



Projects And Women's Economic Empowerment in Gisagara District, Rwanda

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Abstract: *The low levels of women accessing credits in rural areas which affects their economic empowerment and life transformation. The purpose of this paper was to establish the relationship between projects and women's economic empowerment in Rwanda. Specifically, the study assessed the effect of project planning on rural women's empowerment, established the effect of project monitoring on rural women's empowerment and determined the effect of project work breakdown structure on rural women's empowerment in GISAGARA district. The study employed a descriptive cross-sectional survey design. The study used a sample size of 373 from 5600 people by using Solven's formula. Questionnaires and interviews were used for data collection and data was analysed by using SPSS to establish the mean, standard deviations and regression analysis. Qualitative data was analysed. The results indicated a positive and significant relationship between project planning and rural women's empowerment ($r=0.531^{**}$, $p<0.01$), a significant and positive relationship between project monitoring and rural women's empowerment ($r=.551^{**}$, $p<0.01$) and a significant and positive relationship between project work breakdown structure and rural women's empowerment ($r=.588^{**}$, $p<0.01$). The paper concluded that, projects are important in promoting rural women's empowerment both economically and socially. The paper recommended that, GISAGARA district should help rural women to have access to credit facilities, it should train the women about entrepreneurial skills, project managers should meet and monitor regularly the beneficiaries to sensitize and ensure efficiently the use of loans.*

Keywords: Monitoring, Planning, Projects, Women's empowerment, Gisagara

1. Introduction

The low levels of accessibility to credit by women in some rural areas have limited their economic women's empowerment and community transformation. Projects give temporary supports to the people in terms of credits and other essential financial services within the reach of millions of poorest people to be served by those regular projects. Audu and Achegbulu (2011) defined projects as the loan providers to the persons of below poverty line to make them self-employed. In the study, rural women empowerment was operationalized as economic empowerment, increased wellbeing and social empowerment. There is a contribution of projects in Rwanda provision of basic financial services. Where by 80 % of the households holding the accounts in financial institutions are serviced by the rural projects. Some projects in GISAGARA District like Duhozanye by Action Aid, Care International, World Vision Rwanda,

Concern Worldwide, African Evangelistic Enterprise Rwanda and Sustainable Growers, etc., support women groups in various ways like linking them to commercial banks and financial institutions for giving those groups the loans for improving their businesses. And also these organizations try to construct the selling points like KIBIRIZI, MUGANZA and GISHUBI. Thus the projects in partnership with local leaders play a significant role in developing the provision of strong financial support services at all levels, especially empowering women in rural areas. This implies that there is low level of access to credit by vulnerable households, especially women in rural areas of GISAGARA District. Interestingly, mobilizing funds to the rural areas where it is needed most difficult, Awojobi, N.O. (2013)

2. Review of Related Literatures

2.1. The Relationship between Project planning and Women Empowerment

According to Mawa, B. (2016), Project planning is a discipline for stating how to complete a project within a certain period, usually with designed resources and with defined stages. Women's empowerment refers to the process in which women elaborate and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied. According to Mayoux (2013), the access to micro-credit may improve the well-being of the households. For instance, the profit from the business can be used for the education of the children and decision making process within the household. In addition, it is argued that profit from the sales can also be used for health care and proper feeding of the family. In a nutshell, the savings and accessibility to loans by women reduce their vulnerability. According to Awojobi (2013), having a well designed project plan may help the implementation of the project for the households' lives especially the women in terms of itemizing the tasks, activities, milestones, dependencies and resources that are needed to be focused on by the groups of women trained by the project managers in their daily production for the successful completion of the project in women's empowerment

2.2. The Relationship between Project monitoring and Women Empowerment

Monitoring is a regular systematic collection and analysis of information to track the progress of activities within project implementation against pre-set targets and objectives. It aims to answer the question "did we deliver?" Monitoring also clarifies project objectives, links activities with their resources to objectives, translates objectives into performance indicators and sets targets, Routinely collects data on these indicators, compares actual results with project targets and reports progress to managers and alerts them to project faced problems. Monitoring gives information on where a program or project is at any given time (or over time) relative to respective targets and outcomes to the community. Monitoring provides records of activities and results, and signals problems to be remedied along the way, it is descriptive and may not be able to explain why a particular problem has arisen, or why a particular outcome has occurred or failed to occur. According to Goetz and Musembi (2008), if women have high levels of education and skills in terms of monitoring and evaluation, they can achieve more on time for empowering themselves.

2.3. The Relationship between Project work breakdown structure and Women Empowerment

The Work Breakdown Structure (WBS) is a tool to identify what must be performed in order to reach on project's completion. Using a work breakdown structure, we can decompose the project goal into many smaller tasks required to achieve the objective. A work breakdown structure is a useful tool to plan and manage projects for the women's economic empowerment. A WBS identifies all the tasks to be done in the project visually, so it can be reviewed by all women as the stakeholders to understand the overview of the project tasks. A WBS helps women ensure that no significant task has been forgotten to achieve the project objectives. A Work Breakdown Structure allows project implementers to estimate necessary times to complete each task. And Work Breakdown Structure allows stakeholders in different groups to identify materials, equipment and other costs associated with each task.

2.6. The effect of Projects on Women Empowerment

The focus on women's empowerment in the context of projects brings to light the importance of gender relations in policy development circles more prominently than ever before. Women are vaunted as a 'weapon against poverty' (Department for International Development (DFID), 2006). The rationale for providing accessibility by women to projects services is that gender inequalities inhibit economic growth and development (World Bank, 2011). Projects have been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of 'virtuous spirals' of economic empowerment, increased welfare and social and political empowerment for women themselves, thereby addressing objectives of gender equality and empowerment (Mayoux & Hartl, 2009). Empowerment through projects is identified and measured in different dimensions: impact on decision-making, on self-confidence of women, on their home status, on family relationships and the incidence of domestic violence, on their involvement in the community, on their political empowerment and rights (Cheston & Kuhn, 2012).

A study by Appiah (2011) on the impact of projects on the women's economic empowerment in Eastern region of Ghana revealed that even if the projects have empowered the rural women economically, its full benefit is yet to be realized by these women due to its high interest rate, inflexible payment schedule, group formation etc. the study recommended that the interest rate should be reduced and be made known to the customers. And to make repayment flexible it recommended that repayment be made in certain way that trusted members are given a payment per month instead of the two weeks payment. Further, projects should continue to organize training

programme for the women entrepreneurs. They should also embark on educational programmes on projects product. This would offer the client the opportunity to be familiar with the operations of projects.

3. Methodology

This study adopted descriptive design. Cross-sectional studies often employ the survey strategy (Easter by-Smith et al. 2008). Furthermore, the study mostly relied on quantitative approach but was as well complemented and supplemented by the qualitative approach. According to Sekaran (2003), the target population refers to the entire set of individuals, events or objects with “common” observable characters from which generalizations of the study are made. This study’s target population is 5,600 people including projects beneficiaries (women), local leaders and project managers from three Projects in GISAGARA district. The study used the sample size of 373. According to Mugenda and Mugenda (2003) sampling technique is very necessary in any social study because it helps in answering questions pertaining to what type of targeted people will be called upon to provide answers to the research questions related to the information of period of 4 years 2015-2018, whether the selected group of targeted people is adequately representative of the whole population, how wide a coverage would be acceptable and other questions that would help the researcher in the selection of his sampling design. The researchers used simple random sampling technique to select the number of participants that they wanted for providing equal opportunity for every eligible respondent to participate in the study and avoid any biasness where study used primary data collected using questionnaires to the projects’ beneficiaries and also the project managers were asked by the researcher by using

interview. After retrieving back the questionnaire and collecting the required data, it was then prepared for analysis by using Statistical Package for Social Scientists (IBM SPSS, version 22.0) software. In this process, the data underwent these processes i.e. data editing which involved checking the filled questionnaires for any omissions or mistakes; then data coding which involved giving each item of the questionnaire or variable a code to be used when imputing the data into the computer, and lastly data entry into the computer for analysis. After processing the collected data; the researchers analysed it where the analysis was conducted in the following manner: The frequency and percentage distribution were used to identify the profile of the respondents; descriptive statistics, such as mean and standard deviations were used to test the magnitude and direction of dispersion of the variables. This study used content validity to test the level of which the items in the instrument represent the content of the attribute being measured. After calculating by using a formula, when CVI is more than 0.70 it shows that the items of the instruments were valid and the study also employed Cronbach’s alpha to determine the reliability of the questionnaire. Furthermore, Pearson’s Linear Correlation Coefficient was used to establish the association between the study variables while regression analysis was used to identify the effect of projects on rural women empowerment. The hypothesis was tested using p-value and t-statistics at 0.05 (5%) level of significance.

4. Results and Discussion

The Relationship between Project planning and Rural Women Empowerment in GISAGARA district, Rwanda. The study’s first objective was to determine the relationship between project planning and rural women empowerment in GISAGARA district, Rwanda.

Table 1: The Relationship between Project planning and Rural Women Empowerment in GISAGARA district, Rwanda

					Project planning	Rural Women Empowerment				
Project planning		Pearson Correlation			1	.531**				
		Sig. (2-tailed)				.000				
		N			289	289				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig. Change	F
1	.531 ^a	.282	.279	.61884	.282	112.508	1	287	.000	
Model	Unstandardized Coefficients			Standardized Coefficients		t	Sig.			
	B	Std. Error	Beta	Std. Error						
1 (Constant)	2.264	.140			16.151	.000				
Project planning	.389	.037	.531		10.607	.000				

a. Dependent Variable: Rural Women Empowerment

** There is a significant correlation at 0.01 level (2-tailed).

The table shows a positive, moderate and significant relationship which is between project planning and rural women empowerment ($r=0.531^{**}$, $p<0.01$). Thus rejecting the null hypothesis that there is no significant relationship between project planning and rural women empowerment and upholding the alternative hypothesis at 1% level of significance. The positive relationship implies that project planning to a given extent is responsible for rural women empowerment. In order to explain this effect further, the research found that project planning affects rural women empowerment by 28.2% ($R^2=0.282$, $p=0.01$). In addition, an increase in borrowing project planning by the rural women, significantly promotes their empowerment by 53.1% (Beta=0.531, $p=0.01$).

This study agrees with that of Wright (2010) who found that project planning offered by projects promotes accessibility to quality education to the families. The spread of the school fees burden to easy monthly instalments makes education affordable, accessible and ensures business continuity by not depleting working capital for the businesses to education financing. Payments are deferred while in school and for a six-month

grace period after graduation. Project planning enables beneficiaries to pay school fees for their family members.

The findings of this study also agree with that of Cheston and Kuhn (2012) who found that rural women empowerment through projects brought about access to decision-making, self-confidence of women, the status at their homes, positive family relationships and reduction in domestic violence, increased involvement in the society, and political participation. This study is in line with that of Morduch (1999) who found that projects accessible to vulnerable people who are otherwise "excluded from the formal banking sector" and standard financial systems. The underlying logic is that by providing financial means to the poor people, for example in the term of credit, they manage the money differently, investing, acquiring productive assets, increasing their knowledge levels, starting new businesses, etc.

The Relationship between Project monitoring and Rural Women Empowerment in GISAGARA district, Rwanda

The study's second objective was to establish the relationship between project monitoring and rural women empowerment in GISAGARA district, Rwanda.

Table 2: The Relationship between Project monitoring and Rural Women Empowerment in GISAGARA district, Rwanda

					Project monitoring			Rural Women Empowerment	
Project monitoring					Pearson Correlation			.551**	
					Sig. (2-tailed)			.000	
					N			289	
					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.551 ^a	.304	.302	.44654	.304	125.360	1	287	.000
Model		Unstandardized Coefficients			Standardized Coefficients				
		B	Std. Error		Beta		t	Sig.	
1 (Constant)		1.990	.157				12.670	.000	
Project monitoring		.431	.038		.551		11.196	.000	

a. Dependent Variable: Rural Women Empowerment

** Significant correlation at the 0.01 level (2-tailed).

The table shows a positive, moderate and significant relationship which is between project monitoring and rural women empowerment ($r=.551^{**}$, $p<0.01$). Therefore this rejects the null hypothesis so that there is no significant relationship between project monitoring and rural women empowerment in GISAGARA district, Rwanda and upholds the alternative hypothesis at 1% level of significance. Furthermore, the study revealed that project monitoring affects rural women empowerment by up to 30.4% ($R^2=0.304$, $p=0.01$). In other words, project monitoring can explain up to 30.4% variation in rural

women empowerment, which is quite large. Similarly, a unit increase in borrowing project monitoring by the rural women significantly promotes their empowerment by 55.1% (Beta=0.551, $p=0.011$).

This study agrees with that of Buvinic, M., and R. Furst-Nichols. 2016. who found that projects monitoring is done to women entrepreneurs with medium and large businesses for accessing affordable financing individually with group co- guarantee. However, the author says such loans are paid with interest.

This study also agrees with that of Taha (2012) who found that women economic empowerment and decision-making process can lead to their political and social empowerment in the community. The author added that women take cognizance of their significant contribution to their household well-being which give them greater poise and self-assurance. As a finding of this, women's self-assurance and skills, along with their knowledge and the formation of group networks through market access can improve their status in society. The findings by IFAD (2009) also revealed that the individual leadership role of women who lead groups such as cooperative societies and market women associations can attract the attention of local politicians who approach the hierarchy of these groups to solicit for votes from their group members during elections.

However, this study disagrees with that of Gibb (2008) who observed that micro-credit has failed to empower women as women could not change their traditional household importance and could not retain control over

the money. Women's role in decision-made by household: control over money matters and other important household matter is a key function of the family structure. Whether a woman lives in a joint family or where she is a mother in law or if she lives in nuclear family structure, all will be impacting on her autonomy. Kishor (2000) also agrees with Gibbb (2008) when he found that rural women are powerless to work outside their home or beyond their homestead because of family restrictions, social and traditional barriers. Therefore, their potential often remains unutilized or underutilized.

The Relationship between Project work breakdown structure and Rural Women Empowerment in GISAGARA district, Rwanda

The study's third objective was to determine the relationship between project work breakdown structure and rural women empowerment in GISARAGA district, Rwanda.

Table 3: The Relationship between Project work breakdown structure and Rural Women Empowerment in GISAGARA district, Rwanda

					Project work breakdown structure	Rural women empowerment				
Project work breakdown structure					1	.588**				
Pearson Correlation						.000				
Sig. (2-tailed)						289				
N					289	289				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig. Change	F
1	.588 ^a	.346	.344	.43292	.346	151.712	1	287	.000	
Model	Unstandardized Coefficients			Standardized Coefficients		T	Sig.			
	B	Std. Error	Beta							
1	(Constant)	1.806	.158			11.453	.000			
	Project work breakdown structure	.476	.039	.588		12.317	.000			

a. Dependent Variable: Rural women empowerment

The table shows a positive, moderate and significant relationship which is between project work breakdown structure and rural women empowerment ($r=.588^{**}$, $p<0.01$). This therefore rejects the null hypothesis so that there is no significant relationship between project work breakdown structure and rural women empowerment in GISAGARA district, Rwanda and upholds the alternative hypothesis at 1% level of significance. Furthermore, the research found that project work breakdown structure affects rural women empowerment by 34.6% ($R^2=0.346$, $p=0.01$). In addition, the study found that a unit increase in project work breakdown structure borrowing by the

rural women, significantly affects their empowerment by 58.8% (Beta=0.588, $p=0.01$). This implies that each time women borrow loans for agricultural purposes such as buying improved seeds, fertilizers, insecticides, more land, irrigation facilities, etc. they end up getting high yields which can be used for family consumption and the balance stored and sold respectively. This increases the level of women income, property and assets hence leading to social and economic empowerment.

This study agrees with that of Yaro (2012) when he found that loans in agriculture are made accessible to the farmers

to activities related to finance farming such as purchase of fertilizer, seeds and livestock. These kinds of loans usually require a lending person to inspect the borrower's farm once a year. This is the reason why projects make sure they train these rural women on proper farming methods, such as spraying, use of fertilizers, harvesting, storing, and sales. In case a farmer produces in bulk, projects take the initiative to support by looking for market for such agricultural products. Similarly, the results of this study agree with that of Awojobi (2014) who carried out a study on the impact of project work breakdown structure on women's empowerment in Lagos, Nigeria and revealed a significant improvement in the household welfare, employment and income, and women's empowerment, as a solution of participating in projects. This study agrees with that of Leach and Sitaram (2012) who carried out a study on projects and women's empowerment in India and found that projects had succeeded in socially empowering the women where economic empowerment could not be possible due to the lack of skills and understanding among women about business.

Puhazhendhi and Satya (2011), in their research studies on economic and social empowerment of rural poor through Self Help Groups, found that SHG's had been instrumental social and economic empowerment of the rural poor. Projects to rural women have given the great opportunities to the rural poor people in India to attain reasonable economic, social and cultural empowerment, leading to high living standard and quality of life for participating households. Samanta (2009) found that women had no control over credit which is the failure of projects to empower women. This she argued that greater financial independence for rural women increases their bargaining capacity, reduces violence against women and enables them to gain more influence over decision-making.

5. Conclusion and Recommendations

5.1 Conclusion

Basing on the results of this study, the research concludes that projects have improved women's economic conditions and enhanced their ability to contribute in their family's decision making. Through the projects' significant contribution to women's ability to earn an income, these programmes have potential to initiate a series of virtuous spirals of economic empowerment, increased well-being for women and their families and wider political and social empowerment. The paper concluded that projects are important in promoting rural women's empowerment both socially and economically.

5.2 Recommendations

The paper recommended that GISAGARA district should help rural women to have access to credit facilities for

expanding their businesses, GISAGARA district should provide training and awareness in entrepreneurial skills to the women, project managers should conduct usual meeting with the beneficiaries to sensitize them on loan usage in their businesses, and project managers with the help of ABAFASHAMYUMVIRE should monitor the beneficiaries to ensure efficient use of loans for their businesses expansion and growth.

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