areas of focus. 17 members representing 30.9% mentioned that they were trained in women's rights, 9 members forming 16.4 % mentioned that they were trained in cooperative management; 9 respondents representing 16.4% mentioned that they were trained in issues of credits and savings, 9 cooperative members forming 16.4% mentioned that they were trained in job creation and entrepreneurship, 8 respondents declared that they were trained in issues of gender based violence whereas, 3 of them representing 5.5% mentioned that they were trained in project designing. Different topics justify the fact that the cooperatives members acquired various skills in different domains and this enhance their level of awareness it also contribute to the promotion of their rights as education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process.<sup>1</sup>

#### **4.4.2 Organization of the capacity building activities**

While assessing the educational empowerment of members of KOPABAMU Cooperative, we also assessed how often the members participate in various training organized. The table below gives the details.

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<sup>1</sup> <http://www.unfpa.org/gender/empowerment2.htm>

**Table 11: Respondents' attendance in training****Sex of respondent \* How often she attended in the training Crosstabulation**

| Count             |        | How often she attended in the training ? |       |             |                       |                           | Total |
|-------------------|--------|--|-------|-------------|-----------------------|---------------------------|-------|
|                   |        | Once                                     | Twice | Three times | More than three times | Never attended a training |       |
| Sex of respondent | Male   | 3  | 5     | 4           | 2                     | 1                         | 15    |
|                   | Female | 16                                       | 13    | 9           | 1                     | 1                         | 40    |
| Total             |        | 19                                       | 18    | 13          | 3                     | 2                         | 55    |

**Source:** Research findings

As per the research findings, both men and women members of KOPABAMU Cooperative attend training organized for their capacity building . 16 women and 3 men have attended a training once; 5 men and 13 women have attended twice; 4 men and 9 women have attended the training at least three times; 2 men and 1 woman have attended training more than three times whereas one man and one woman have never attended a capacity building session. The findings allows to confirm that in KOPABAMU Cooperative, women are given the opportunity to be empowered through different trainings.

#### 4.4.3. Organizer of the capacity building activities

The following section deals with informations on the organizer of the capacity building activities for the members of KOPABAMU Cooperative.

**Table 12: Organizer of the capacity building activities**

|         |                      | Frequency | Valid Per cent |
|---------|----------------------|-----------|----------------|
| Valid   | Local authorities    | 4         | 7.4            |
|         | KOPABAMU Cooperative | 37        | 68.5           |
|         | HAGURUKA             | 13        | 24.1           |
|         | Total                | 54        | 100.0          |
| Missing | System               | 1         |                |
| Total   |                      | 55        |                |

**Source:** Research findings 2013

As it is described in the table n° 12 ; 37 respondents which are 68.5% mentioned that the training sessions were organized by KOPABAMU Cooperative; 13 of them representing 23.6%

mentioned that the training sessions were organized by HAGURUKA; 4 respondents representing 7.3% mentioned that the trainings were organized by local leaders; and 1 respondent did not provide an answer. From the findings, It is observed that KOPABAMU Cooperative also serves as a space for educational empowerment to its members.

The following section shows how KOPABAMU Cooperative members are economically empowered.

#### 4.5. Economic empowerment in the cooperative

For Buvinic (1996), “the most straightforward vehicle to ‘empower’ poor women is to increase their productivity in home and market production and the income they obtain from work. This idea support the analyis on how KOPABAMU Cooperative members are economically empowered. The following sections provide the details.

##### 4.5.1. Support received from the cooperative

KOPABAMU Cooperative has a strategie to provide support to its members as one of the strategies to achieve the overall goals and objectives. Throughout the research process, we examined if all members have access to support provided by the cooperative. The following are the details.

**Table 13: Support received from the cooperative**

|       |           | Frequency | Valid Per cent |
|-------|-----------|-----------|----------------|
| Valid | Yes       | 54        | 98.2           |
|       | No answer | 1         | 1.8            |
|       | Total     | 55        | 100.0          |

**Source:** Research findings 2013

As per the table above, 54 respondents representing 98.2% mentioned that they received support from the cooperative, 1 member representing 1.8% did not mention an idea whether she received support from the cooperative or not.

#### 4.5.2. The use of received support

In addition to the findings on how members get support from KOPABAMU Cooperative, we probed by examining how the support received is used. The findings were cross tabulated with the categories of respondents respectively to their sex. The findings are indicated in the table below.

**Table 14: Use of support received from the cooperative**

**Sex of respondent \* Use of support got from the Cooperative Crosstabulation**

| Count             |        | Use of support got from the Cooperative |                              |                     |                                   |                                | Total |
|-------------------|--------|---|------------------------------|---------------------|-----------------------------------|--------------------------------|-------|
|                   |        | Payment of school fees                  | Paying for mutuelle de sante | Improving livestock | House construction and renovation | Paying for health expenditures |       |
| Sex of respondent | Male   | 3                                       | 4                            | 4                   | 3                                 | 0                              | 14    |
|                   | Female | 3                                       | 11                           | 18                  | 5                                 | 3                              | 40    |
| Total             |        | 6                                       | 15                           | 22                  | 8                                 | 3                              | 54    |

**Source:** Research findings 2013

From the findings, the support in terms of money received from the cooperative, is mainly used to improve the livestock as it was revealed by 22 respondents; paying for mutuelle de sante is a second area where the support is used as revealed by 15 respondents; house construction and renovation comes on third order as witnessed by 8 respondents; paying for schools fees comes on fourth order as it was indicated by 6 respondents and paying for other health expenditures is reported by 3 respondents.

The findings also revealed that women mainly spend support received in improving livestock and paying for mutuelle de sante.

#### 4.5.3. Access to loans from cooperative

While assessing the economic empowerment of the cooperative members, we probed by asking the respondents whether they have got a loan from the cooperative. Their responses are described in the table below.

**Table 15: Findings on access to loans from the cooperative**

**Sex of respondent \* Has she got a loan from Cooperative Crosstabulation**

Count

|                   |        | Has she/he got a loan from Cooperative? |    | Total |
|-------------------|--------|---|----|-------|
|                   |        | Yes                                     | No |       |
| Sex of respondent | Male   | 13                                      | 2  | 15    |
|                   | Female | 37                                      | 3  | 40    |
| Total             |        | 50                                      | 5  | 55    |

**Source:** Research findings 2013

From the findings, the majority of KOPABAMU Cooperative members acknowledged that they have received loans from the cooperative as revealed by 50 respondents out of 55. In addition, the findings revealed that both men and women have access to loan.

#### 4.5.4. Use of loan

The following section deals with how members use loans received from the cooperatives.

**Table 16: Use of loan received from the cooperative**

|         |                     | Frequency | Valid Percent |
|---------|---------------------|-----------|---------------|
| Valid   | House construction  | 16        | 32.0          |
|         | Buying food         | 12        | 24.0          |
|         | Payment school fees | 17        | 34.0          |
|         | Buying livestock    | 5         | 10.0          |
|         | Total               | 50        | 100.0         |
| Missing | System              | 5         |               |
| Total   |                     | 55        |               |

**Source:** Research findings 2013

As per the findings on use of loan from the cooperative; 17 respondents representing 30.9% revealed that the loan was used to pay for school fees; 16 respondents representing 29.1% mentioned that the loan was used for house construction; 12 respondents representing 21.8% mentioned that the loan was used to buy food; 5 respondents representing 10% mentioned that they used the loan to buy livestock whereas 5 did not provide answers as they not yet received loans from the cooperative.

#### 4.5.5. Access to dividends from cooperative

This section deals with an analysis if the cooperative members get dividends from the cooperative. The following are their response

**Table 17: Access to dividends from the cooperative**

**Sex of respondent \* Has she/he got a dividend from Cooperative? Crosstabulation**

Count

|                   |        | Has she/he got a dividend from Cooperative? |    | Total |
|-------------------|--------|---|----|-------|
|                   |        | Yes   | No |       |
| Sex of respondent | Male   | 13  | 2  | 15    |
|                   | Female | 38  | 2  | 40    |
| Total             |        | 51  | 4  | 55    |

**Source:** Research findings 2013

From the research findings, majority of cooperative members have received dividends from the cooperative as it was evidenced by 51 respondents out of 55. Moreover, both men and women equally have the opportunities to receive loans as indicated by their responses which are given by 13 men and 38 women.

#### 4.5.6. Use of dividends

In addition to the fact that both men and women receive dividends from the cooperative; we probed by analyzing how dividends are used as a means to assess how KOPABAMU Cooperative members are economically empowered. The table 18 highlights the details.

**Table 18: Use of dividends from the cooperative**

|         |                                   | Frequency | Valid Per cent |
|---------|-----------------------------------|-----------|----------------|
| Valid   | House construction and renovation | 14        | 27.5           |
|         | Buying food                       | 11        | 21.6           |
|         | Paying school fees for children   | 13        | 25.5           |
|         | Purchase of livestock             | 11        | 21.6           |
|         | Paying for mutuelle de sante      | 2         | 3.9            |
|         | Total                             | 51        | 100.0          |
| Missing | System                            | 4         |                |
| Total   |                                   | 55        |                |

**Source:** Research findings 2013

As per the table above, the member of KOPABAMU Cooperative acknowledge that dividends received from the cooperative are effectively used for various purposes. 14 respondent representing 25.5% mentioned that the dividend received was used for house construction and renovation; 13 respondents with a percentage of 23.6% mentioned that the dividend was used to pay school fees for children ,11 respondents representing 20% mentioned that the dividend was used to buy food,; 11 respondents with a percentage of 20% mentioned that it was used to

purchase livestock and 2 respondents representing 3.6% acknowledge that the dividend was used to pay for medical insurance (Mutuelle de santé).

#### 4.5.7. Access to and use of money received from IKIMINA within the cooperative

Members of KOPABAMU also contribute to IKIMINA .The following section aimed at analysing whether the cooperative members receive money from IKIMINA and how the money received is used.

**Table 19: Access to money from IKIMINA within the cooperative**

| Count             |        | Sex of respondent * Has she/ he received money from Ikimina ? |    |       |
|-------------------|--------|---|----|-------|
|                   |        | Has she/ he received money from Ikimina ?                     |    | Total |
|                   |        | Yes   | No |       |
| Sex of respondent | Male   | 12  | 3  | 15    |
|                   | Female | 33  | 7  | 40    |
| Total             |        | 45  | 10 | 55    |

**Source: Research findings 2013**

From the findings, the majority of KOPABAMU Cooperative members have ever received money from IKIMINA. 45 respondents out of 55 revealed that they have received money from Ikimina and both men and women have the same rights to access to financial outputs from the cooperative. The following section is about how money received from IKIMINA is used by members.

**Table 20: Use of the money from IKIMINA**

|         |   | Frequency | Valid Percent |
|---------|---|-----------|---------------|
| Valid   | Trade   | 6         | 13.3          |
|         | House construction/ renovation                            | 11        | 24.4          |
|         | Improve livestock   | 20        | 44.4          |
|         | Payment of school fees for children                       | 6         | 13.3          |
|         | Paying for mutuelle de sante and other health expenditure | 2         | 4.4           |
|         | Total   | 45        | 100.0         |
| Missing | System  | 10        |               |
| Total   |   | 55        |               |

**Source: Research findings 2013**

Research findings revealed that money received from IKIMINA serves several purposes to members of KOPABAMU Cooperative. As it was noted, the majority of respondents representing 44.4% mentioned that the money received from IKIMINA helped them to improve livestock, 11 respondents representing 24,4% mentioned that the money was used for house construction and renovation; 6 respondents representing 13.3% used money for payment of school fees for children, other 6 respondents with a percentage of 13.3% mentioned that the money received from IKIMINA was used in small trade whereas 2 respondents with a percentage of 4.4% mentioned that money was used for paying for mutuelle de santé and other health expenditures.

#### 4.5.9. Occupation before and after joining the cooperative

To deepen the assessment on economical empowerment; we explored whether there is a difference in areas of occupational activity of the cooperative members before and after they joined KOPABAMU Cooperative. The following are the findings.

**Table 21: Occupation before joining the cooperative**

|       |                           | Frequency | Valid Percent |
|-------|---------------------------|-----------|---------------|
|       | Agriculture               | 34        | 61.8          |
|       | Livestock                 | 16        | 29.1          |
| Valid | Agriculture and livestock | 2         | 3.6           |
|       | Civil servant             | 3         | 5.5           |
|       | Total                     | 55        | 100.0         |

**Source:** Research findings 2013

As per the table24, it is clearly indicated that the KOPABAMU Cooperative members before joining the cooperative were mainly occupied in agriculture and livestock as it was revealed from their responses where 34 respondents representing 61.8% were in agriculture; 16 respondents representing 29.1% were in livestock sector; 2 of them representing were engaged in both agriculture and livestock whereas 3 were civil servants. The section below is for the occupational activities after joining the cooperative.

**Table 22: Activities after joining the cooperative**

|                           | Frequency | Valid Percent |
|---------------------------|-----------|---------------|
| Agriculture               | 8         | 14.5          |
| Livestock                 | 2         | 3.6           |
| Agriculture and livestock | 20        | 36.4          |
| Small trade               | 5         | 9.1           |
| Valid Civil servant       | 3         | 5.5           |
| Handcraft                 | 6         | 10.9          |
| Employee                  | 6         | 10.9          |
| Laborer                   | 5         | 9.1           |
| Total                     | 55        | 100.0         |

**Source:** Research findings 2013

Per the findings in the table 25, after joining the cooperative, there was an increase area of activities of KOPABAMU Cooperative members. As it is highlighted, a big number of respondents have agriculture and livestock as their daily activity. There is also a variance in new activities which currently include small trade and handcraft in addition to agriculture and livestock which is the major occupation for KOPABAMU Cooperative members.

#### **4.5.10. Frequency of meals in families before and after joining the cooperative**

The following part gives the detail on frequency of meals in families of KOPABAMU Cooperative members after and before joining the cooperative to explore how KOPABAMU Cooperative has contributed to the welfare improvement of its members. The section starts by describing the frequency of meals in families before joining the cooperative.

**Table 23: Frequency of meals before joining the cooperative**

|                   | Frequency | Valid Per cent |
|-------------------|-----------|----------------|
| Valid Once a day  | 3         | 5.5            |
| Twice a day       | 47        | 85.5           |
| Three times a day | 5         | 9.1            |
| Total             | 55        | 100.0          |

**Source:** Research findings 2013

As evidenced by the responses of KOPABAMU Cooperative members; a big number of members were used to have their daily meal twice a day before joining the cooperative as revealed by 47 respondents, representing 85.5%. The picture of the frequency of meals after joining the cooperative is described as follow.

**Table 24: Frequency of meals in family after joining the cooperative**

|       |                   | Frequency | Valid Per cent |
|-------|-------------------|-----------|----------------|
| Valid | Twice a day       | 12        | 21.8           |
|       | Three times a day | 43        | 78.2           |
|       | Total             | 55        | 100.0          |

**Source:** Research findings 2013

From the table 24, 12 respondents with a percentage of 21.8% revealed that they have their meals twice a day whereas 43 respondents with a percentage of 78.2% mentioned that currently they are having their meals three times a day.

The picture that emerges from the comparison of findings as described in the table 23 and the table 24 is that there is an increasing in the welfare in the families of KOPABAMU Cooperative members.

#### **4.5.11. Role of KOPABAMU Cooperative towards economic empowerment**

The following section is about how the KOPABAMU Cooperative members describe its contribution towards their economic empowerment. The table gives the details.

**Table 25: Role of KOPABAMU Cooperative towards economic empowerment**

**Sex of respondent \* If yes, how the Cooperative helped to improve life?**

Count

|                   |        | If yes, how the Cooperative helped to improve life? |   |  |                                |                                     |                                      |                                   | Total |
|-------------------|--------|---|---|--|--------------------------------|-------------------------------------|--------------------------------------|-----------------------------------|-------|
|                   |        | To increase the income                              | To know her/his rights and to advocate for them | To get empowered economically and socially | To get skills for job creation | To allow him/her to work with banks | To engage him/her in decision making | To facilitate the access to loans |       |
| Sex of respondent | Male   | 2   | 1   | 7  | 2                              | 2                                   | 2                                    | 4                                 | 15    |
|                   | Female | 4   | 6   | 7  | 4                              | 7                                   | 3                                    | 4                                 | 40    |
|                   | Total  | 6   | 7   | 14   | 6                              | 9                                   | 5                                    | 8                                 | 55    |

**Source:** Research findings 2013

From the research findings, the respondents acknowledged that KOPABAMU Cooperative contributed to the economical empowerment in various aspects. As it is described in their

responses, the role of the cooperative range from helping the members to generate an income towards their engagement in decision making and the contribution of the cooperative is acknowledged by both men and women as described in responses provided.

#### 4.6. Perceptions of cooperative members towards women’s rights

To assess how KOPABAMU Cooperative members perceive the promotion of women’s rights; we analysed how they consider the rights of women to have a job; their rights to access to credit from banks; women’s rights to higher education and their rights to have their personal account. The following section gives the details.

##### 4.6.1. Perception towards jobs for women

The research also focused on analysis on perception towards women’s rights by respondents’ views on jobs for women. The findings were cross tabulated with the sex of respondents. The table below gives the details.

**Table 26: Perception towards jobs for women**

| Count             |        | Sex of respondent * Perception towards jobs for women |       | Total |
|-------------------|--------|---|-------|-------|
|                   |        | Strongly agree  | Agree |       |
| Sex of respondent | Male   | 5   | 10    | 15    |
|                   | Female | 32  | 8     | 40    |
| Total             |        | 37  | 18    | 55    |

**Source:** Research findings 2013

From the findings, both men and men indicate positive perceptions towards jobs for women. 37 respondents including 32 female and 5 male strongly support the jobs foe women whereas 18 respondents including 8 female and 10 male agree with the statement. The findings indicate that the respondents consider that women have the rights to have jobs which may allow them to get an income.

##### 4.6.2. Perception towards women’s rights towards access to credit

The following part deals with the respondents’ views about the women’s rights to have access to credit.

**Table 27: Perception towards women’s rights towards access to credit****Sex of respondent \* Women rights towards access to credit and loans.**

Count

|                   |        | Women rights towards access to credit and loans |       | Total |
|-------------------|--------|---|-------|-------|
|                   |        | Strongly agree                                  | Agree |       |
| Sex of respondent | Male   | 6   | 9     | 15    |
|                   | Female | 28  | 12    | 40    |
| Total             |        | 34  | 21    | 55    |

**Source:** Research findings 2013

The majority of respondents strongly agree with the statement on women’s rights towards access to credits and loans. 34 respondents including 28 female and 6 male strongly agree with the statment and 21 repondents including 9 males and 12 females agree with statement. The findings revealed that KOPABAMU Cooperative members consider that women have the rights towards access to credits.

**4.6.3. Perception towards rights towards access to high education**

This part of research reports deals with the respondents’ views towards women’s rights and their access to high education. The table below gives the details.

**Table 28: Perception towards rights towards access to high education****Sex of respondent \* Women rights towards access to high education Crosstabulation**

Count

|                   |        | Women rights towards access to high education |       | Total |
|-------------------|--------|---|-------|-------|
|                   |        | Strongly agree                                | Agree |       |
| Sex of respondent | Male   | 5   | 10    | 15    |
|                   | Female | 27  | 13    | 40    |
| Total             |        | 32  | 23    | 55    |

**Source:** Research findings 2013

Analysis on the respondents’ view on women’ s rights and their access to high education revealed that the majority of respondents strongly agree that women have the rights to access high education; this was evidenced by 32 respondents including 5 male and 27 female whereas 23 respondents including 10 male and 13 female agree with the statement. As per the findings; KOPABAMU Cooperative members consider that access to high education is a right for women

#### 4.6.4. Perception towards women’s rights to have an account number

This section of research report is about the respondents’ view towards women’s rights to have a bank account number. The following are the details.

**Table 29: Perception on women ‘rights to have a bank account**

**Sex of respondent \* Women rights to have a personal bank account**

Count

|                   |        | Women rights to have a personal bank account |       | Total |
|-------------------|--------|--|-------|-------|
|                   |        | Strongly agree                               | Agree |       |
| Sex of respondent | Male   | 5  | 10    | 15    |
|                   | Female | 28   | 12    | 40    |
| Total             |        | 33   | 22    | 55    |

**Source:** Research findings 2013

As per the findings above; 33 respondents representing 60% strongly agree that women have rights to have a personal bank account whereas 22 respondents with a percentage of 40 agree with the mentioned statement. The findings allowed to confirm that the cooperative members are aware and convinced that women have inevitable rights to have bank account.

#### 4.6.7. Perception on women’s rights to be member of a rotating saving association

This part of research reports deals with the respondents’ views towards women’s rights and their membership in rotating associations commonly known as IKIMINA. The table below gives the details.

**Table 30: Perception on women’s rights to be member of a rotating saving association**

**Sex of respondent \* Do women have rights to be member of Ikimina? Crosstabulation**

Count

|                   |        | Do women have rights to be member of Ikimina? |       | Total |
|-------------------|--------|---|-------|-------|
|                   |        | Strongly Agree                                | Agree |       |
| Sex of respondent | Male   | 6   | 9     | 15    |
|                   | Female | 30  | 10    | 40    |
| Total             |        | 36  | 19    | 55    |

**Source:** Research findings 2013

The research findings revealed that respondents strongly agree that women have rights to be member of rotating savings association as it was acknowledged by 36 respondents out of 55 and also including 6 males and 30 females whereas 19 respondents including 10 female and 9 male agree with the statement.

The findings allowed confirming that the KOPABAMU cooperative members recognized women’s rights to join rotating savings associations- IKIMINA as a way of their economic empowerment. The following section describes the consideration of KOPABAMU Cooperative members on the participation of women in decision making.

#### 4.7. Women’ participation in decision making

After assessing how women members of KOPABAMU Cooperative have been empowered; we wanted to be informed on their level of participation in decision making. The areas of consideration are the decision on the use of family property; decision on use of land; the responsibility to provide food in family; and the decision in selling the crops. The following sections give the details.

##### 4.7.1. Decision to the use of family property

This section of research reports concerns on how decision are taken on use of family property.

**Table 31: Decision to the use of family property**

**Sex of respondent \* Who has the primary right to take a decision on the use of family property**  
Crosstabulation

| Count             |        | Who has the primary right to take a decision on the use of family property |              | Total |
|-------------------|--------|--|--------------|-------|
|                   |        | Man  | Both of them |       |
| Sex of respondent | Male   | 1  | 14           | 15    |
|                   | Female | 1  | 39           | 40    |
| Total             |        | 2  | 53           | 55    |

**Source:** Research findings 2013

From the findings, It was revealed that the majority of respondents consider that the decision on use of family property is for both men and women as it was mentioned by 39 women and 14 men whereas only 2 members consider that it is only men’s rights to take decisions on use of family property. As per the findings; KOPABAMU cooperative members acknowledge that women have equally rights as men to take a decision making on use of family property.

#### 4.7.2. Decision on use of land

Historically, the use of land was the fully right of the men, but now woman has the right to own land as a man. This section of research report gives the repondents' considerations on the women's participation in decision on use of land.

**Table 32: Decision on use of land**

**Sex of respondent \* Who has the rights to take decision onuse of land? Crosstabulation**

Count

|                   |        | Who has the rights to take decision onuse of land? |              | Total |
|-------------------|--------|--|--------------|-------|
|                   |        | Woman  | Both of them |       |
| Sex of respondent | Male   | 0  | 15           | 15    |
|                   | Female | 1  | 39           | 40    |
| Total             |        | 1  | 54           | 55    |

**Source:** Research findings 2013

As per the findings, a big portion of respondents (54 respondents out of 55 consider that both men and women have equal rights to take decision over the use of land. 1 respondent consider that it is a sole right for men to take a decision on use of land. The findings above allows to assert that the KOPABAMU Cooperative members recognize the equal rights for both men and women over the use of land.

#### 4.7.3. Responsibility to supply food

This section of research report gives the repondents' considerations on responsibilities to supply food in respective families. The findings are described in the following table.

**Table 33: Responsibility to supply food**

**Sex of respondent \* In the family, who buy food? Crosstabulation**

Count

|                   |        | In the family, who buy food? |       |              | Total |
|-------------------|--------|------------------------------|-------|--------------|-------|
|                   |        | Man                          | Woman | Both of them |       |
| Sex of respondent | Male   | 3                            | 0     | 12           | 15    |
|                   | Female | 2                            | 5     | 33           | 40    |
| Total             |        | 5                            | 5     | 45           | 55    |

**Source:** Research findings 2013

As per the table above, the majority of respondents (45 respondents out of 55) consider that provide the food in the families is the responsibilities for both men and women whereas 5

respondents with a percentage of 9.1% mentioned that it is the sole duty of the men to provide food in home. The findings ascertain the contribution of women to the welfare of their families and the level of shared responsibilities.

#### 4.7.4. Decision on selling crops

The following section describes the respondents' view on decision to sell crops.

**Table 34: Decision on selling crops**

**Sex of respondent \* In the family, who does take the decision to sell crops? Crosstabulation**

Count

|                   |        | In the family, who does take the decision to sell crops? |     |              | Total |
|-------------------|--------|--|-----|--------------|-------|
|                   |        | Women  | Man | Both of them |       |
| Sex of respondent | Male   | 0  | 0   | 15           | 15    |
|                   | Female | 1  | 4   | 35           | 40    |
| Total             |        | 1  | 4   | 50           | 55    |

**Source:** Research findings 2013

The findings revealed that the majority of respondents consider that both men and women have equal rights on decision to sell crops, This was stated by 50 respondents among them 35 are female and 15 are men whereas 4 men mentioned the decision to sell crops is a sole rights for men where as one female respondent revealed that the decision to sell crops is for women.

Considering the views provided by the majority of respondents; it was evidenced that KOPABAMU Cooperative members acknowledge the involvement of both men and women in decision to sell the crops. The result is supported by the research done by Profemme Twese Hamwe in Nyaruguru , Gakenke and Gatsibo Districts in 2012, it was mentioned that the decision to sell crops is taken jointly by husband and wife. ( Profemme Twese Hamwe,2012)

## **CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS**

### **Conclusion**

As said in the introduction, for a long time, Rwandan society was characterized by unequal social power relations between men and women, boys and girls. These relations were translated into male's dominance and women's subordination. Women have been founded suffering from social, cultural and political biases in the traditional male dominated society. Currently, in Rwanda, there is a political will for gender equality as embedded in the constitution and ratified by international institutions.

Based on the results of this study, what can we say about women empowerment trough income generating activities and the promotion of women's rights in Rwanda? The results of this research clearly indicates that the cooperative serve as a best forum for empowerment not only in terms of skills and knowledge but also economically.

From the research findings, it was observed that KOPABAMU Cooperative provides a space for economic and education empowerment not only to the women but also to its various members.

The research findings revealed that members were trained in various aspects such as cooperative management; project designing, credit and savings; women's rights; gender based violence job creation and entrepreneurship.

The fact of empowering the cooperative members through the capacity building activities has a relevant importance in terms of education and skills in empowerment. This reflects the idea stipulating that education and skills may be one of the most important influences on women's employment and its link to empowerment because of its relation to life chances and outcomes. (Brooke Shannan West, 2006. p.11)

The relevance of education and capacity building are acknowledged as important factors to women's empowerment as it was mentioned by respondents; skills acquired improved the life of members and also improve their daily activities which lead to economic empowerment.

Economic empowerment constitutes one of the fundamental building blocks in efforts towards the overall empowerment of women. Participation in formal economic activities which is a condition that reflects the productive capacity of women, and their control over their own

incomes, are some of the important dimensions of economic empowerment. Access to income improves women's position within the household substantially, gives them greater control over the distribution of such earnings and household resources, and generally improves their status in society as well as their own self-esteem ((Brooke Shannan West, 2006. p.2)

Women and members of KOPABAMU Cooperative are empowered economically and also in terms skills and knowledge. The effects of this empowerment reflected in the contribution of women in the income generating activities which as long return contribute to their economic development through the increase of the income and access to banks services such as loans and savings.

The explicit objectives of income generating activities are to increase women's income, and build their capacity in decision making areas personally and in family matters. The implicit objectives remain as protecting women's individual choices as human rights, sensitizing the men and the society about women's strength to work outside and earn income, and creating an enabling environment for the women to work side by side with men in the society.

The economic empowerment does not only influence their economic development but also contribute to the promotion of women's rights. A considerable number of the responses provided indicate that KOPABAMU Cooperative has not only contributed to the generation of income and to their empowerment of its members but also it has contributed to the level of decision making and promoting the women's rights.

In addition to the level of understanding and the perception of women's rights; KOPABAMU Cooperative members acknowledge that women exercise their rights and for them, there is a shared responsibilities on use of existing resources and in decision making process in their families

The research findings allowed us to confirm the research hypothesis stipulating that more empowered women are, more the women are involved in decision making and more their right are promoted.

## **Recommendations**

Based on the findings, this section presents recommendations deemed necessary as related to the research findings:

- The Decentralized governmental institutions should strengthen women's empowerment and the promotion of their rights through the cooperative which are well managed.
- The women empowerment should mainly focus on provision of skills which are needed and related to women's needs to ensure a durable economical empowerment.
- Sensitization and advocacy of women's rights and their promotion should be on agenda while planning for women's empowerment.

## **Areas for further researches**

The research study was limited to focus of women empowerment through income generating activities and the promotion of women's rights in Rwanda with a limited context of COPABAMU cooperative.

It has to be noted that these findings are not sacred truth. They are subject for review; supplement or the study can be replicated elsewhere. The researcher recommends the following areas for further research:

- To analyze the relationship between level of education and the exercise of women's rights,
- A comparative study of women's empowerment in various geographical backgrounds.
- Socio cultural factors and the promotion of women's rights.

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**Appendices:**

**Appendice 1: Questionnaire**

**Interview date:...../...../2013**

**Interview starting time: ...../.....**

**PART I. SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS**

| No | Question              | Response  | Code  |
|----|-----------------------|---|-------|
| Q1 | Province              | .....   | /__/  |
| Q2 | District of residence | .....   | /__/  |
| Q3 | Sector                | .....   | /__/  |
| Q4 | Cell                  | .....   | /__/  |
| Q5 | Village               | .....   | /__/  |
| Q6 | Age                   |   | /___/ |
| Q7 | Sex                   | 1=Gabo 2=Gore   | /__/  |
| Q8 | Marital status        | 1= Single<br>2=Married<br>3=Divorced<br>4=Widow/widower | /__/  |

|     |   |  |      |
|-----|---|--|------|
| Q9  | Size of the HH  | 1= Between 1 and 3<br>2= Between 4 and 6<br>3= Above 6   | /__/ |
| Q10 | If married what is your Type of union in couples        | 1= Legally married<br>2= Not legally married   | /__/ |
| Q11 | Education level   | 1= primary school : 1 2 3 4 5 6 7 8<br>2=Vocational : < 1 1 2 3<br>3= Secondary school : 1 2 3 4 5 6<br>4= Higher : 1 2 3 4<br>5= None   |      |
| Q12 | Profession/Occupational activity (Tick all appropriate) | <input type="checkbox"/> Agriculture<br><input type="checkbox"/> Livestock<br><input type="checkbox"/> Agriculture and livestock<br><input type="checkbox"/> Trade<br><input type="checkbox"/> Civil servant<br><input type="checkbox"/> Handcraft<br><input type="checkbox"/> Employee/Laborer<br><input type="checkbox"/> Other (specify)<br><input type="checkbox"/> None |      |

|     |   |  |       |
|-----|---|--|-------|
| Q13 | What was your occupational activity before you join the cooperative   | <input type="checkbox"/> Agriculture<br><input type="checkbox"/> Livestock<br><input type="checkbox"/> Agriculture and livestock<br><input type="checkbox"/> Trade<br><input type="checkbox"/> Civil servant<br><input type="checkbox"/> Handcraft<br><input type="checkbox"/> Employee/Laborer<br><input type="checkbox"/> Other (specify)<br><input type="checkbox"/> None |       |
| Q13 | Is in your family someone who has a remunerated job? If yes what is his/her occupational activity<br><br>(Tick all appropriate) | <input type="checkbox"/> Civil servant<br><input type="checkbox"/> Employee<br><input type="checkbox"/> Laborer  |       |
| Q14 | Religion  | 1= Christian<br>2= Muslim<br>3=Other (specify)<br>4= None  | / __/ |

**PART II: COOPERATIVE MEMBERSHIP AND TRAINING**

|      |   |                |   |
|------|---|----------------|---|
| Q 15 | When your cooperative has been created? | .....<br>..... | To compare the answer of the respondent Actually date of establishment 2002 |
|------|---|----------------|---|

|      |   |   |   |
|------|---|---|---|
|      |   |   | <input type="checkbox"/> GAP<br><input type="checkbox"/> No GAP |
| Q16  | How have you known this cooperative?  | 1= informed by one member 2=informed by my spouse 3= Recruited by Local authorities 4 = Recruited by NGO/CBO/FBO 5= Other (Specify)                         |   |
| Q17  | When have you joined the Cooperative?   | <b>2002 (11) 2003 (10) 2004 (9) 2005 (8) 2006 (7) 2007(6) 2008(5) 2009 (4) 2010(3) 2011(2) 2012(1)</b><br><b>2013</b>                                       |   |
| Q 18 | What are the main activities of your cooperative (Pick all appropriate)                       | <input type="checkbox"/> Agriculture <input type="checkbox"/> Other (Specify )<br><input type="checkbox"/> Trade<br><input type="checkbox"/> Livestock      |   |
| Q19  | What was your motivation to be part of the cooperative? (Tick all appropriate)                | 1=To earn money    2= To generate an income    3= To get a job    4= Represent my spouse<br>5=Recruited by Local authorities    6=Recruited by NGO/CBO /FBO |   |
| Q20  | What is your position in internal administration?   | 1 = Ordinary member    2= Member of board    3= Executive    4= Supervisory comity  |   |
| Q 21 | In your cooperative do you have regular meeting? If yes what is the frequency of the meeting? | 1= Weekly    2= Monthly    3= Semesterly    4= Never  |   |
| Q22  | What are the main topics you talk about in your meeting?                                      | 1,.....<br>2,.....<br>3,.....   |   |
| Q23  | How many time have you been absent in the meeting?  | 1=Once    2= Two times    3= Three time    4= Never   |   |

|      |   |  |
|------|---|--|
| Q24  | Have you ever participated in the training? Organized or for your Cooperative? If yes what was the subject? | <input type="checkbox"/> Cooperative management <input type="checkbox"/> Project design <input type="checkbox"/> Credit and saving <input type="checkbox"/> Other <input type="checkbox"/> Women right<br><input type="checkbox"/> Gender based violence <input type="checkbox"/> Others <input type="checkbox"/> None |
| Q25  | If yes who organized The training?  | <input type="checkbox"/> Local authorities <input type="checkbox"/> IMPUYABO Cooperative <input type="checkbox"/> HAGURUKA   |
| Q 26 | How many times have you participate in the training?  | 1=Once    2= Two times    3=Three times    4=More than three times   |

**PART III : EMPOWERMENT AND PROMOTION OF WOMEN'S RIGHT**

|      |  |   |
|------|--|---|
| Q27  | Do you have a specific job that you are paid for in the Cooperative? If yes what do you do?              | 1= Accountant    2= Watchman    3= Other ( Specify ) = None   |
| Q28  | Before you join the Cooperative what was your main occupational activity?                                | 1= Civil servant    2= Laborer    3=Agriculture and livestock    4= Handcraft    5= Other    6= None  |
| Q29  | Have you received any Cash or in kind support from the cooperative? If yes what have you received?       | <input type="checkbox"/> Money <input type="checkbox"/> Livestock <input type="checkbox"/> Crops  |
| Q 30 | If yes what did you do with the money?   | <input type="checkbox"/> School fees <input type="checkbox"/> Mutuelle de Santé <input type="checkbox"/> livestock <input type="checkbox"/> House construction/Renovation <input type="checkbox"/> Mutuelle de santé /Health expenditure  |
| Q 31 | Have you got a Loan from the Cooperative? If yes what have you done with the loan?                       | <input type="checkbox"/> House Construction <input type="checkbox"/> Buying food <input type="checkbox"/> School fees to complete my studies <input type="checkbox"/> None  |
| Q32  | Have you got a dividend from the Cooperative? If yes what did you do with the loan?                      | <input type="checkbox"/> House construction/Remuneration <input type="checkbox"/> Buying food <input type="checkbox"/> School fees for my children <input type="checkbox"/> Livestock<br><input type="checkbox"/> Mutuelle de santé /Health expenditure <input type="checkbox"/> None |
| Q33  | Did your cooperative help you to get a credit in MFI or a bank? If yes what have you done with the loan? | <input type="checkbox"/> Trade <input type="checkbox"/> House construction <input type="checkbox"/> Contribution in IKIMINA <input type="checkbox"/> None   |
| Q34  | In your Cooperative do you have a rotating saving and service association                                | 1=Yes    2=No   |

|     |  |   |
|-----|--|---|
|     | (IKIMINA)  |   |
| Q35 | If yes have you got money from IKIMINA   | 1=Yes 2=No  |
| Q36 | What have you done with money from IKIMINA?                                      | <input type="checkbox"/> Trade <input type="checkbox"/> House construction/Renovation <input type="checkbox"/> Livestock <input type="checkbox"/> Paying for kids <input type="checkbox"/> Mutuelle de santé /Health expenditure <input type="checkbox"/> Other |
| Q37 | In your family how many times did you eat a day before you join the Cooperative? | 1=Once 2 = Two time once in two days  |
| Q38 | In your family how many times do you eat a day after you join the Cooperative?   | 1=Once 2 = Two time once in two days  |

**PART IV: PERCEPTION OF REpondent ON WOMEN'S RIGHT**

|      |  |   |
|------|--|---|
| Q39  | What is the occupational activity of your spouse?            | 1= Employee 2= Civil servant 3=Laborer 4=Other (Specify)    |
| Q340 | Are you regularly informed on his/her Salary ?               | 1= Regular 2 =Sometimes 3=Never                             |
| Q41  | Do you agree that a woman must have a job?                   | 1= Strongly agree 2= Agree 3= Strongly Disagree 4= Disagree |
| Q42  | Do you agree that a woman has right to ask for a credit?     | 1= Strongly agree 2= Agree 3= Strongly Disagree 4= Disagree |
| Q43  | Do you agree that a woman has right to Study at high level?  | 1= Strongly agree 2= Agree 3= Strongly Disagree 4= Disagree |
| Q44  | Do you agree that a woman has Right to open her own account? | 1= Strongly agree 2= Agree 3= Strongly Disagree 4= Disagree |
| Q45  | Do you agree that a woman has Right to be a part of IKIMINA  | 1= Strongly agree 2= Agree 3= Strongly Disagree 4= Disagree |
| Q 46 | Do you agree that a woman has Right to be a part of IKIMINA  | 1= Strongly agree 2= Agree 3= Strongly Disagree 4= Disagree |

|     |   |   |
|-----|---|---|
| Q47 | In your understanding who do you think That women has the right to take a decision on the use of the use of family property | 1= Man    2= Woman    3= Both of them                           |
| Q48 | At your Village who do you think that woman has the right to decide the use of land?  | 1= Man    2= Woman    3= Both of them                           |
| Q49 | In your family who buy food?  | 1=Man                  2=Woman                  3= Both of them |
| Q50 | In your family who decide to sell agriculture products?   | 1=Man                  2=Woman                  3= Both of them |

**PART V: CONCLUSION AND RECOMMENDATION**

|     |  |                         |
|-----|--|-------------------------|
| Q51 | Do you think that the cooperative have helped you to improve your live? If yes How ? |                         |
| Q52 | Can you sensitize women to be part of cooperative? Why?                              | .....<br>.....<br>..... |

Interview end time:

Date:.....

## **Appendice 2: Interview guide**

### **Interview guide**

1. What is the name of your Cooperative?
2. When your Cooperative have been created?
3. In your understanding do you think that cooperative is a channel to empower women?
4. Do you observe any change in the behavior of women after they become members of cooperatives?
5. Have you got any support in kind or in cash from your cooperative?  
If yes what have you done with this support?
6. Income generating activities can help to promote women's right?  
- If yes, to what extent?
7. Do you think that the cooperative have helped you to improve your live? If yes How?
8. Can you sensitize women to be part of cooperative? Why?