

## Women For Women Rwanda (W4w-Rwanda) Activities And Socio-Economic Development In Rwanda: A Case Of Muhanga District

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### ABSTRACT

The general objective was to examine the contribution of Women for Women Rwanda on socio-economic development in Rwanda with reference to Muhanga District. Specifically, the researcher determined impact of Women for Women Rwanda income generating projects on socio-economic development in Muhanga District; assessed effect of Women for Women Rwanda direct support programs on socioeconomic development in Muhanga District; established influence of Women for Women Rwanda microfinancing activities on socio-economic development in Muhanga District and determine the correlation between Women for Women Rwanda project activities and socio-economic development in Muhanga District. Significance of this research would be to bring more light how Women for Women Rwanda impacted socio-economic development and the study limitation may be language constraint and lack of literature on Rwanda. The research covered Muhanga District. This study used human capital theory, and gender equity theory. The researcher used a descriptive and a correlational research designs to establish effect size for specific research objectives. The researcher draw a sample of 338 from 2180 individuals using Yamane formula. The researcher used both simple random and purpose sampling technique to choose respondents. The researcher gathered data through the use of questionnaire, interview and desk review. Descriptive statistics and inferential statistics were adopted for quantitative analysis, whereas content analysis through themes and subthemes were used for qualitative analysis. This research found that 36.1% strongly agree that they have benefited from the agriculture, 28.7% agreed with the statement that post-harvesting activities were done due to support, 29.6% have received livestock activities were among the support. For agriculture activities, study show insignificant effect for self-reliance and innovation ( $B=0.116$ ;  $sign=0.225$ ); the post-harvesting was correlated ( $B=0.713$ ;  $sign=0.000$ ); livestock activities insignificantly correlated with self-reliance and innovation ( $B=.032$ ;  $sign=0.510$ ). Finally, livestock activities is positively affecting self-reliance and innovation ( $B=0.132$ ,  $sign=0.018$ ). Results felt that 50.3 agreed that construction of houses for vulnerables, 26.9% agree with emergency material support, 34.9% agreed with psychosocial support, and 100 agreed with support/training to women beneficiaries. The emergency material support not affect improve household economic status ( $B=-0.044$ ;  $sign=0.727$ ). Psychosocial support is significantly linked with improve household economic status ( $B=0.333$ ;  $sign=0.000$ ). The study felt that 26.0% testified that Women for Women mobilized and helped beneficiaries for saving culture. Moreover, 25.7% strongly agree and encouraged joint guarantees, support for group formation based on trust were given to women beneficiaries as agreed by 26.9%, 28.4% agreed that affordable loan requirements were given to women beneficiaries. The study recommends the the need for designing adequate policy to empower economic position throughout the civic education and capacity building, career guidance process should be adapted to contribute clearly to the promotion of women and men. Non government organization should introduce conversations or compains to enhance women's socio-economic status.

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### I. Introduction

Globally, Women for Women Rwanda afforded a wide range of assistance in term of direct assistance, trainings and capacity building in eight region and worldwide that indicated the overwhelming adequate influence of disputed globally were encountering food insecurity and leading to high inflation rate (Krafft, 2015). Women for Women Rwanda provides Rwandan women a positive, helpful and gracious way to recuperate their power and influence in the society. In fact, the mission of this NGO is to support, and train women to understand and protect their rights and employ their socio-economic position to change their standard of living, stimulate the choice in family and local entities. Moreover, W4W was created to resolve the problem related to lack of self-reliance and innovation (Burnet, 2011), poor household economic status (

Debusser & Ansoms, 2013), low level of income level (Dyer,2014), and lack of access to healthcare, sanitation (Johnson, *et al.*,(2013). Although there are several activities that are being done by Women for Women Rwanda, there is no study in Rwanda (Tuyizere,2012) that clarifies its impact on the socio-economic life condition of women. In Rwanda, women are considered vulnerable economically as well as being marginalized. Therefore, W4W provides assistance to women through three main activities: creating income generating activities, direct support, and microfinance. In fact, 4866 women were supported to create income generating activities in terms of agriculture, post-harvesting, livestock, handcraft, and small business. Moreover, 78,000 women have benefited from direct support. Furthermore, 3000 Village Saving and Loan Associations were created to encourage saving culture, and access to loan based on joint guarantees for loan access, group formation based on trust, and affordable loan requirements.

Previous studies done on the contribution of Women for Women Rwanda programs have focused on its effect on their representativeness (Randell & MacCloskey, 2014). These studies estimate that about 33% of programs have not contributed to the empowerment of women (Banyenzaki, 2015). These studies have not focused on direct support, income generating activities and microfinancial activities (VSLAs). Moreover, most of them have used descriptive research design and were qualitative in nature. All the above considerations have led to the need of assessing and determining the contribution of W4W Rwanda on socioeconomic development of women in Rwanda using a case of Muhanga District. Specifically, this study focused on income generating activities (in terms of agriculture, post-harvesting, livestock, handcraft, and small business, direct support (in terms of house construction, vulnerable, emergency material support, psychosocial support, and education support/training), and microfinance activities (in terms of saving culture, and access to loan based on joint guarantees for loan access, group formation based on trust, and affordable loan requirements).

(i) To determine effect of Women for Women Rwanda income generating projects on socio-economic development in Muhanga District;

(ii) To assess effect of Women for Women Rwanda direct support activities on socioeconomic development in Muhanga District;

(iii) To establish influence of Women for Women Rwanda microfinancing activities on socio-economic development in Muhanga District.

## **II. Review Of Related Literature**

### **Empirical Literature Review**

Globally, surveys done by Mehtra et al (2011) using a sample of 10 women groups of 162 members are living in low level of socioeconomic status before formulating groups and associations or cooperatives. The research demonstrated that empowering women through group formation has a clear contribution in increasing self-reliance and behaviour change for instance involvement in outdoor activities as compared to with the period before forming supporting groups.

In Africa, this position is also held by Karanja (2013) and Kabeer (2001) participation of women groups facilitated female to obtain and to have access to assets, properties therefore, affecting their welfare. They evidenced that women groups had occurred to be very familiar in understanding organizational activities in current period of time. The research suggested that women group may play a clear role to the adjustment and transformation of socioeconomic development and enhances female in their everyday activities, therefore, contributing more to the socio-economic development.

Advocacy denotes to try to modify policies and practices. Filed, *et al.*,(2010) felt that income generating projects can enhance persons' empowerment, where people who are not involved had self-assurance and knowledge in taking decisions and claiming their rights. The advocacy would be about obtaining an adjustment in actions not in awareness.

A research carried out by Karlan and Valdivia (2021) demonstrated that female's fulfillment of expected needs is more likely to affect socio-economic living conditions of beneficiaries. Reconsideration the income generating projects stimulating the promotion of socioeconomic development have been aware of the desire to overcome and adjust the basic sources of persistent issue, if this is women's prohibition from politics links female to families or social rules that enable them to be accountable for domestic violence (Jensen, 2012).

Debusser and Ansoms (2013), during the above considerations, a suitable advocacy emanating from modification that led to discrepancy to female living conditions. The actual performance emerged with national electoral commission one of the proportion of female representation in parliamentary raised from 7 percent to 16 percent. Most of women and men supporting equality between men and women and socioeconomic development explain themselves as feminists.

In East African Community, Women Enterprise Development Fund (WEDF) executive officer in Kenya reported that the women fund has so far advanced loans to 245,000 women with four hundred and eight million shillings disbursed since inception (Wainaina, 2011). The fund has transformed the lives of many

women especially the rural women. Women for Women Rwanda contribute more to the norm and rule setting entities. They are among the leading proponents of processes and organizations that increase the completion of gender equality and political empowerment of women (Holmes & Slater, 2012).

At the international level, a direct support for women facilitates a favorable conditions for ameliorating economic empowerment of vulnerable groups (Hypher, 2011). In Europe, Ballington, et al.,(2012) demonstrated that in less developed states, female are suffering from poor development, low investment, human personnel and greater challenges on accessibility to labor marketers in comparing to their success. In a research done by Neath *et al* (2010), capacity building is considered at pertinent for increasing the level of production, employment and chance to ensure food security and increase the socioeconomic development.

In Africa, according to Nokia Research Africa (2010), most of rural women were not living together. By joining groups the women become adequate for getting some level of exopistion through interacting in comparson with those who did not belong to any strategic group. These studies show that it is beneficial for a woman to join a women group, however, the question of if the women benefit economically by merely joining in the women group is not clear. In Rwanda, the first strategy used by Women for Women Rwanda in promoting socioeconomic development is trainings. In this regards, training refers to teacher with special abilities (Krafft,2015).

In Asian country, accessibility to finance and emanate from the level of women economic development (CGAP,2021) become poor to become economic agents of alteration by improving their revenue and productivity, accessibility to maketers and data. Therefore, it was evidenced that business women in less developed economies did not bear easy accessibility to loan and microcredits support for their businesses and this poor access deteriorate their living conditions (Ekpe *et al.*,2010). In Africa, it has been indicated that the results from loan requirements is more likely to increase women financial performance as demonstrated by 51 (64% Of respondents. Therefore, locan application process was easy as indicated from response rate where 50 (63%) accepted. The plan of loan product was evidenced to be adequate since 35 (44%) of participants accepted the statement.

### **Conceptual Framework**

Figure shows Women for Women Rwanda (strategies) which is considered as independent variable where by capacity building and development, direct support, microfinance activities promoted socioeconomic development which was considered as dependent variable. This translates into attaining high level of women socioeconomic development in Muhanga District-Rwanda.

The concepotual framework indicates correlationbetween concepts of dependent and independent and intervening variables. This study investigated the correlation between inpedent and dependent variables. The independent variables are reflected to denote the contribution of Women for Women Rwanda on the women's socioeconomic development, by the following indicators: income generating, direct support, and microfinancing activities for women beneficiaries. In this study income generating activities were measured by agriculture activities, post-harvesting activities, livestock activities, handcraft activities, and business activities. Moreover, the direct support program was measured using house construction/vulnerable, emergency material support, psychosocial support and education support or training. Furthermore, the micro-financing activities, saving culture, joint guarantees, group formation based on trust, and affordable loan requirements The dependent variables which was socioeconomic development of womrn was measured through self-reliance and innovation, improve household economic status, income levels, and access to healthcare, sanitation. Maintaining that there was a balance between the factors of variables, the study measured intervening variables in terms of government policy, donors' willingness to support, and equal treatment of beneficiaries.

### **III. Research Methodology**

A study design was defined as a blueprint for connecting the conceptual framework and empirical study. Creswell (2013) asserts that quantitative research goes in line with the view that reality is not predetermined, but that it is constructed by participation of research respondents. The researcher used beneficiaries of W4W Rwanda inhabiting MuhangaDistrict in Southern Province,Rwanda, Institute of Statistics of Rwanda [NISR] (2017), argues that Muhanga district comprises of 136, 429 persons supported by W4W reitariates that 2180 females were supported Muhanga District. The researcher used simple random sampling technique with proportion procedure (Creswell, 2013). The use of stratified sampling technique, study assigned proportionally a number corresponding to each group. The study used of simple random sampling technique facilitates the study to choose each element in the study population will possess equal opportunity of selection or had probability of being selected. The researcher employed questionnaire, interview guide and document analysis. The questionnaire was administered to respondents by the researcher. In this way, the respondents were able to give the opinions on how they understand or perceive the women's socio-economic development. An interview guide was developed using open questions with the aim to provide deep information to fortify

the validity and reliability of information given. A structured and semi-structured questionnaire were adopted to gather quantitative and qualitative information. Before filling the questionnaire, respondents had briefing on the purpose of the study and on how to provide answers.

The researcher presented, analyzed and discussed information through a computer based software known as SPSS in order to generate descriptive statistics (frequency, percentage, mean and standard deviation) on one hand and inferential statistics to produce correlation and regression results. Therefore, inferential statistics that was used for correlation analysis was adopted. The correlation analysis comprised assessing the correlation between strategies employed by Women for Women Rwanda strategies in promoting socioeconomic development. A model of correlation and imaged and estimations of measurements standards were adopted to advance an estimated correlation. The study used a correlational analysis. This statistical method of analysis helped the research to provide significance and correlation based on specific research objectives of the study.

#### IV. Research Findings And Discussion

##### 1 Level of Socio-Economic Development in Muhanga District

The dependent variable which is socioeconomic development in Muhanga District was assessed using four indicators (self-reliance and innovation, improve household economic status, and increase in income levels, and access to healthcare, sanitation). Analysis was done by SPSS package and results were detailed in Table 4.1.

**Table 4.1 Level of Women’s Socio-economic Development in Muhanga District**

Socio-Economic Development	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree	Mean	Std
	%	%	%	%	%		
Self-reliance and innovation	1.2	2.7	5.7	2.6	7.8	3.42	1.23
Improve household economic status	3.6	4.8	0.1	2.3	9.2	3.58	1.06
Increase in income levels	7.1	4.9	4.6	4.6	8.9	3.23	1.21
Access to healthcare, sanitation	8.6	1.0	4.3	8.7	7.5	3.25	1.21

Source: Primary Data (2023)

Data presented in Table 4.1, demonstrated that 42.6%, mean = 3.42, Sd = 1.23 strongly agreed that women beneficiaries attained self-reliance and innovation. This is evidenced by respondents that were interviewed in Muhanga District who benefit from the program, but highlighted that, “Yes we get support and it helps us in self-reliance. Moreover, 42.3%, mean = 3.58, Sd = 1.06 strongly agreed that there is an improvement of household economic status. In addition, 24.9% of respondents, with a mean response of 3.23 and standard deviation of 1.21 disagree that increase in income levels. It was revealed that 28.9% of respondents with a mean response of 3.25 and standard deviation of 1.21 accepted the statement related to Access to healthcare, sanitation.

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

The first objective examined the effect of Women for Women Rwanda income generating projects on socio-economic development in Muhanga District. Data indicated a link W4W activities and socio-economic development of women. For agriculture activities, the findings demonstrated significant relationship between agriculture activities and self-reliance and innovation ( $r=0.914$ ;  $p$  value=0.000); the agriculture activities and improve household economic status was not correlated ( $r=0.901$ ;  $p$  value=0.000); the agriculture activities significantly correlated with access to healthcare, sanitation ( $0.901$ ;  $p$ -value=0.000).

Correlation analysis between the post-harvesting activities and socioeconomic development show that the post-harvesting activities and self-reliance and innovation ( $r=0.939$ ;  $p$ -value=0.000), improve household economic status ( $r=0.889$ ,  $p$ -value=0.000). Results for livestock activities, the study found significant correlation between project livestock activities and self-reliance and innovation ( $r=0.767$ ,  $p$ -value=0.000), improved socio-economic status ( $r=0.744$ ,  $p$ -value=0.000) and accessibility to healthcare, sanitation ( $0.728$ , and  $p$ -value=0.000).

Results on the correlation between handcraft activities and self-reliance and innovation ( $r=0.813$ ;  $p$ -value=0.000). In addition, handcraft activities significantly correlated improved socio-economic status

( $r=0.798$ ;  $p$  value= $0.000$ ). Finally, handcraft activities was associated with access to healthcare, sanitation ( $r=0.851$ ,  $p$ -value= $0.000$ ). The relationship has been positive, the  $p$ -value has less than  $0.05$  meaning that an adjustment of handcraft activities affect socio-economic development of women beneficiaries supported by W4W in Muhanga District. The results in above Tabl 4.7 indicates that the hypotheses (**H<sub>1</sub>**) stating the existence of association between variables and W4W activities and women's socio-economic development was accepted.

#### **Effect of Direct Support Program on Socioeconomic Development in Muhanga District**

The second objective assessed the effect of direct support program on socioeconomic development in muhanga district. Results demonstrated a significant association between House construction/vulnerable and self-reliance and innovation ( $r=0.887$ ,  $p$ -value= $0.000$ ), with improved household economic status ( $r=0.848$ ,  $p$ -value= $0.000$ ) and with access to healthcare, sanitation ( $r=0.906$ ,  $p$ -value= $0.000$ ). This implies that there was correlation between two variables whereby a change in house construction/vulnerable produced a change in socioeconomic development of women beneficiaries. Results for emergency material support, it was indicated that emergency material support was associated with self-reliance and innovation ( $r=0.853$ ,  $p$ -value= $0.000$ ), with improved household economic status ( $r=0.826$ ,  $p$ -value =  $0.000$ ), with healthcare accessibility, sanitation ( $r=0.883$ ,  $p$ -value= $0.000$ ).

Moreover, psychosocial support was associated with self-reliance and innovation ( $r=0.812$ ,  $p$ -value= $0.000$ ), with improved household economic status ( $r=0.837$ ,  $p$ -value= $0.000$ ), but also accessibility on healthcare, sanitation ( $r=0.720$ ,  $p$ -value= $0.000$ ). Finally, results for education support/training on a daily basis indicated that carry out monitoring was associated with self-reliance and innovation (Pearson = $0.955$ ,  $p$ -value= $0.000$ ), with improved household economic status ( $r=0.927$ ,  $p$ -value= $0.000$ ) and accessibility for healthcare, sanitation ( $r=0.924$ ,  $p$ -value= $0.000$ ). Hence, second alternative hypothesis (**H<sub>2</sub>**) stating that there was significant correlation between education support/training and socioeconomic development is accepted.

#### **Micro Financing Activities to Women for Women Rwanda Beneficiaries on Socio-Economic Development in Muhanga District**

Findings demonstrated a positive correlation saving culture and self-reliance and innovation ( $r=0.711$ ,  $p$ -value= $0.000$ ), with improved household economic status ( $r=0.701$ ,  $p$ -value= $0.000$ ) and healthcare, sanitation ( $r=0.885$ ,  $p$ -value= $0.000$ ). This implies existence of association between variables whereby a change in saving culture produced a change in women's socio-economic development. Results for joint guarantees, it was indicated that joint guarantees are positively associated with self-reliance and innovation ( $r=0.828$ ,  $p$ -value= $0.000$ ), improved household economic status ( $r=0.793$ ,  $p$ -value= $0.000$ ), accessibility to healthcare and sanitation ( $r=0.766$ ,  $p$ -value= $0.000$ ).

Moreover, group formation based on trust was associated with self-reliance and innovation ( $r=0.901$  and  $p$ -value= $0.000$ ), with improved household economic status ( $r=0.919$ ,  $p$ -value= $0.000$ ), with healthcare, sanitation ( $r=0.819$ ,  $p$ -value= $0.000$ ). Finally, results for affordable loan requirements indicated affordable loan requirements was positively impacting self-reliance and innovation ( $r=0.827$ ,  $p$ -value= $0.000$ ), with improve household economic status ( $r=0.806$ ,  $p$ -value= $0.000$ ) with accessibility to healthcare, sanitation ( $r=0.916$ ,  $p$ -value= $0.000$ ). Hence, the third alternative hypothesis (**H<sub>3</sub>**) stating that there was significant association between microfinancing activities and socio-economic development in Muhanga District.

#### **W4W Activities and Women's Socio-economic Development**

The study demonstrated correlation for W4W and socioeconomic development of women beneficiaries. However, the researcher sought to link independent variable and dependent variable.

### **V. Discussion of Findings**

The first objective established the effect of Women for Women Rwanda income generating projects on socio-economic development in Muhanga District. In this regard, the study findings did not contradict concluding remarks and recommendations of Globally, researches by Mehtra et al (2011) who conducted a study on ten female groups of 162 staff members considering in India, established economic advantage and position. The research mode felt that capacity empowerment via group near effective contribution to the increase of self-confidence, autonomy and behaviour adjustment and participation in activities in comparison with pre-group period. In the same context, Holmes and Slater (2012) argued that Women for Women Rwanda contribute more to the norm and rule setting entities. They are among the leading proponents of processes and organizations that increase the completion of gender equality and political empowerment of women. Although, decades of efforts by Women for Women Rwanda, as well as by national governments, to remove

discrimination against and promote the empowerment of women, the low numbers for women's political involvement continue. The results in above table indicates that hypothesis (**H<sub>1</sub>**) stating that there was significant correlation between income generating activities and women's socio-economic development is accepted.

This research assessed Effect of Direct Support Program on Socioeconomic Development. Evidences concur with Nokia Research Africa (2010) where most of rural societies were not common from the entire community. Women had low level of accessibility to other regions where they obtained more risks and learnt new skills for using better livelihood and development the women is getting better and better of getting some of degree of risks through interacting in comparison with any strategic group. In Rwanda, the first strategy used by Women for Women Rwanda in promoting socioeconomic development is trainings. In this regards, training refers to teacher with special abilities (Krafft,2015). It is done in order to improve people's ability, competency and success in their living conditions. Therefore, the existing studies show that a mixed level for the performance of Women for Women Rwanda.. Hence, the second alternative hypothesis (**H<sub>2</sub>**) stating the existence of association between direct support and women's socio-economic development in Muhanga District is accepted. The third research identified micro financing activities to women for women Rwanda beneficiaries on socio-economic development. Results from the present research did not contradict observation and recommendation Ekpe et (2010) who carried a research in Asian and demonstrated that the accessibility to loans and credits and transfer of money to rural women. Moreover, in Africa, it has been shown that from results that loan accessibility and requirements were met as indicated by acceptance by 51 (64%) of respondents. Therefore, a mean of businesswomen neither accepted nor accepted to the interest rates (Jones & Thi, 2012). The correlation findings between the microfinance activities and women's socio-economic development in Muhanga District is clear. Hence, the third alternative hypothesis (**H<sub>3</sub>**) stating that there was significant association between microfinance activities and women's socio-economic development.

## **VI. Conclusion**

Conclusion drawn from the first objective demonstrated that Women for Women Rwanda is involved in wide range of actions out of poor explanation of women's promotion (agriculture, post-harvesting activities were done due to support. Livestock activities were among the support given to respondents. Finally, handcraft activities were strongly agreed as a content of training given to women beneficiaries of Women for Women Rwanda. Conclusion drawn from the second objective reveals that this finding is in line with the capacity development. The objective was measured through house construction/vulnerable, emergency material support, psychosocial support, and education support/training. Results provide data on the kind and types of advocacy provided to beneficiaries of Women for Women Rwanda in term of constructing houses for vulnerables, giving emergency material, and psychosocial support and other assistance related to training. Conclusion drawn from the third objective denoted that Women for Women Rwanda mobilizes and helps beneficiaries for saving culture, encouraging joint guarantees, forming loan based groups giving an opportunity for affordable loan requirements were given to women beneficiaries and contributed fully to their socio-economic development. The findings demonstrated a positive correlation saving culture and self-reliance and innovation( $r=0.711$ ,  $p\text{-value}=0.000$ ), with improved household economic status ( $r=0.701$ ,  $p\text{-value}=0.00$ ) and with access to healthcare, sanitation ( $r=0.885$ ,  $p\text{-value}, 0.000$ ). This implies existence of association between variables whereby a change in saving culture produced a change in women's socio-economic development.

## **VII. Recommendations**

Based on results discussed in chapter four, the research proposed the following recommendations to different categories of women and women development practitioners/enforcers. The Public institutions would seek effective cooperation in order to improve economic position throughout the civic education and training in Muhanga District-Rwanda. It would be pertinent to introduce career guidance for women and girls to improve their knowledge and future success, and to ensure the reduction of domestic violence and promoting women economic position. The researcher proposes that the office of the districts and non government organization the necessity to make effective and adequate campaigns for ensuring women's socio-economic development are effectively preserved on economic wellbeing. Moreover, beneficiaries, managers would support each other in awareness that women rights understanding was very crucial for economic development. The entire community should participate in women's economic development. Community, through community work and should involve young boys and girls at community level or within administrative and justice settings and the entire community, to make this community be aware of the role of non government organization in promoting women economic position. This research has only concentrated on the contribution of non governmental organization on women economic development in Rwanda using a case of Women for Women Rwanda in Muhanga District. Further studies are recommended to assess the impact of capacity development but also advocacy in mainstreaming female economic development, the impact of women rights awareness on soci-

economic development of Rwanda. Finally, there is a need to assess the contribution of girl-Child Education and Its effects on socioeconomic development in Rwanda and in other setting than Muhanga District.

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