

## THE IMPACT OF WOMEN ECONOMIC EMPOWERMENT PROJECTS ON THEIR SOCIO-ECONOMIC DEVELOPMENT IN RWANDA: THE CASE OF AGASEKE PROJECT.

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### ABSTRACT

**I**n a male dominated society, women have always been underestimated and discriminated in all spheres of life be it their family and social life or their economic and political life. Moreover, the traditional duties of managing households create hindrances in their social and economic empowerment. Over the years, various efforts have been made by many Government and Non -Government organizations to promote women empowerment in general. One such effort is AGASEKE Project intervention. The general objective of this study was to assess the impact of Women economic empowerment projects on their socio-economic development considering Agaseke Project as a case study. This research was conducted in 3 districts of Kigali namely: Kicukiro, Nyarugenge and Gasabo District. The researcher used both qualitative and quantitative methods to obtain a reliable data. In addition, structured questionnaires were administered to the respondents. Further, findings were analyzed through SPSS version. After conducting this research the following results were obtained: AGASEKE Project plays a significant role in the socio- economic development of women ; Through the provision of various supports to women, particularly to the poor, AGASEKE Project enables women to be self-employed. Consequently, women have managed to increase their incomes as well as improving their socio-economic conditions. In addition, access to AGASEKE Project support has resulted in significant changes in gender relations at the household level. The impact of AGASEKE Project in enhancing women's decision making powers was also significant. Furthermore, the level of domestic violence has shown decline after women participation in AGASEKE Project. Hence, AGASEKE Project has positive impacts on improving the women's basic needs, at the household level and community as well. All in all, participation in AGASEKE Project has contributed to socio-economic development of women as project beneficiaries.

**Key words: Women economic empowerment, project, Development, socio-economic development.**

## 1. Introduction

Across the different Africa regions Women have stood up to take important roles in the socio-Economic development of their societies. The contribution made by African women in the provision of both financial and social facilities is equal (Abimbola,2011).

Increasing the number of women entrepreneurs involved in starting new businesses is critical for a country's long-term economic growth (GEM 2000). In addition to their economic and income-generating activities, women assume multi-faceted roles in society, i.e. as breadwinner of a family, unpaid family workers, service providers in the communities and mother/care-taker of the family In spite of their important contributions to socio-economic development; women suffer from various constraints, which inhibit them from fully realizing their potential for development (UNIDO,2003).

Africa has enormous unexploited potential, especially the potential of women. Specifically, it pointed out that women comprise one of Africa's hidden growth reserves, providing most of the region's labor, but their productivity is hampered by widespread inequality in education as well as unequal access to land and productive inputs (World Bank,2000).

According to the Rwanda has the second-highest ratio of female entrepreneurs in Africa, behind Ghana with 44 per cent World Bank (2008) however according to NISR 2005/2006 integrated household living condition survey, 60,2% of household under poverty line are female headed,86.3% women (71.2% men) are engaged as labourers and other unskilled workers, only 14.8% of women earn cash money and it is generally agreed that 80% of agricultural share of GDP is contributed by women. However, given a bigger population projection of 10,117,029(NISR; 2008) the government of Rwanda play a key role for socio-economic development for women because women can also perform better in entrepreneurship and development activities. Rwanda is world leader in promoting gender equality, In just over a decade reforms in the political and legislative arena have placed women's empowerment at the forefront of government's priorities and granted women in Rwanda sweeping rights, In that aftermath of the genocide, they were seen as key to the country's recovery and development(IFC ,2008).

Over the past two decades, there has been significant growth in support for women's entrepreneurship development worldwide. Promotion of women's entrepreneurship development constitutes a key strategy for private sector development, poverty reduction and women's economic empowerment. Increasingly, governments, private sector stakeholders, bilateral and multilateral agencies are trying to tap into the potential of women-led businesses as a means to economic growth and job creation. Moreover, almost all the projects pay attention to promoting women's enterprises specifically, about half the 50 projects offer access to credit or business networks or have a policy development component of encouraging women's business start -up initiative, few include access to business premises. Women are found to be more conservative and capital-efficient raising more money and selling when they get a good offer than they are male counterparts (Dow Jones, 2012).

In Rwandan context, in recent years, greater attention has been focused on the promotion of gender equality in national and international debates, and considerable efforts have been made to improve the status of women in society and promote women's rights as human rights in particular. National recognition and support to women's potential have been one of the drivers of the acclaimed rapid socio-economic recovery, in spite of the enormous challenges that the country faced in the aftermath of the 1994 genocide against the Tutsi.

In the economic sphere, women enjoy the right to property including the right to possess land and various funds were put in place in order to facilitate women entrepreneurs to easily access credits. Moreover, diverse

progress was made in the following areas: An engendered national budget allows Rwanda to reorient public expenditures and revenues towards the needs and interests of both men and women; Access to financial services by women has been made easy such that women now seek services from financial institutions and make savings. Nearly 39% of women have joined and opened accounts in SACCOs; Business services and training of women in business skills and management is provided by different institutions such as the Business Development Fund (BDF) and the Business Incubation Centres (BIC) which have been established countrywide. They provide business services and capacity-building in business management for women and youth; The Women Guarantee Fund was set up in 2006 to facilitate women entrepreneurs and women-owned SMEs without collateral, to obtain credit from commercial banks and micro-finance institutions at affordable terms; Women's organizations have also supported the development of micro-finance projects, such as Duterimbere's COOPEDU , and the women's branch of the community bank, Banque populaire du Rwanda; (NISR,2012) ; National Gender Policy (2010) and the Long-term Investment Framework (LTIF) both recognize gender equality as cross-cutting issue that must be mainstreamed into all investment programs; the Rwanda Industrial Policy (2010), the National cross-border trade strategy (2012-2017), as well as the Small and Medium Enterprise (SME) Policy (2010), all seek to tap the potential of the large number of women entrepreneurs to spur economic growth. The Private Sector Federation has also established a specific chamber for the promotion of women in business and trade (Parliament,2014).

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. 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 (Eyben, R et.al,2008).

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 (Swedish ministry for foreign affairs, 2010).

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the millennium development Goals (MDGs,2010).Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments (Oecd, 2010).

Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child's survival increased by 20% when the mother controlled household income (Zoellick, 2010).

Women perform 66% of the world's work, and produce 50% of the food, yet earn only 10% of the income and own 1% of the property. Whether the issue is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation(Bill Clinton,2009).

Ultimately, a country's success in empowering women will depend on a multi-faceted and responsive approach to its public policy management and implementation, including its macroeconomic, financial and trade policies. There are different policies, efforts and approaches that have been established to promote women's socio-economic development. Therefore, this study intends to find out the impact of women economic empowerment projects towards their socio-economic development and hence makes recommendations for areas of joint work that the Working Group could carry out in future to improve the situation. In this sense, the study examined the impact of women economic empowerment towards their socio-economic development especially using Agaseke Project as a case study.

## 2. Statement of the problem

In most countries, expectations about attributes and behaviors appropriate to women or men are shaped by culture, tradition and history. The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision-making processes that shape their societies and their own lives. In the global economy, women are an emerging force that policy makers cannot afford to ignore. What are the implications of this for businesswomen throughout the world? How can women business associations best channel this potential and maximize it to improve the status of women in the world economy? (Susanne E,J albert, 2000).

Donor strategies can strengthen women's ability to formulate and advocate their own visions for their societies – including interpretations and changes to cultural and gender norms. There are no effective trade policies established intentionally to empower women; opening up trade opportunities so that they benefit women remains challenge. Trade liberalization and the changing characteristics of economic activity have created benefits for women but to a lesser degree than for men. Reasons for this are women's limited access to resources and institutional and societal factors, determined to a large extent by informal institutions (oecd,2009a).

The contribution of women to the progress of the society cannot be put aside. This range from the economic growth like marketing, weaving, manufactured products and also household affairs. The society however did not pay keen attention to the great contribution of women to the growth of the society and this has gone a long way to dampen their morals and make their effort fruitless. Vladimir Lenin (1997:94) asserts the importance of women in the society and says “We cannot go forward without Women”, in spite of the efforts of women to strive to the higher place in the society, they are still at great disadvantage and seen as inferior by their male counter parts.

The African society believes that, no matter how well a woman works, she can't be considered as being equal to a man, because a man is stronger physically than a woman (Abimbola, 2011). There is a bidirectional relationship between economic development and women's empowerment defined as improving the ability of women to access the constituents of development in particular health, education, earning opportunities, rights, and political participation. In one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, continuing discrimination against women can, as it has been forcefully argued, hinder development. Empowerment can, in other words, accelerate development (Duflo,2012).

That is why the researcher wants to break this gap by examining whether women economic empowerment projects has an impact on women socio-economic development in Rwanda especially in 3 districts of Kigali such as Kicukiro, Nyarugenge and Gasabo district(2010-2014).

### **3. Research objectives**

#### **3.1 General Objective**

The main objective of this study was to examine the impact of Women economic empowerment projects on their socio-economic development, the case of Agaseke project.

#### **3.2 Specific Objectives**

- i. To find out if beneficiaries do appreciate the project activities, ready to sustain them and if they are helpful for them.
- ii. To find out if the project activities have any positive economic change on the lives of women.

### **4. Research Questions**

- i. How beneficiaries do appreciate the project activities, ready to sustain them and if they are helpful for them?
- ii. To what extent do project activities have positive economic change on the lives of those women?

### **5. Research Design**

This study adopted descriptive research design. A descriptive study is a study concerned with describing the characteristics of a particular individual, or of a group (Kothari, 2004). The study sought to examine the impact of Women economic empowerment projects on their socio-economic development. The study adopted a case study survey. A case study involves careful and complete observation and analysis of a unit in its relationship to any other unit in the group (Kothari, 2004). The researcher used a descriptive research design, where qualitative and quantitative approach was used. In quantitative approach the research employed data in form of numbers collected from beneficiaries of Agaseke project.

### **6. Target population**

The target population of this study comprised of beneficiaries of Agaseke project, as well as project staff and some selected local authorities. Furthermore, in this research more emphasis was put on women beneficiaries of Agaseke project and those who have benefited from the project's initiative of empowering women toward socio-economic development.

### **7. Sample size and sampling techniques**

A sample size of 95 respondents was determined from a total population of 2000 individuals using the Slovin's formula. Simple random sampling technique was used to select the beneficiaries of the project while purposive sampling technique was used to select project staff and local authorities. Simple random sampling is a probability sampling method that gives each eligible element unit an equal chance of being selected in the sample. Random procedures are employed to select a sample using a sampling frame, which is a list of elements included in the population. The purpose of considering a sample is to eliminate bias during respondent's selection process and increase the ability of generalizing the outcome of the population and ensure that the sample includes all units of interest (Nachmias D,1976). According to Kenneth (1978), purposive sampling is a type of sampling where by the researcher use his or her judgments about which respondents to choose, and pick only those regarded to be the best for the purpose of the study. In this study, the researcher dealt with people who have knowledge and experience on women economic empowerment projects like local authorities and project staff. Slovin's formula is used to calculate an appropriate sample size from a population.

$$n = N / (1 + (N * e^2))$$

Where:

n = number of samples N = total population

e = margin of error

N= 2000 (Total population)

E=margin error of 10% or 0.1. According to Cochran (1977), 90% confidence interval is more reliable.

Sample size =  $2000 / (1 + 2000 * 0.01) = 95.2 = 95$

## **8. Data collection**

### **8.1 Data collection instrument/techniques**

Pourtois and Desmet (1997) argued that a technique is an instrument used in collecting data for research and they added that there is an interest to use various possible instruments for the reliability and validity of the research findings

The researcher used a combination of both qualitative and quantitative methods. Data were collected using various tools namely: Questionnaire, and Key Informant Interviews and document review, as well as direct observation.

### **8.2 Validity and reliability of the instrument**

A preliminary test was done on the data collection tools and procedures to identify likely problems. The research has pre-tested the instrument using a pilot sample taken from population under study. The experts including research supervisors have been requested to judge the instruments with regard to the comprehensiveness of the questionnaire and interview guide to answer the research questions. The questionnaires and interview guide have been revised to incorporate comments.

### **8.3 Data collection procedures**

In order to collect appropriate data for the study, different sources have been used. Primary data was collected using structured questionnaires. The questionnaires were self- administered by the researcher to all levels of respondents and the researcher then picked the questionnaires after the respondents have filled them. Data also have been collected using interview guide as one of the way of understanding immediately respondents' view.

## 9. RESEARCH FINDINGS AND DISCUSSION

### 9.1. Demographic characteristics of respondents

Under this section, the research analyzed and interpreted the respondents profile such as age, marital status, level of education, occupation etc.

#### 9.1.1. Age of respondents

Age distribution of respondents is very important in analyzing social study, because it has a big impact on respondents' reaction regarding social reality. Besides, sometimes difference in age distribution influences respondents' perception and interpretation of social events. It is within this context that the researcher presented age distribution of respondents in this study.

**Table 1: Age of respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Between 18-20	16	16.8	16.8	16.8
Between 21-30	32	33.7	33.7	50.5
Between 31-40	25	26.3	26.3	76.8
Between 41-50	17	17.9	17.9	94.7
51 and above	5	5.3	5.3	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

Findings indicate that most of the respondents were between 21-30 years totaling up to 33.7%, thus 51 years and above were only 5.3%, 18-20 years were 16.8%; 31-40 years were 26.3% and 41-50 years were 17.9%. This distribution shows that the project favors people who are adult, this is because they are seen as having many responsibilities, being energetic and having capacity to plan for the funds given to them and thus able to use the funds profitably.

#### 9.1.2. Level of Education

The level of education is among the factors which influence respondents' level of thinking and judgment. For the level of education of respondents, the table below represents data as follows.

**Table 2: Level of education**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Primary	21	22.1	22.1	22.1
Vocational Training	30	31.6	31.6	53.7
Secondary	18	18.9	18.9	72.6
University	15	15.8	15.8	88.4
None	11	11.6	11.6	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 22.1% of respondents were primary; 31.6% have Vocational training; 18.9% have secondary, 15.8% have university and 11.6% none educated. Findings of the study show that majority of respondents had attained Primary, Secondary levels and university level of education. This means that the majority are educated which will help them to utilize the support received effectively.

**9.1.3. Respondents by marital status**

It is important to specify the marital status of each respondent involved in the study since the social standing can influence the observation and the interpretation of the phenomena. The value of research is indeed a function of the diversity of opinions from all people that can be affected by and experiencing the problem. Concerning the marital status of the respondents, table below summarizes data as follows:

**Table 3: Marital Status**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	29	30.5	30.5	30.5
Married	56	58.9	58.9	89.5
Widowed	4	4.2	4.2	93.7
Divorced	6	6.3	6.3	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**



Findings above reveal that the number of single respondents was 30.5% of the total respondents that were participated; married was 58.9%, divorced was 6.3% and widowed was 4.2%. The research showed that the respondents were dominantly widowed and married.

This shows that the project favors the married women because for them they have a lot of responsibilities to carry out to support their families. The widows are also favored because of the sympathy the community usually has for them as they are bread winners for their families.

#### 9.1.4. Occupation of respondents

During the study, the distribution of respondents by the level of occupation was deemed necessary as it reveals more information on respondents' entrepreneurship ability, motivation and satisfaction added to experience acquired from their different work. The Classification of respondent according to the occupation helps the researcher to know if the project helps vulnerable women from different levels. A detailed distribution of respondents by level of occupation is presented in the table below.

**Table 4: Occupation of respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Subsistence Agriculture	43	45.3	45.3	45.3
Trader	37	38.9	38.9	84.2
Civil servant	15	15.8	15.8	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 38.9% of the respondents were trade; 45.3% were subsistence agriculture and 15.8% were civil servant. Since AGASEKE Project targets vulnerable women, the majority of its beneficiaries work in agriculture sector whereby most poor family are located. These findings indicate that the project is interested to support poor families.

#### 9.1.5. Position of respondents in households

Respondents have been requested to indicate the position they hold in household. The table below provides the findings as follow.

**Table 5: Position in the household**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Head of the household	77	81.1	81.1	81.1
Member	18	18.9	18.9	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 81.1% of the respondents were head of the household and 18.9 were member. These findings indicate that AGASEKE Project consider women who are head of household as key beneficiaries of the project.

#### 9.1.6. Type of family union

The researcher provided the type of family union for each respondent. The findings are presented in the table below as follow.

**Table 6: Type of family union**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Legally married	63	66.3	66.3	66.3
Not legally married	27	28.4	28.4	94.7
Divorced	5	5.3	5.3	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 66.3% of respondents were legally married; 28.4% were not legally married and 5.3% were divorced.

#### 9.1.7. Size of the household

Considering the size of the household is too important in this study since it provides as picture on how project beneficiaries have been supporting women. The table below provides the findings as follow.

**Table 7: Size of the household**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-3 member	20	21.1	21.1	21.1
Between 3-5	46	48.4	48.4	69.5
Above 5 members	29	30.5	30.5	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 21.1% of respondents said that the size of household were between 1-3 members;48.47% between 3-5 members and 30.5% five members and above. These findings indicate that women supported by the project have a big size of household.

**9.2. Presentation of findings**

The study analyzed and discussed about the points related to the objective of the study. It is notably, to explore the areas of intervention by Agaseke Project, to assess gender relations in household before and after participation in Agaseke Project, to evaluate on how participation of women in Agaseke Project help to improve their standard of living, to ascertain on how participation of women in Agaseke Project improved their economic conditions, to identify strategies and methods used in Rwanda to empower women.

**9.2.1. The criteria and conditions followed to select beneficiaries of the Agaseke project**

In order to assess the role of Agaseke Project in promoting socio-economic development of women as well as identifying the criteria and conditions followed to select beneficiaries of the project, it is very important to identify the areas of intervention by assessing different activities related to socio-economic development implemented by Agaseke Project to empower women in the areas. The results for this question are presented in the table below.

**Table 8: Areas of intervention by the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Education	14	14.7	14.7	14.7
Small business	11	11.6	11.6	26.3
Health	8	8.4	8.4	34.7
Water and Sanitation	6	6.3	6.3	41.1
Agriculture	6	6.3	6.3	47.4
Resettlement	5	5.3	5.3	52.6
Fighting against gender based violence	28	29.5	29.5	82.1
Entrepreneurship training	17	17.9	17.9	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 14.7% of respondents said that the area of intervention by the project was education;11.6% was small business;8.4% was health;6.3% was water and sanitation;6.3% was agriculture;5.3% was resettlement;29.5% was fighting against gender based violence and 17.9% entrepreneurship training.

The study revealed that Agaseke project in the study area are primarily engaged in interventions that will meet the immediate and long term needs of beneficiaries. These interventions are largely viewed as basic services that are very vital for human survival.

#### **9.2.1.1. Selection of project beneficiaries**

The researcher used this question in order to know the person in charge of selection of women beneficiaries of the Project. The table below provides the findings as follow.

**Table 9: Person responsible to select beneficiaries of the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Local leaders	40	42.1	42.1	42.1
Project	32	33.7	33.7	75.8
Both	23	24.2	24.2	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 42.1% of respondents said that the beneficiaries of the project were selected by local leaders; 33.7% by project and 24.2% by both. These findings show that respondents do not have the same position on who is involved in selection process. This means that beneficiaries are selected based on various consideration however, women are not aware of the Project management procedures.

**9.2.1.2. Basic conditions to select beneficiaries**

The aim of this section is to know the procedures used by selectors while selecting beneficiaries; In order to analyze if these procedures are clear without nepotism and discrimination as their target are to release women from poverty.

**Table 10: Basic conditions to select beneficiaries**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Poor women	95	100	100	100
Everyone is eligible	0	0	0	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 100% of respondents said that the basic conditions used to select beneficiaries were poor women. Poor women have a big number of respondents because this type of category is the most vulnerable in the society as they care for themselves, and they suffer a lot from poverty consequences.

**9.2.1.3. Participation of beneficiaries in project implementation**

Respondents have been requested to mention if the project seek beneficiary views and involve them before the implementation of project programs, this has a positive implication if beneficiaries are consulted before the implementation of development project. The results for this question are presented in the table below.

**Table 11: Respondents views on whether project seeks their views before activities are implemented**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	78	82.1	82.1	82.1
No	17	17.9	17.9	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 82.1% of respondents said that the project seek beneficiaries' views before activities are implemented where's 17.9% said no. These findings indicate that the project consider the role of beneficiaries in the participation which is important for trust and sustainability of the project.

**9.2.2. Positive effect that Agaseke project activities may have on gender relations in their households.**

Respondents have been requested to mention gender relations in household before and after participation in Agaseke project. This is a good indicator for measuring and comparing the level of women empowerment within households. Results for this question are presented below.

**Table 12: Domestic violence before joining the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	54	56.8	56.8	56.8
No	41	43.2	43.2	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 56.8% of respondents said that they faced with domestic violence before joining project where 43.2% is said no. these findings show that majority of women used to face domestic violence before participation in Agaseke project.

**Table 13: Level of domestic violence after participation in Agaseke project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Frequently	7	13.0	13.0	13.0
Occasionally	6	11.1	11.1	24.1
Rarely	5	9.3	9.3	33.3
Never	34	63.0	63.0	96.3
No husband	2	3.7	3.7	100.0
Total	54	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 13% of respondents said that the level of domestic violence prior to joining the project were frequently; 11.1% were occasionally; 9.3% were rarely; 63% were never and 3.7% were no husband. These findings indicate that the percentage of women that encounter domestic violence before participation in Agaseke Project has decreased after joining the project as compared to the situation prior to participating in the program.

The level of domestic violence has decreases for those women for which the situation was related to socio-economic problems as the project has helped them to enhance their incomes, providing training on preventing and reporting on domestic violence. Hence, the level of domestic violence decreased with those women that contribute to the household. As we can see here, AGASEKE Project makes a significant change in the household gender relationship. It has positive impact on the domestic violence.

**Table 14: Division of labor in the households before participation in the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid women carry out domestic activities themselves	75	78.9	78.9	78.9
Tasks are shared equally between wife and husband	14	14.7	14.7	93.7
Husband work domestic activities himself	6	6.3	6.3	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 78.9% of respondents said that women carry out domestic activities them self; 14.7% tasks are shared equally between wife and husband and 6.3% husband work domestic activities himself. During the studs, majority of the respondents have indicated that their husbands do not support them in carrying out domestic activities before participation in the project. A 35 years woman had indicated that: *"I spend the whole day with my husband running the business. When we return home, he goes to bed while I continue handling the domestic work, i.e., preparing evening meal, making the bed, etc.*

Besides, when researcher asked one of women participants whether her husband assists her in the domestic work, she showed a surprised smile and said *.no, not at all. After all he is a man.* Hence, this has resulted in additional work burdens on the women with adverse effects on their empowerment. These findings indicate that before participation in the project majority of women do participate in domestic activities without the support from their husbands which is a negative level of women empowerment since women are considered as household workers.

**Table 15: Division of labor in the household after participation in the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid women carry out domestic activities them selves	12	12.6	12.6	12.6
Tasks are shared equally between wife and husband	80	84.2	84.2	96.8
Husband work domestic activities himself	3	3.2	3.2	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 12.6% of respondents said that women carry out domestic activities them self; 84.2% tasks are shared equally between wife and husband and 3.2% husband work domestic activities himself.

Some respondents have indicated that their husbands support them in carrying out household activity. *My husband helps me with the domestic work. He work for animal food, cleans the house, and performs other tasks. We generally assist each other.*

Hence, the above findings show that domestic work load has decreased after participation in Agaseke Project. This is primarily because the project implemented actions and mechanisms to reduce women's traditional roles and responsibilities that hampered women empowerment.



### 9.2.3. Impact of beneficiaries' participation in the project activity development

This section provides the findings of the third research question of the study which is to find out if beneficiaries of this project to participate in the project activity development. The tables below provided the findings as follow.

**Table 16: Level of social empowerment after participation in the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very good	38	40.0	40.0	40.0
Good	55	57.9	57.9	97.9
Bad	2	2.1	2.1	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 40% of respondents said that the level of social empowerment after participating in the project were very good; 57.9% good and 2.1% bad. Generally, the findings imply that the majority of respondents have improved standards of living after participation in Agaseke Project. However, few numbers have failed to improve their social welfare.

**Table 17: Standard of living in household after participation in the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Good shelter	13	13.7	13.7	13.7
School fees for children	25	26.3	26.3	40.0
Improved health conditions	12	12.6	12.6	52.6
Access to clean water and sanitation	15	15.8	15.8	68.4
Social cohesion and solidarity, interpersonal relationship	30	31.6	31.6	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 13.7% of respondents said that the standard of living in household after their participation in the project were good shelter; 26.3% school fees for children; 12.6% improved health conditions; 15.8% access to clean water and sanitation and 31.6% social cohesion and solidarity, interpersonal relationship.

During the study, researcher acquired evidences from a conversation with some respondents as follow: A widow woman of 49 years old testified that “Since, I participated in AGASEKE Project in 2011, I have been able to rehabilitate my house, and the only resource for this achievement is coming activities after getting support”. In general women’s wellbeing have been improved with the interventions of AGASEKE Project in providing various support to women.

#### 9.2.4. Beneficiaries’ appreciation of the project activities and sustainability of the project

##### 9.2.4.1. Appreciation of the project’s activities towards women’ socio-economic development

The purpose of this section was to know the appreciation of beneficiaries toward the Project’s activities on community development. Therefore, based on respondent’s responses on this question we shall conclude if Project is achieving its objective of releasing women from poverty.

**Table 18: Appreciation of the project’s activities**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Enough	53	55.8	55.8	55.8
Not enough	42	44.2	44.2	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 44.2% of respondents said that the intervention given to them was enough where’s 55.8% said not enough. Even if this result of the research shows that 42% of respondents do not consider the support to be enough, the rate of 58.8% shows how the Project is based on transforming lifestyle of women in the way that it satisfies their minimum main needs by referring to capacity building of everyone who is involved in.

#### 9.2.4.2. Appreciation of the sustainability of the project activities

The researcher found necessary to ask respondents if these activities would be sustained after the project has ended. This helps to see the continuity of interventions of beneficiaries. The results for this question are presented in the table below.

**Table 19: Appreciation of the sustainability of the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	76	80.0	80.0	80.0
No	19	20.0	20.0	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 80% of respondents said that the intervention will be sustainable after the exit of the project where's 20% said no.

One of respondent said: *"The project helped the local government in its mission of fighting against decent shelter "nyakatsi" by providing good houses to its beneficiaries"*. She added that the impact of the Project to its beneficiaries is observable in community. This is the fact for the researcher to confirm that the role of the Project is appreciated by various people and is contributing to beneficiaries' development.

**Table 20: Reasons why the project activities are helpful to beneficiaries and if they would sustain them after the exit of the project.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Interventions are participatory	14	18.4	18.4	18.4
Intervention meets the needs of beneficiaries	20	26.3	26.3	44.7
Interventions are sustainably delivered	19	25.0	25.0	69.7
Training are provided to beneficiaries	23	30.3	30.3	100.0
Total	76	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 18.4% of respondents said that interventions are participatory; 26.3% intervention meets the needs of beneficiaries; 25% interventions are sustainably delivered and 30.3% training are provided to beneficiaries .These findings are supported by respondents’ testimonies as presented below.

*“Participation result in the continuity of interventions by beneficiaries as through beneficiaries’ participation, we identify our problem and then consult Agaseke project for discussions. Meetings are convened to consider the priorities of beneficiaries. We thus have a close linkage with the activities of the project.”* The findings revealed that these factors contribute to the successful participation of beneficiaries and the sustainability of the project.

#### 4.2.5. Positive change on improving economic conditions of those women

This section provides the findings on the fifth research questions which deal with how participation of women in Agaseke project improved their economic conditions. The table below provides results as follow.

**Table 21: Level of monthly income before joining the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-1000 rwf	32	33.7	33.7	33.7
1000-2000 rwf	26	27.4	27.4	61.1
2000-3000 rwf	14	14.7	14.7	75.8
3000-4000 rwf	13	13.7	13.7	89.5
4000-5000 rwf	7	7.4	7.4	96.8
5000 rwf and above	3	3.2	3.2	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 33.7% of respondents said that their level of income before joining the project were between 0-1000 rwf; 27.4% were between 1000-2000 rwf; 14.7% were between 2000-3000rwf; 13.7% were between 3000-4000 rwf; 7.4% were between 4000-5000 rwf and 3.2% were between 5000 rwf and above.

The findings above implies that prior to participation in Agaseke Project, majority of women have small income per month which was a burden to women’s economic empowerment since it is not easy to start an income generating activities.

**Table 22: Level of economic empowerment after participation in the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very good	51	53.7	53.7	53.7
Good	43	45.3	45.3	98.9
Bad	1	1.1	1.1	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 53.7% of respondents said that the level of economic empowerment after participating in the project were very good; 45.3% good and 1.1% bad. These findings imply that there is a big change on economic empowerment of women who participated in Agaseke Project.

**Table 23: Decision making in household with regards to the way income will be used and for what**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid women decide them self	21	22.1	22.1	22.1
Women decide jointly with their husband	68	71.6	71.6	93.7
husband/father/brother decides for them	0	0	0	93.7
Any other family member decides	6	6.3	6.3	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 22.1% of respondents said that women decide them self; 71.6% women have indicated that they decide jointly with their husband; and only 6.3% of respondents have indicated that any other family member decides.

A 30 years old woman noted the following. *We make decisions jointly both before and after I participated in AGASEKE Project. There are no changes in this regard.* The above findings indicate that both women and their husbands hold most decision making powers both before and after women’s participation in project.

These findings imply that AGASEKE Project helped the women to enhance their economic status and made decision on using the support to their family and also made significant change on their decision making power on other issues at the household level. Hence, AGASEKE Project has succeed to bring about changes in gender relations on the decision making power.

**Table 24: Revenue gain per month after participation in the project**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 5000-20000rwf	9	9.5	9.5	9.5
20000-35000rwf	18	18.9	18.9	28.4
35000-50000rwf	31	32.6	32.6	61.1
50000 rwf and above	37	38.9	38.9	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 9.5% of respondents said that the amount of revenue gain per month after participating in the project were between 5,000-20,000rwf; 18.9% were between 20,000-35,000 r wf;32.6% were between 35000-50000rwf and 38.9% were between 50,000rwf and above.

During interview, one respondent testified that” *After receiving Agaseke Project support, I set up a restaurant that is employing both men and women. My income has increased to the level of buying a car that is also generating income*”.

By comparing the level of income earned before and after participation in Agaseke Project, we can say that there is a positive change on income level of beneficiaries. This is a good evidence of the role of Agaseke Project in promoting women’s socio-economic empowerment and development

**Table 25: Participation in Agaseke project and improvement of economic conditions of women**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Starting new business Income generating activities	7	7.4	7.4	7.4
Increasing of monthly income	12	12.6	12.6	20.0
Initiated and realized new projects	16	16.8	16.8	36.8
Employment	9	9.5	9.5	46.3
Asset ownership	12	12.6	12.6	58.9
Starting livestock activities	9	9.5	9.5	68.4
Poverty reduction	20	21.1	21.1	89.5
Reduced dependency over the husband	10	10.5	10.5	100.0
Total	95	100.0	100.0	

**SOURCE: Primary data**

The findings in table above reveal that 7.4% of respondents said that the participation in the project helped women to start new business income generating activities; 12.6%increasing of monthly income; 16.8% initiated and realized new projects; 9.5%employment; 12.6% asset ownership; 9.5% starting livestock activities; 21.1% poverty reduction and 10.5% reduced dependency over the husband.

One woman who has received support in AGASEKE Project has testified that “*My husband used to get angry when kneel before him to ask for money to buy clothes or other domestic needs but now I no longer kneel before him to ask money frequently*”.Also a woman aged at 39 years old said that “*I can now take out my husband for a drink and I can buy meat that he would find ready on the table than before*” My monthly income has increased from RWF47, 360 to about 177,600 per month and I have been able to provide school fees for all my five children and take care of their medical insurance.

AGASEKE Project representative has indicated that women were supported with various programs leading to self-employment to poor women who have no other means of income. Women are highly involved in self-employment and operating small income generating activities.

Therefore, AGASEKE Project has the potential to work as a powerful weapon on women's economic empowerment. Findings have indicated that strengthening women's and economic contribution to their families and communities plays a role in empowering them. These findings show how effective participation of women in AGASEKE Project has helped them to improve the quality of life in their families, because they are agents in improving their vulnerability situation.

## **10. Conclusions And Recommendations**

### **10.1 Conclusions**

The objective of the study was to assess the impact of Women economic empowerment projects on their socio-economic development. Further, this study had to answer 5 research objectives; some of them are:

1. To find out if beneficiaries do appreciate the project activities, ready to sustain them and if they are helpful for them.
2. To find out if the project activities have any positive economic change on the lives of women.

The first objective was to find out if beneficiaries do appreciate the project activities, ready to sustain them and if they are helpful for them. The study concluded that 44.2% of respondents said that the intervention given to them was enough where's 55.8% said not enough. Even if this result of the research shows that 42% of respondents do not consider the support to be enough, the rate of 58.8% shows how the Project is based on transforming lifestyle of women in the way that it satisfies their minimum main needs by referring to capacity building of everyone who is involved in. Moreover, the study concluded that 80% of respondents said that the intervention will be sustainable after the exit of the project where's 20% said no.

The second objective was to find out if the project activities have any positive economic change on the lives of women. The study concluded that prior to participation in Agaseke Project, majority of women have small income per month which was a burden to women's economic empowerment since it is not easy to start an income generating activities.

However, after participation in the project findings revealed that 53.7% of respondents said that the level of economic empowerment after participating in the project were very good; 45.3% good and 1.1% bad. These findings imply that there is a big change on economic empowerment of women who participated in Agaseke project. By comparing the level of income earned before and after participation in Agaseke Project, we can say that there is a positive change on income level of beneficiaries. This is a good evidence of the role of Agaseke Project in promoting women's socio-economic empowerment and development.



The findings revealed that 7.4% of respondents said that the participation in the project helped women to start new business income generating activities; 12.6% increasing of monthly income; 16.8% initiated and realized new projects; 9.5% employment; 12.6% asset ownership; 9.5% starting livestock activities; 21.1% poverty reduction and 10.5% reduced dependency over the husband.

The research was conducted in 3 districts of Kigali namely: Kicukiro, Nyarugenge and Gasabo District. The researcher used both qualitative and quantitative methods to obtain a reliable data. In addition, structured questionnaires were administered to 95 respondents.

In general, AGASEKE Project plays a significant role in the socio- economic development of women. Through the provision of various supports to women, particularly to the poor, AGASEKE Project enables women to be self-employed. Consequently, women have managed to increase their incomes as well as improving their socio-economic conditions. The above findings indicate that participation of women in AGASEKE Project had positive impacts in the socio-economic development and empowerment of women beneficiaries.

## **10.2 Recommendations**

This section represents recommendations, suggestions. Thus, based on the findings of the study, the following suggestions are devised;

AGASEKE Project should adapt existing training programs and set up new ones in response to women' needs. With respect to introductory training, transparency and full understanding of selection modalities must be ensured.

The government of Rwanda should sensitize decision makers on the importance of women economic empowerment.

Further, AGASEKE Project should expand its services in rural areas to facilitate poor women in village because rural women are the ones who are vulnerable to poverty, economic exclusion, and unemployment, uneducated and having no collateral.

An internal communication and decision-making structure between the projects actors at all levels should be put in place. These structures should be participatory and provide ample space for all actors, especially beneficiaries and service provider, to include their ideas and practical experiences and discuss what assistance they need to successfully support women's empowerment.

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