

INFLUENCE OF WOMEN FOR WOMEN RWANDA'S MICROFINANCING ACTIVITIES ON SOCIO-ECONOMIC DEVELOPMENT IN MUHANGA DISTRICT

^{1&2*}Euphrosine Cyiza, ³Dr. Athanas Osiemo Kengere, ⁴Dr. Alice Kituyi Wafula

^{1*}Mount Kenya University, Kigali Rwanda, P.O.Box 5826 Kigali, Rwanda.

²Kepler University, Kigali Rwanda, 16 KG 29 Ave, Kigali

³Mount Kigali University, Kigali Rwanda, P.O.Box 5826 Kigali, Rwanda.

⁴Mount Kigali University, Kigali Rwanda, P.O.Box 5826 Kigali, Rwanda.

Corresponding Author: Euphrosine Cyiza, Department of International Relations and Diplomacy, Mount Kenya University, Kigali, Rwanda, P.O.Box 5826 Kigali, Rwanda Email: euphrosicyiza@gmail.com

Abstract:

This study investigates the influence of Women for Women Rwanda's microfinancing activities on socio-economic development in Muhanga District. The research aims to explore the impact of income-generating projects, assess the effectiveness of direct support programs, and establish correlations between microfinancing activities and socio-economic outcomes. A sample of 338 participants was drawn from a population of 2,180 using the Yamane formula, employing simple random and purposive sampling techniques. Data were collected through questionnaires, interviews, and desk reviews, with quantitative analysis applying descriptive and inferential statistics, while qualitative data were examined through thematic content analysis. Key findings indicate that 36.1% of respondents strongly agree they have benefited from agricultural support, with 28.7% acknowledging that the program facilitated post-harvesting activities. However, while post-harvesting showed a significant positive correlation with socio-economic development ($B=0.713$; $p=0.000$), other agricultural initiatives were less impactful. Livestock activities positively affected self-reliance and innovation ($B=0.132$; $p=0.018$), but emergency material support did not significantly enhance household economic status ($B=-0.044$; $p=0.727$). In contrast, psychosocial support was significantly linked to improved economic conditions ($B=0.333$; $p=0.000$). The study recommends developing policies to empower women economically through civic education and capacity building. It also advocates for NGOs to initiate dialogues and campaigns that promote women's socio-economic status and encourages beneficiary leaders to foster awareness of women's rights as essential to economic development.

Keywords: *Women for Women Rwanda, Microfinancing Activities, Socio-Economic Development, Rwanda*

1.0 Introduction

Worldwide, women were controlled, challenged and seen as inferior (Collingwood, 2016). In Sweden, Norway, Finland, Denmark, and Canada, females prepare their girls to know the contribution of motherhood involvement in domestic chores (Kabeer, 2011). Therefore, when the female is mature enough, they are intended to find and prepare food, fetch or supply water, look for firewood, grind millet or prepare cassava, bear and increase children (Mansuri & Rao, 2013).

In African countries like Ghana, Mali, Uganda, Cameroon, and DRC, the thought to make vacation for female is to get married and reproduction of children (Riza, 2013). In this regards, female

responsibility is said to bring children to adult. Whether a female produced girls, marriage was in poor living conditions. When women were divorced, they often received nothing, despite having contributed to the acquisition of their husband's property (Tuyizere, 2012). Furthermore, women are blamed for calamities. Misfortunes, diseases, and poverty, are considered to follow women to whom bad-luck and misfortunes get attracted so that they are, in effect, the roots of distress that male encounter; such suffering that stimulates to oppression of women (Wong, 2012).

Rwanda is best known for achieving the target of 50% of women parliamentarians (World Development [WD], 2012). It was evidenced that there is an existence of public commitment and willingness for women's development.

According to Economic Research Policy Centre [ERPC] (2010), Universal Declaration of Human Rights accepted the fundamental agreement on socioeconomic development in the context of living condition, properties and income level, employment, education, health, cultural practices and citizenship.

The Declaration specifies that the aforementioned socioeconomic development to all in equal way without any discrimination of any kind (Groh, *et al.*, 2016). Socioeconomic development entitled and claimed for women and girl worldwide, they form the basis for socioeconomic development movement and feminist movement in 20th century (International Labour Organization [ILO], 2016). As results, Women for Women Rwanda and different countries have risen up to the promotion of socioeconomic development (Klinger & Schündeln, 2011). These socioeconomic developments mainly include rights to improved education & awareness, rights to self-confidence, rights to have access to opportunities, rights to land and other properties and rights to justice.

In order to promote and protect women's rights, organizations endorsed adequate strategies in promoting socioeconomic development in developing countries. World Economic Forum [WEF] (2016) identified those strategies used by IGOs in promoting socioeconomic development in developing countries are trainings offered to women, doing advocacy for women, collaboration or cooperation with other agencies toward women's emancipation, and providing direct Support to women beneficiaries

Krafft (2015) reiterated that capacity development are undertaken to person's ability or competency that was correlated with pertinent ability. According to Beath *et al.* (2010), he emphasized that skills development was seen as the pertinent to increase women productivity, occupation and income generating opportunities, increasing the capacity to find meal and improve socioeconomic development.

According to Filed, *et al.*, (2010), Advocacy can help individuals maintain a high level of confidentiality and knowledge, which is crucial in decision-making processes. According to a study by Homes and Jones (2010), cooperation and interaction with other institutions or departments can enhance planning and design, fostering collaboration to support the mediation process.

Additionally, Hypher (2011) demonstrated the contribution of direct and immediate assistance to the promotion female rights. Social promotion programs stimulates socioeconomic status of women, this was agreed with security, responsibility, improving the income of vulnerable women

by promoting low level of income or employment opportunities. Following Jones and Thi (2012), the present study will adopt the following women's promotion measures: improved education & awareness, gained confidence, exposure to opportunities, access to property rights, and access to justice.

In Rwanda, lack of Women for Women Rwanda efficiency in giving support to vulnerable and disadvantaged women continues to deprive them from enjoying their rights. A knowledgeable gap related to effects of community activities on women's capacity and organization. These effects may be seen as the methodological system in the next interventions. Women for Women Rwanda is conceived to empower women to promote living condition in Muhanga district located in the City of Kigali.

2.0 Materials and Methods

Study Site

The research was conducted in Muhanga District, located in the Southern Province of Rwanda. This area was selected due to the presence of beneficiaries of Women for Women Rwanda (W4W), allowing for an in-depth examination of the impact of microfinancing activities on socio-economic development within the local context.

Experimental Materials

The study employed three primary data collection instruments: structured questionnaires, interview guides, and document analysis.

Questionnaires were developed using a five-point Likert scale to capture respondents' perceptions and experiences related to Women for Women Rwanda's (W4W) initiatives. Organized into distinct sections, the questionnaires collected both demographic information and data specific to the research objectives, providing a comprehensive understanding of participants' backgrounds and their engagement with W4W programs.

Interview Guides featured open-ended questions aimed at gathering in-depth insights from key informants at the W4W country office. These guides facilitated a deeper exploration of the implementation and impact of W4W activities, enriching the quantitative data obtained from the questionnaires.

Document Analysis involved a systematic review of existing literature, reports, and online resources concerning W4W's initiatives and their role in socio-economic development in Muhanga District. This secondary data offered broader context, highlighting trends, challenges, and successes associated with W4W's programs. Together, these instruments provided a robust framework for investigating the influence of W4W's microfinancing activities on women's socio-economic development.

Data Analysis Procedures

Following data collection, the researcher implemented a rigorous editing process to ensure data integrity by correcting mistakes and addressing omissions. Numeric values were then assigned to the questionnaire responses to facilitate analysis. Utilizing SPSS software, the data underwent both

descriptive and inferential statistical analyses. Descriptive statistics, including frequency distributions, percentages, means, and standard deviations, provided a comprehensive summary of the data. Inferential statistics, comprising correlation and regression analyses, were employed to examine the relationships between Women for Women Rwanda's activities and socio-economic development outcomes. This integrated approach of quantitative and qualitative methods enabled a nuanced understanding of the impact of microfinancing activities on women's socio-economic development in the study area, highlighting significant trends and correlations essential for informing future initiatives.

3.0 Results and Discussions

Effect of Women for Women Rwanda income generating projects on socio-economic development in Muhanga District

The study investigated the impact of Women for Women Rwanda's income-generating projects on socio-economic development in Muhanga District. This objective was assessed using indicators such as agricultural activities, post-harvest practices, livestock management, and handicrafts. Women participants were asked to respond using a 5-point Likert scale, with options including Strongly Agree (SA), Agree (A), Not Sure (NS), Disagree (D), and Strongly Disagree (SD).

Table 1. Women for Women Rwanda income generating projects

Income generating projects	Strongly Disagree %	Disagree %	Not Sure %	Agree %	Strongly Agree %	Total Mean	Sd
Agriculture activities	4.1	18.9	18.6	22.2	36.1	3.53	1.5
Post-harvesting activities	8.6	21.0	24.3	28.7	17.5	3.25	1.21
Livestock activities	8.0	22.8	23.4	29.6	16.3	3.23	1.20
Handcraft activities	11.2	9.5	24.0	30.5	24.9	3.48	1.27

Source: Primary Data (2022)

Results in Table 1 indicate that Women for Women (W4W) in Muhanga supports various income-generating activities. The study revealed that 36.1% of respondents strongly agreed they benefited from agricultural support provided by W4W. Additionally, 28.7% acknowledged that post-harvesting activities were facilitated by W4W in Muhanga District. Livestock activities also received support, with 29.6% of participants strongly affirming this. Furthermore, many respondents recognized handcraft activities as a significant training component offered to women beneficiaries of W4W. The study also included correlation analysis to assess these findings further.

Table 2. Correlation Analysis on income generating projects on Economic Developmen t		Agriculture activities	Post- harvesting activities	Livestock activities	Handcraft activities	Self- reliance and innovation	Improve household economic status	Access to healthcare , sanitation
Agriculture activities	Pearson Correlation	1						
	Sig.(2- tailed)							
	N	332						
Post- harvesting activities	Pearson Correlation	.935**	1					
	Sig.(2- tailed)	.000						
	N	332	332					
Livestock activities	Pearson Correlation	.768**	.780**	1				
	Sig.(2- tailed)	.000	.000					
	N	332	332	332				
Handcraft activities	Pearson Correlation	.843**	.787**	.682**	1			
	Sig.(2- tailed)	.000	.000	.000				
	N	332	332	332	332			
Self-reliance and innovation	Pearson Correlation	.918**	.950**	.767**	.813**	1		
	Sig.(2- tailed)	.000	.000	.000	.000			
	N	332	332	332	332	332		
Improve household economic status	Pearson Correlation	.941**	.939**	.744**	.798**	.958**	1	
	Sig.(2- tailed)	.000	.000	.000	.000	.000		
	N	332	332	332	332	332	332	
	Pearson Correlation	.901**	.889**	.728**	.851**	.897**	.893**	1

Access to healthcare, sanitation	Sig.(2-tailed)	.000	.000	.000	.000	.000	.000
	N	332	332	332	332	332	332

**Correlation is Significant at 0.01 level (2-tailed).

Source: Primary Data (2022)

Data revealed a strong link between Women for Women (W4W) activities and the socio-economic development of women. Agricultural activities showed significant correlations with self-reliance and innovation ($r = 0.914$; $p < 0.001$) and improved household economic status ($r = 0.901$; $p < 0.001$), as well as access to healthcare and sanitation ($r = 0.901$; $p < 0.001$). Post-harvesting activities demonstrated similarly strong relationships with self-reliance and innovation ($r = 0.939$; $p < 0.001$) and improved household economic status ($r = 0.889$; $p < 0.001$). For livestock activities, significant correlations were found with self-reliance and innovation ($r = 0.767$; $p < 0.001$), improved socio-economic status ($r = 0.744$; $p < 0.001$), and access to healthcare and sanitation ($r = 0.728$; $p < 0.001$). Handcraft activities also exhibited positive correlations with self-reliance and innovation ($r = 0.813$; $p < 0.001$), improved socio-economic status ($r = 0.798$; $p < 0.001$), and access to healthcare and sanitation ($r = 0.851$; $p < 0.001$). Overall, these positive relationships, with p-values below 0.05, indicate that participation in W4W activities significantly enhances the socio-economic development of women beneficiaries in Muhanga District, thus supporting the hypothesis (H1) of an association between W4W activities and women's socio-economic development.

Table 3. Regression Coefficients on Income Generating Activities, Self-reliance, and innovation

Model		in standardized Coefficients		Standard Coefficients	t	Sig.
		B	staf.Error	Beda		
1	(Constant)	-1.331	.291		-4.580	.000
	Agriculture activities	.121	.099	.116	1.220	.225
	Post-harvesting activities	.944	.114	.713	8.302	.000
	Livestock activities	.066	.100	.032	.661	.510
	Handcraft activities	.163	.067	.132	2.411	.018

a. Dependent Variables: Self-reliance and innovation

Source: Primary Data (2022)

The results in the table 3 present the regression analysis between independent and dependent variables. For agricultural activities, the study found an insignificant effect on self-reliance and innovation ($B = 0.116$; $p = 0.225$). However, post-harvesting activities showed a significant correlation ($B = 0.713$; $p < 0.001$). Livestock activities exhibited an insignificant correlation with

self-reliance and innovation ($B = 0.032$; $p = 0.510$), while they positively affected self-reliance and innovation in another context ($B = 0.132$; $p = 0.018$).

Table 4. Regression Coefficients of Income Generating Activities and Household economic status

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beda		
1	(Constant)	1.057	.318		-3.325	.001
	Agriculture activities	.561	.109	.496	5.161	.000
	Post-harvesting activities	.686	.124	.478	5.515	.000
	Livestock activities	-.050	.109	-.022	-.454	.650
	Handcraft activities	.024	.074	.018	.330	.742

a. Dependent Variable: Improve household economic status

Data in Table 4 felt that the agriculture activities is significant affecting timely delivery of Masaka farm project ($B=0.496$; $\text{sign}=0.000$). In addition, post-harvesting activities were positively associated with improve family welfare and living conditions ($r=0.478$; $\text{sign}=0.000$). However, the livestock activities is insignificant linked with improve family economic development ($b=0.022$; $\text{sign}=0.650$). Finally, the handcraft activities are insignificant associated with improve family economic development ($r=0.330$; $\text{sign}=0.742$).

Table 5. Regression Coefficients of Income Generating Activities and Access to healthcare, sanitation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std.Error	Beta		
1	(Constant)	.363	.291		1.247	.215
	Agriculture activities	.227	.100	.280	2.281	.025
	Post-harvesting activities	.382	.114	.372	3.353	.001
	Livestock activities	.009	.100	.005	.089	.929
	Handcraft activities	.304	.068	.319	4.504	.000

a. Dependent Variable: Access to healthcare, sanitation

Source: Primary Data (2022)

Information in Table 5 felt that agriculture activities are significantly affecting access to healthcare, sanitation ($B=0.280$; $\text{sign}=0.025$). In addition, post-harvesting activities are significantly affecting

access to healthcare, sanitation ($B=0.372$; $\text{sign}=0.001$). However, the Livestock activities is insignificant linked with access to healthcare, sanitation ($B=-0.005$; $\text{sign}=0.929$). Finally, the handcraft activities are significant associated with access to healthcare, sanitation ($B=0.319$; $\text{sign}=0.000$).

4.0 Conclusion

The conclusions drawn from the study reveal that Women for Women Rwanda (W4W) engages in a wide range of activities to promote women's empowerment, including agriculture, post-harvesting, livestock, and handcraft training. Additionally, the organization supports capacity development through initiatives such as house construction for vulnerable populations, emergency material aid, and psychosocial support. Furthermore, W4W fosters a saving culture among beneficiaries, encouraging the formation of loan groups and affordable loan access, which significantly contributes to their socio-economic development. The findings demonstrate a positive correlation between saving culture and key indicators of development, including self-reliance, household economic status, and access to healthcare, suggesting that changes in saving behavior directly influence women's socio-economic progress.

5.0 Recommendations

Public institutions in Muhanga District, Rwanda, should prioritize collaboration to improve economic conditions through civic education and career guidance for women and girls. This approach will enhance their knowledge, reduce domestic violence, and promote economic empowerment. The researcher emphasizes the need for district offices and NGOs to launch campaigns that focus on women's socio-economic development. Collaboration between beneficiaries and managers is essential for understanding women's rights, while community involvement, especially of youth, will strengthen support for women's economic advancement.

6.0 Author Contributions

Euphrosine Cyiza was instrumental in conceptualizing the study and developing its methodology, as well as conducting software validation, performing data analysis, and leading the investigation. Dr. Athanas Osiemo Kengere contributed to the original draft of the manuscript. Dr. Alice Kituyi Wafula provided critical reviews, editing, and supervision throughout the research process, ensuring its rigor and quality.

Conflicts of Interest: The authors declare that there are no conflicts of interest.

Ethics Statement: The authors affirm their commitment to presenting findings that are dependable, trustworthy, and reliable, ensuring that no information is disclosed for personal gain.

References:

- Bandiera, O., Burgess, R., Das, N.C., Gulesci, S., Rasul, I., Shams, R. & Sulaiman, M. (2013). *Asset Transfer Programme for the Ultra Poor: A Randomized Control Trial Evaluation*. Working paper No. 22. BRAC.
- Beath, A., Christia, F., Enikolopov, R., & Kabuli, S. (2010). *Randomized Impact Evaluation of Phase II of Afghanistan's National Solidarity Programme (NSP) - Estimates of Interim Program Impact from First Follow-Up Survey*. Washington, DC: The World Bank.
- Collingwood, V. (2016). *Non-governmental organizations, power and legitimacy in International Society*. Cambridge University Press.
- International Labour Organization [ILO]. (2016). *Women at Work: Trends 2016*. Geneva, Switzerland.
- Jones, N. & Holmes, R. (2010). *Gender Politics and Social Protection: Why Social Protection is "gender blind"*. ODI Briefing Paper 62. London, ODI.
- Jones, N. & Thi V.A.T. (2012). *The Politics of Gender and Social Protection in Viet Nam: Opportunities and Challenges*. London, ODI.
- Kabeer, N. (2011). Between Affiliation and Autonomy: Navigating Pathways of Women's Empowerment and Gender Justice in Rural Bangladesh. *International journal of Development and Change* 42(2): 499–528.
- Krafft, C. (2015). Increasing educational attainment in Egypt: The impact of early Childhood care and education. *Economics of Education Review*, Vol. 46, pp. 127–143.
- Mansuri, G and V. Rao. (2013). *Localizing Development: Does Participation Work? World Bank Policy Research Report*. Washington DC: The World Bank
- Tuyizere, P.A (2012). *Gender and Development; the Role of Religion and Culture*. Fountain Publishers, Uganda.
- Wong, S. (2012). *What Have Been the Impacts of the World Bank's Community-Driven*. Washington D.C
- World Development Report [WDR]. (2012). *Gender Equality and Development*. Washington DC: The World Bank. World Development Report 2013: Jobs. Washington DC: The World Bank.
- World Economic Forum [WEF]. (2016). *the Global Gender Gap Report 2016*. Available at http://www3.weforum.org/docs/Global_Gender_Gap_Report_23_Aug.2019/.