



# Effect of Local NGOS on Welfare of Women in Rwanda—A Case of Nyamirambo Women Center

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## Abstract

The main objective of this research was to assess the effect of Nyamirambo Women Center (NWC) on welfare of women in Rwanda. This study had the following specific objectives: to find out the contribution of different trainings given to the women on their welfare, to examine the role of employment opportunities offered by Nyamirambo Women Center to women on improving their welfare and examine the contribution of vocational training on women's welfare. The documentary method, primarily questionnaires and interviews were used for data collection. The collected data were then recorded, presented, and analyzed by using the Statistical Package for Social Sciences. Results show that 64.3% of the total variation in women's welfare is caused by different training offered by NWC. R coefficient of 0.802 indicates a strong positive relationship between different trainings and women's welfare of NWC. R square of 0.608 means that variation in women's welfare of NWC is caused by employment opportunities. R coefficient of 0.724 indicates a strong positive relationship employment opportunities and women's welfare of NWC. R-square in this study is 0.672 means that the proportion of women's welfare (dependent variable) is explained by the independent variable (vocational training) at 67.2%. It was found that the NWC has made significant contributions towards women's welfare in the area through the provision of education, vocational training and employment opportunities to its beneficiaries. Nevertheless, NWC should continue to look for other donors for expanding approaches to support a big number of women in community who need its support for their socio-economic development.

## Subject Areas

Sociology, Welfare Economics

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## Keywords

NWC, Welfare, Women, Vocational Trainings and Employment Opportunities

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### 1. Introduction

The Non-Governmental Organization Sector has now become a worldwide exploration which is increasingly responding to the social, economic, environmental and even civil needs of the vulnerable and the disadvantaged communities. Lekorwe (2007) [1] noted that the term NGO is a broad and ambiguous concept as it covers organizations ranging from within the civil society, political action groups to sports clubs. The concept of NGO came into existence in 1945 following the establishment of the United Nations Organization which recognized the need for consultative role from organizations which were then classified as being neither government nor member states (Willet, 2002) [2].

Over the last three decades, NGOs intervention and role directed towards the amelioration of living conditions, facilitation in advocating for democracy, promotion and protection of human rights, the provision of humanitarian aid and education attainment, among others, has been given a high degree of prominence it deserves. However, Isaboke (2018) [3] has pointed out that the performance of NGOs depends on their capability to afford socio-economic development to a great number of people.

Non-governmental Organizations (NGOs) play an important role in the economic development of developing countries. They provide services to society through welfare works for community development, assistance in national disasters, sustainable system development, and popular movements (Ishita, 2018) [4]. In Africa, as Issa (2005) [5] observed, NGOs flourished in 1980 and 1990s mainly as a result of structural adjustment programs initiated by international financial institutions and development agencies such as the World Bank and International Monetary Fund.

To support Rwanda's ambition to be a high income country by 2050, a number of NGOs have been established in the country funded by individuals, corporate donors, and cooperate with the government to implement various programs including the programs and strategies to promote the welfare of women in Rwanda to ensure their participation in the socio-economic development of the country. Some of those NGOs are specifically devoted to women empowerment. The government of Rwanda in partnership with non-governmental organizations and other stakeholders have set up and implemented various programs and activities directed towards women's socio-economic development in the country.

Indeed, women play an important role in the family and society, but in all essential areas of life women are generally at a significant disadvantage as compared with men, whether in terms of education, income, partner choice, inhe-

ritance laws, property rights, decision-making processes, community organization, or access to leadership positions in education, business, or politics. The need for the empowerment of women thus arises from this harsh social scenario. Women and their problems are being given much importance in our social milieu (Hailu, 2019) [6].

Among NGOs created in Rwanda to empower women we can mention Rwanda Women's Network (RWN) which is a non-governmental organization (NGO) dedicated to promote and strengthen the strategies that empower women in Rwanda since being established in 1997. Women for Women International were established in 2017 and has developed a program that offers Rwandan women a constructive, dignified way to regain control of their lives. The Young Women's Christian Association (YWCA) of Rwanda is a non-governmental, that works at the grass roots level, it was established following the genocide in response to the rising concern for the many widows and children left in its wake, it has the mission to develop the leadership and collective power of women and girls in Rwanda to achieve high quality education, health and socio-economic conditions for themselves, their families, and their communities.

Since It was founded in 2007 by 18 Rwandese women living in Nyamirambo, Kigali, NWC has become an important community center for women in the area by offering free classes in literacy, English, basic computer skills, handcrafts and sewing, empowerment trainings on gender based violence, employment, vocational training and trainings on responsible community based tourism. At the end of 2013 NWC created Umutima Cooperative, selling housewares and children's wear at the center's shop which offered employment to over 50 women. Within this project NWC trains and employs women from the community, who are paid a fair wage for their work and create income generating activities for both women and the center. Since 2019 NWC through Umutima Cooperative has also contributed to the fight against COVID-19 in Rwanda by manufacturing the facemasks which were given to women but also sold to the community, development partners to generate income. Therefore NWC as a women development NGO deserves a particular attention in order to know if all these activities listed above have reached positive results in terms of contribution to the welfare of women.

Several studies related to the contribution of NGOs towards the empowerment of women, women socio-economic development and women's welfare have been conducted in different countries including Rwanda. However, no known studies have looked at the particular case of Nyamirambo Women Center checking its impact on the welfare of women in Rwanda. Hence, the importance of leading an investigation on the case of this NGOs located in Nyamirambo in order to study with facts the way it has contributed to the social and economic welfare of women taking benefit of its services.

Therefore, the main objective of this research is to assess the effect of Nyamirambo Women Center (NWC) on welfare of women in Rwanda. As specific ob-

jjectives in this study it is about:

- 1) To analyze the contribution of different trainings given to the women by NWC on their welfare.
- 2) To assess the role of employment opportunities offered by Nyamirambo Women Center to women on the improvement of their welfare.

## 2. Literature Review

### 2.1. Theoretical Literature Review

#### 2.1.1. Conceptual Review

##### 1) Non-Governmental Organizations

Non-governmental organization (NGO) is a legally constituted organization created by natural or legal persons that operates independently from any government and a term usually used by governments to refer to entities that have no government status (Stillman, 2007) [7].

According to the UN, any kind of private organization that is independent from government control can be termed an NGO, provided it is non-profit, non-criminal and not simply an opposition political party. Willetts (2002) [2] defines an NGO as “an independent voluntary association of people acting together on a continuous basis for some common purpose other than achieving government office, making money or illegal activities.” In this view, two main types of NGOs are recognized according to the activities they pursue; operational NGOs that deliver services and campaigning NGOs.

##### 2) The Growth and Development of Non-Governmental Organizations

From the late 1980s, NGOs assumed a far greater role in development than previously. NGOs were first discovered and then celebrated by the international donor community as bringing fresh solutions to longstanding development problems characterized by inefficient government to government aid and ineffective development projects (David Lewis, 2010) [8].

In the post-Cold War the international donor community began to advocate a new policy agenda of “good governance” which saw development outcomes as emerging from a balanced relationship between governments, market, and third sector. Within this paradigm, NGOs also came to be seen as part of an emerging “civil society.” In fact, NGOs had been active at the international level since the eighteenth century in Western countries, when national level issue-based organizations focused on the abolition of the slave trade and movements for peace. By the start of the twentieth century, there were NGOs associations promoting their identities and agendas at national and international levels (David, 2010) [8].

During the last twenty-five years, NGOs in general, and more recently African NGOs in particular, have increased dramatically in number and in influence in Africa (Igoe and Kelsall) [9]; Michael, 2004 [10]). Although the 1980s were described as the “NGO decade”, growth continues quickly. In Kenya, for example, the NGO sector experienced its biggest growth between 1993 and 2005, from 250 registered NGOs in 1993 to 2232 (Vanessa, 2008) [11]. In Tanzania the growth is

even more dramatic. In 1990 there were 41 registered NGOs. By 2000 the figure was more than 10,000 (Reuben, 2002) [12].

### 3) NGOs in Rwanda

According to RGB, civil society remains a strategic partner for the Government of Rwanda to achieve its development goals through interventions carried out by a multiversity of both national and international organizations in order to support the citizens' socio-economic advancement.

As of 2018, the Rwanda Governance Board (RGB) counted 1335 national NGOS and 173 International NGOs. In the National Strategy for Transformation, the Government of Rwanda has committed to strengthen partnerships between Government, private sector, citizen, Civil Society and Faith Based Organizations actors to fast track national development and people centered-prosperity. Majority of Rwandan NGOs are largely financed by external funding communities such as USAD, DFID, Sida, World Bank, EU, Africa development Bank, JICA.

## 2.2. Theoretical Review

### 2.2.1. Empowerment Theory

Empowerment is a key concept widely used today to address issues related to discrimination, marginalization and domination. It is an important tool used by social workers. The different definitions in use have a common factor *i.e.* the motivation to give power to the disempowered clients/services users, e.g. the marginalized groups such as women, the disabled, etc. It is an approach of providing power to clients by different means, both resources, education, political and self-awareness (Dalrymple and Burke, 2006) [13].

For the social work profession, the aim of empowering clients is to offer them the possibility to take part in the process of improving their lives by valuing their abilities and strengths. This makes the empowerment a process whereby the social worker intervenes with the client in order to minimize the powerlessness created by stigmatization (Dalrymple and Burke, 2006) [13]. Empowerment is furthermore defined as theory determining how people could achieve control over their lives, in order to achieve their interests as a group, and a method by which social workers enhance the power of vulnerable people (Adams, 2003) [14].

According to Askheim (2003) [15], empowerment not only has an individual but also a structural dimension. The former is concerned with activities and processes which increase the individuals' control over their lives: it equips them with self-confidence, a better perception of themselves and increased knowledge and skills. In this way, individuals will be better able to identify the barriers which decrease self-realization and control over their lives. The social structures deal with barriers and power relations, which maintain differences and injustice and also decrease the individuals' opportunities to take control over their lives. Both these individual and structural dimensions of the empowerment model

thus serve as a goal and as a means of achieving a goal.

### 2.2.2. The Capability Approach

Within moral and political philosophy, the capability approach has in recent decades emerged as a new theoretical framework about well-being, development and justice. The capability approach purports that freedom to achieve well-being is a matter of what people are able to do and to be, and thus the kind of life they are effectively able to lead (Sen, 1999) [16].

## 2.3. Empirical Literature Review

Several scholars have conducted researches related to the impact of Non-Government Organizations on women's empowerment, development and wellbeing and as well as on their socio-economic development to name but a few. This part is dedicated to study the findings of previous studies related to NGOs contribution towards women's welfare and their gaps.

Faraha (2020) [17] analyzed the impact of Non-Government Organizations (NGOs) on Bangladeshi rural women's mobility in the public domain, since this is an area that is generally only frequented by men whilst women are confined to their own home and neighborhood. The author explored how and to what extent, NGOs have brought changes to women's freedom of movement in the public sphere. The findings confirmed that rural women's participation in micro-finance program of NGOs have enhanced their mobility in different ways. However, the women who had education and training had more mobility in public life since those women utilized the benefits of NGO programs more effectively. However, the study is limited to Bangladesh which has different context to Rwanda but also the author couldn't analyze the contribution of employment opportunities, educational and vocation training offered by NGOs on women's welfare.

Isaboke (2018) [3], in his research "Non-Governmental Organizations Empowering Women in Rwanda" assessed the role of NGOs in general and to women for women Rwanda in particular have directed towards women empowerment in Gasabo District and in the country with specific objectives to examine the activities and programs undertaken by Women for Women Rwanda for empowering women and to identify challenges faced by the NGOs and strategies in overcoming them while it is implementing its planned activities and programs. He concluded that NGOs are playing a central role in empowering vulnerable women by helping them to satisfy their basic needs and those of their immediate families through their activities and programs, women have become more integrated and so is the community in the area. And they have achieved their economic independence.

Uwamahoro (2014) [18] conducted her research on the influence of Non-Governmental Organizations service and sustainable community development in Rubavu Sector Rwanda, in relation to the sustainable community development. She concluded that NGOs service provision such as health service provi-

sion, education support provision, Microfinance saving and credit provision and capacity building service provision have a tremendous contribution to the sustainable community development in Rwanda. Her research was limited to Rubavu sector and the research was general and couldn't show the exact contribution of NGOs to women's welfare.

Nikkhah *et al.* (2011) [19] studied the effect of NGO's approaches on the empowerment of women. Basically, the study revealed that the NGOs contribute to the empowerment of women in Shiraz, Iran. The NGOs played an important role to assist the community for improving their lives and situation where they use approaches such as top-down, partnership and bottom-up. It is believed that the women's empowerment is a key strategy to development process. The empowerment of women and the improvement of their status, particularly in respect of education, health and economic opportunities, are highly important ends in themselves. The finding of his studies further showed that NGOs are using the various approaches to help women and among the approaches undertaken by NGOs, bottom- up approach is the most effective to help the women to achieve the empowerment individually and collectively. However, his study was geographically limited to Iran on which its contextual situation is different from Rwanda.

Bashiru (2009) [20] examined the role of NGOs in empowering rural women through microcredit in the Upper East Region of Ghana. Its focus is on the programmatic intervention of Trade Aid Integrated, a local gender-progressive NGO whose objective is to empower vulnerable women economically by providing them microcredit to engage in various microenterprises, especially basket weaving and others. His research was also limited to Ghana which has different context with Rwanda and this lead to conduct the research on the effect of Local NGOs on women's welfare in Rwanda.

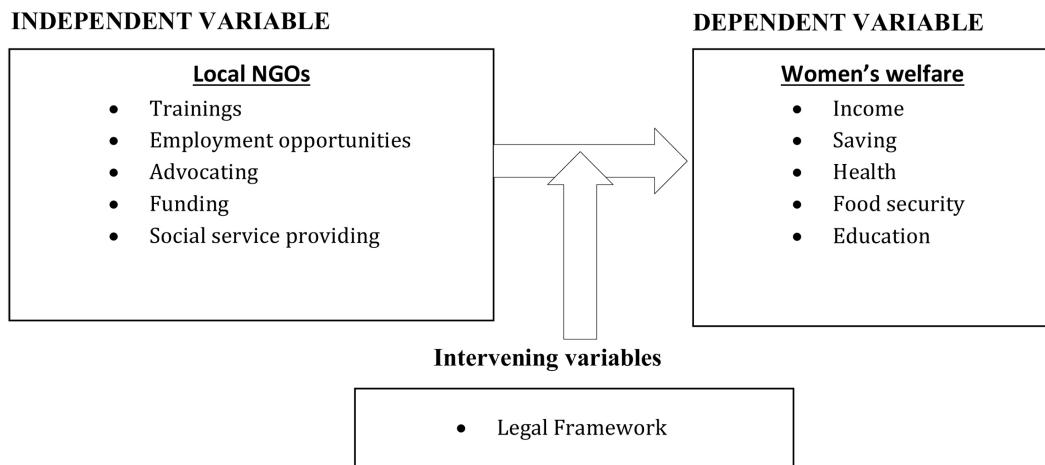
#### **2.4. Critical Review and Research Gap**

Despite the fact that Non-Governmental Organizations (NGOS) are a common topic of study in development studies, there has been very little research on Local NGOS and their contribution to the women's welfare. The majority of studies have been conducted in rural areas. This study was an attempt to fill a knowledge gap concerning the effect of Local NGOS on the welfare of women in Rwanda, specifically in Kigali City as an urban area. Furthermore, the case of NWC has not been tackled in the previous studies. Therefore, the successful completion of this study will help to cover this gap. **Figure 1** shows the conceptual framework.

### **3. Research Methodology**

#### **3.1. Introduction**

The purpose of this chapter is to describe the study's methodological approach and techniques. It includes the research design, population of the study, methods



**Figure 1.** Conceptual framework.

and techniques used in sample selection and data collection. It goes on to explain how data were collected, processed, and analyzed to determine the implications of the findings.

### 3.2. Research Design

Research design is a plan, structure and strategy of investigation so conceived as to obtain answers to research questions or problems. The plan is a complete scheme or program of research which includes an outline of what the researcher will do from writing the hypotheses and their operational implications to the final analysis of data (Ranjit, 2011) [21].

The study used an explanatory type of research design where the major aim was to view the relationship between NGOs and women's welfare. The study is also qualitative in understanding the problem based on building a holistic picture, formed with words reporting detailed views of the respondents by use of open-ended questions through interviews. On the other hand, correlation research design helped to determine to what degree of influence exists between Local Non-Governmental organization and the welfare of women.

### 3.3. Study Population

The population of this study was 1080 individuals which include 15 members of Nyamirambo Women Center among them include founders and ordinary staff, 50 members of Umutima Cooperative members, 1000 are the beneficiaries of training programs while 15 are Community outreach beneficiaries. (**Table 1**)

### 3.4. Sampling Design

#### 3.4.1. Sample Size

According to Snelson (2016) [22], Sample design is a specific plan for obtaining a sample from a given population. It refers to the method or procedure used by the researcher to select items for the sample. The sample design may also specify the number of items to be included in the sample, *i.e.* the sample size. Before

**Table 1.** Population of the study.

Beneficiaries	Population
NWC members	15
Umutima cooperative members	50
Beneficiaries of training programs	1000
Community outreach beneficiaries	15
<b>Total</b>	<b>1080</b>

collecting data, the sample design is determined.

The sample size is determined by the help of Solvin formula to calculate sample sizes.

This formula was used to calculate the sample sizes as it is shown below.

$$n = \frac{N}{1 + Ne^2}$$

where  $n$  is the sample size,  $N$  is the population size, and  $e$  is the marginal of error (0.05). When this formula is applied to the above sample, researcher obtained the sample size of 292 women.

$$n = \frac{1080}{1 + 1080 \times 0.05^2} = \frac{1080}{1 + 1080 \times 0.0025} = \frac{1080}{1 + 2.7} = \frac{1080}{3.7} = 292$$

### 3.4.2. Sample Selection Technique

During this study, the research used simple random sampling as technique of selecting 292 respondents among 1080 where each member has an equal probability of being chosen considering that all beneficiaries of NWC are aware and benefited from programs provided by Nyamirambo Women Center. The list of all beneficiaries provided by the management of NWC helped to select 292 individuals randomly. A request was later formulated to those individual for an appointment in order to meet them.

## 3.5. Data Collection Instruments

To ensure that the study is completed successfully, each objective of the study was investigated by using specific questions. The following data collection tools were used in the study: documentary study, interview and questionnaires.

### 3.5.1. Documentation Technique

Wilson *et al.* (2013) [23] defined documentation as the careful reading, comprehension, and analysis of written documents for a specific purpose such as social research. Documentation is a technique for gathering secondary data. Secondary data are information gathered by someone by reading other books, journal and reports used by other researchers. Some documents were used during the documentary analysis process, and after understanding and analyzing the relevance of texts to this study, they were classified on manuscripts. This is significant because it examines the literature and seeks global perspectives in order to create a

comparative framework for readers' analysis and evaluation.

### **3.5.2. Questionnaire Technique**

Questionnaire was the main instrument used during the study to collect data. A structured questionnaire used five sections: Questions asked were related to different training offered to the beneficiaries, employment opportunities offered to beneficiaries of NWC and contribution of vocation training offered to beneficiaries of NWC. The questionnaires were distributed to 292 women beneficiaries of NWC.

### **3.5.3. Interview**

Interview was given to NWC leaders, and other women who benefited from NWC programs. Findings from interviews were used as witness to response about the effect of Nyamirambo Women Center (NWC) on welfare of women.

## **3.6. Data Processing**

It is desirable to have a well thought out framework for the processing and analysis of data prior to their collection. After collecting data, these ones have been processed, analyzed and interpreted.

### **3.6.1. Editing**

According to Wilson *et al.* (2013) [23], Editing is the process of going through the questionnaire to ensure that the skip patterns are followed and required questions are filled out. Editing involves the inspection and if necessary, connections of each questionnaire or observation form. The basic purpose of editing is to impose some minimum quality standards of data. The research went through all questionnaires to ensure that all questions have been clearly answered by respondent.

### **3.6.2. Coding**

According to Creswell (2014) [24], coding is the procedure by which data are categorized. The purpose of coding in the survey is to classify answers acquired. Similar answers from different respondents were classified into the same categories by giving them the same code and it helped to determine the frequencies

## **3.7. Method of Data Analysis**

According to Creswell (2014) [24], data analysis is the process of systematically applying statistical and/or logical techniques to describe and illustrate, condense and recap, and evaluate data. In this study, it has been about to evaluate data by using analytical and logical reasoning to examine each component of the data provided. Qualitative data were gathered, reviewed and then analyzed to form some sort of findings or conclusion. Statistical method computed by Statistical Package for Social Sciences (SPSS) has been used.

### **Top of Form**

Descriptive and correlation analysis in this method was employed. The fre-

quency, proportion, and percentage were computed on each variable under study by using descriptive analysis. Correlation analysis was used in order to investigate and quantify the statistical relationship that exists between two variables. Correlation analysis was used to determine the strength and closeness of the relationship between the independent and dependent variables.

A critical p value of 0.05 was also used to determine whether the overall model is significant or not. The individual regression coefficients were checked to see whether the independent variables significantly affected the dependent variable.

Linear regression model was used to link the independent variables to the dependent variable as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

Hypothesis 1:  $Y_1 = \alpha + \beta_1 X_1 + \epsilon$

Hypothesis 2:  $Y_2 = \alpha + \beta_2 X_2 + \epsilon$

where:

$Y$  = Dependent variable – Women's welfare

$X_1$  = Different trainings

$X_2$  = Employment opportunities

$\alpha$  = Constant

$\epsilon$  = Error

$\beta_1$  and  $\beta_2$  = regression coefficients to be estimated

## 4. Presentation and Discussion of Results

### 4.1. Introduction

This part of the study is focuses on research findings and their interpretation in relation to the basic objective of the study. Indicators used to make an evaluation of the contribution of NWC on the economic and social welfare of women are: income, saving, access to medical insurance, access to balanced diet and shelter.

### 4.2. Trainings Organized by NWC and Income Generating Activities

NWC has organized the following trainings for the benefit of women: educational trainings (computer, literacy...), gender based violence, responsible community based tourism and income generating activities. Activities carried out by women have allowed them improving their income and therefore to improve their social and economic welfare. In the table below those activities have been presented.

Results in **Table 2** show that respondents are employed in different income generating activities thanks to the opportunities offered by NWC. Findings revealed that before joining NWC 16.10% of total respondents were engaged in handcraft and sewing while after joining NWC the number increased up to 60.27%. 26.71% of women were engaged in entrepreneurship before joining NWC, while the number increased up to 34.93% after joining NWC. 21.92% of respondents were employed by private sector before joining NWC. The number

**Table 2.** Income generating activities before and after joining NWC.

Income generating activities	Before		After		
	Frequency	Percent	Frequency	Percent	
Valid	Handcraft and sewing	47	16.10	176	60.27
	Entrepreneur	78	26.71	116	39.72
	Private sector employee	64	21.92	0	0
	Unemployed	103	35.27	0	0
	Total	292	100	292	100

Source: Field data, 2022.

decreased to 0.0% after joining NWC. The same, 35.27% women were unemployed before joining NWC and remarkable change was made after joining NWC as the number decreased up to 0.00%.

#### 4.3. Contribution of NWC on the Economic Welfare of Women

This section describes the respondent's views and findings regarding the contribution of Nyamirambo Women Center to women's economic welfare. Variables identified in order to examine economic welfare are income and saving.

##### 4.3.1. Income of Women before and after Joining NWC

Employment opportunities (income generating activities) presented above has helped women to improve their income as shown in **Table 3**.

As one can notice it through the table above, the level of income was low before but after joining NWC there is a remarkable increase. 67.81% of total respondents had an income ranged to less than 50,000 Frw while after being beneficiaries their income increased significantly. 24.66% had an income ranged between 50,001 and 100,000 Frw while after becoming beneficiaries their income increased to 34.93%. The respondents who had an income ranged between 100,001 and 150,000 represented only 5.48%. After being beneficiaries, their income increased up to 52.74%. This increase shows that NWC has contributed significantly to the women social and economic welfare. None of respondents had an income ranged between 150,001 and 200,000 Frw before joining NWC, however after being beneficiaries, their income increased up to 9.93%. None of all the total respondents had an income that was more than 200,000 Frw as it was 0% but after being beneficiaries 2.40% increased their income to more than 200,000 Frw.

##### 4.3.2. Saving of Women before and after Joining NWC

Benefits from activities carried by women after their membership to NWC have helped them increasing their income. As their income has increased they have been also able to make saving. In **Table 4**, results showing that the women's level of saving has increased are presented.

There is a remarkable reduction from 54.45% to 0% of the respondents who

**Table 3.** Monthly income of the respondents.

	Before		After	
	Frequency	Percent	Frequency	Percent
Less than 50,000 Frw	198	67.81	0	0.00
50,001 - 100,000 Frw	72	24.66	102	34.93
100,001 - 150,000 Frw	16	5.48	154	52.74
150,001 - 200,000 Frw	0	0.00	29	9.93
More than 200,000 Frw	0	0.00	7	2.40
<b>Total</b>	<b>286</b>	<b>97.95</b>	<b>292</b>	<b>100</b>

Source: Field data, 2022.

**Table 4.** Monthly saving.

	Before		After	
	Frequency	Percent	Frequency	Percent
Less than 10,000	159	54.45	0	0.00
10,001 - 20,000	95	32.53	21	7.19
20,001 - 30,000	26	8.90	66	22.60
30,001 - 40,000	12	4.11	84	28.77
40,001 - 50,000	0	0.00	97	33.22
More than 50,000	0	0.00	24	8.22
<b>Total</b>	<b>292</b>	<b>100.00</b>	<b>292</b>	<b>100.00</b>

Source: Field data, 2022.

used to save the amount ranged less than 10,000 Rwf per month. For the saving ranged between 10,001 and 20,000 Rwf per month, the number of respondents decreased from 32.53% to 7.19% of the total respondents. The change also is noticed to the range of the saving ranged between 20,001 and 30,000 Rwf where it was 8.90% before but after it was 22.60%. Before the membership to NWC, a small number of respondents could save between 30,001 and 40,000 Rwf as represented (4.11%), After the membership, the percentage increased up to 28.77%. Findings show that before, none was able to save more than 50,000 Rwf per month but this situation has changed as from 0% up to 8.22% of members able to save even more 50,000 Rwf monthly.

#### 4.4. Contribution of NWC on the Social Welfare of Women

In order to check if NWC has contributed to the social welfare of women variable used were: access to medical insurance, balanced diet and shelter.

##### 4.4.1. Access to Medical Insurance

In **Table 5**, results related to access to medical insurance are presented. The situation before and after membership to NWC is highlighted.

**Table 5.** Access to medical insurance.

	Before		After	
	Frequency	Percent	Frequency	Percent
High extent	0	0.00	214	73.29
Moderate	98	33.56	78	26.71
Low extent	194	66.44	0	0.00
<b>Total</b>	<b>292</b>	<b>100</b>	<b>292</b>	<b>100</b>

Source: Field data, 2022.

Health insurance is a critical factor in making health care accessible. Women in NWC results indicated that beneficiaries were able going to the hospital in case of illness. Indeed, thanks to income generated they have been able to have access to the “mutuelle de santé” The respondents with health insurance are more likely to obtain needed preventive, primary and special care services. Before being beneficiary of NWC, none of the respondents had access to medical insurance at high extent while after being beneficiaries 73.29% of women can access to medical facilities at high extent. Before 33.56% of respondents had the ability to access medical insurance at moderate extent while after it increased up 26.77%. Findings showed that 66.44% had low extent access to medical insurance before but after being beneficiaries none is remaining in that category.

#### 4.4.2. Access to Balanced Diet

Access to balanced diet is an indicator of social welfare. Therefore this study was interested to this indicator as regards women before and after their membership to NWC.

Once someone is engaged in business activities she is in position to afford a variety of food types for her family. As it is represented in **Table 6**, some respondents were not able to afford a balanced diet before being beneficiaries. None of respondents have very high capacity to access balanced diet while after 9.25% have the access at very high extent. 4.11% confirmed that that they had high capacity to afford the balanced diet while after 36.99% of respondents had the capacity. For 35.27% of all respondents the capacity was at moderate extent while after 53.77% of respondents was at this level.

#### 4.4.3. Ability to Afford a Good Shelter

This research has been interested to access to good shelter since it is among indicators of welfare improvement. Results related to this indicator of social welfare are presented in **Table 7**.

A good looking house is one of the signs of socio-economic welfare. It was important to determine the shelter that the respondents were able to afford before and after being beneficiary of NWC. The above table explains how the situation was regarding affording a dwelling house before and after being beneficiary. Respondents have much more improved in terms of affording good shelter

**Table 6.** Access to balanced diet.

	Before		After	
	Frequency	Percent	Frequency	Percent
Very high	0	0.00	27	9.25
High	12	4.11	108	36.99
Moderate	103	35.27	157	53.77
Low	177	60.62	0	0.00
<b>Total</b>	<b>292</b>	<b>100</b>	<b>292</b>	<b>100</b>

Source: Field data, 2022.

**Table 7.** Ability to afford a good shelter.

	Before		After	
	Frequency	Percent	Frequency	Percent
Moderate	28	9.59	281	96.23
Low	264	90.41	11	3.77
<b>Total</b>	<b>292</b>	<b>100</b>	<b>292</b>	<b>100</b>

Source: Field data, 2022.

after being beneficiary. Findings of this study helped noticing that only 9.59% of total respondents were able to afford good house before while after findings show that 96.23% of all respondents had ability to afford dwelling house. Also, there is a decrease of number of respondents who were not able to afford a good house. This number decreased from 90.41% up to 3.77%.

#### 4.5. Correlation Study

In order to test the significance of the relationship between the welfare of women, training organized by NWC and employment opportunities created, a correlation study has been led. Pearson's correlation coefficient ( $r$ ) tells us about the strength of the linear relationship between independent and dependent variables on a regression plot.

##### 4.5.1. Correlation between Employment Opportunities and Women Welfare

Results on the correlation between employment opportunities provided by NWC and women's welfare are presented in the table below:

**Table 8** reveals that employment opportunities had a significant and strong positive correlation with women's welfare ( $\text{Sig.} = 0.028 < 0.05$ ,  $r = 0.724$ ). In other words, the more women have employment opportunities offered by NWC the more their welfare is improved.

**Table 9** shows the predictors of women's welfare of NWC. R square of 0.608 means that variation in women's welfare of NWC is caused by employment opportunities. R coefficient of 0.724 indicates a strong positive relationship between

**Table 8.** Correlation between employment opportunities provided by NWC and women's welfare.

		Employment opportunities	Women's welfare
Employment opportunities	Pearson Correlation	1	0.724
	Sig. (2-tailed)		0.028
	N	292	292
Women's welfare	Pearson Correlation	0.724	1
	Sig. (2-tailed)	0.028	
	N	292	292

**Table 9.** Regression on employment opportunities offered by NWC and women's welfare.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.724 <sup>a</sup>	0.608	0.570	0.094

a. Predictors: (Constant), Employment opportunities

employment opportunities and women's welfare of NWC.

$$Y = \alpha + \beta_2 X_2 + \epsilon$$

$Y$  = Dependent variable – Women's welfare

$\alpha$  = Constant

$\epsilon$  = Error

$\beta$  = Coefficient of the Disbursement

$X_2$  = Employment opportunities

$$Y = 12.809 + 0.739(\text{Employment opportunities}) + \epsilon$$

The regression equation shows that women's welfare will always depend on a constant factor of 12.809 regardless of the existence of other determinants. The other variables explain that; every unit of increase in employment opportunities will increase women's welfare by a factor of 0.739. (**Table 10**)

#### 4.5.2. Correlation between Training Offered and Women Welfare

In **Table 11**, results of analyses related to the correlation between training offered and women welfare are presented.

In above, the Sig value of 0.035 (which is less than 0.05) and Pearson Correlation value of 0.873 reveals that there is a significant and strong positive correlation between vocational training offered by NWC and women's welfare.

**Table 12** shows the value of R-square in this study is 0.672 means that the proportion of women's welfare (dependent variable) is explained by the independent variable (vocational training) at 67.2%. This indicates that the model is strong, as the independent variable highly explains the dependent variable. R coefficient of 0.783 indicates a strong positive relationship vocational training

**Table 10.** Regression coefficients.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	12.809	1.838		12.413	0.000
1 Employment opportunities	0.739	0.113	0.372	2.122	0.051
a. Dependent Variable: Women's welfare					

**Table 11.** Correlation between vocational training offered by NWC and women's welfare of NWC.

	Vocational training	Women's welfare
vocational training	Pearson Correlation	1
	Sig. (2-tailed)	0.035
	N	292
Women's welfare	Pearson Correlation	0.873
	Sig. (2-tailed)	0.035
	N	292

**Table 12.** Regression analysis on vocational training offered by NWC and women's welfare.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.783 <sup>a</sup>	0.672	0.638	0.014
a. Predictors: (Constant), vocational training				

offered by NWC and women's welfare.

$$Y = \alpha + \beta_3 X_3 + \epsilon$$

$Y$  = Dependent variable – Women's welfare

$\alpha$  = Constant

$\epsilon$  = Error

$\beta$  = Coefficient of the Disbursement

$X_3$  = vocational training

$$Y = 12.809 + 0.707(\text{vocational training}) + \epsilon$$

The regression equation shows that women's welfare will always depend on a constant factor of 12.809 regardless of the existence of other determinants. The other variables explain that; every unit of increase in vocational training will increase women's welfare by a factor of 0.707. (**Table 13**)

**Table 13.** Regression coefficient.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	12.809	1.838		12.413	0.000
1 vocational training	0.707	0.212	0.038	0.330	0.042
a. Dependent Variable: Women's welfare					

## 5. Summary of Findings, Conclusion and Recommendations

### 5.1. Summary of Findings

#### 5.1.1. Results Related to the Contribution of Different Trainings Given to the Women on Their Welfare

In this study it has been shown that beneficiaries of NWC have received different trainings. Trainings received are related to: educational trainings (computer, literacy...), gender based violence, responsible community based tourism and income generating activities. Results as measured by R-square show that 64.3% of the total variation in women's welfare is caused by different training offered by NWC. R coefficient of 0.802 indicates that there is a strong positive relationship between different trainings and women's welfare of NWC. Also Pearson Correlation value of 0.873 reveals that there is a significant and strong positive correlation between vocational training offered by NWC and women's welfare.

#### 5.1.2. Findings Pertaining to the Role of Employment Opportunities Offered by NWC to Women on Improving Their Welfare

Results of this study show that the level of women's income was low before joining NWC. After joining NWC there is a remarkable increase. 67.81% of total respondents had an income ranged to less than 50,000 Frw while after being beneficiaries their income increased significantly. 24.66% had an income ranged between 50,001 and 100,000 Frw while after being beneficiaries their income increased up to 34.93%. Respondents who had an income ranged between 100,001 and 150,000 were only 5.48% but after being beneficiaries, their income was increased up to 52.74%. This increase shows that NWC has contributed significantly to the women's social and economic welfare. None of respondents had an income ranged between 150,001 and 200,000 Frw before joining NWC, however after being beneficiaries, their income increased up to 9.93%. None of all the total respondents had an income that was more than 200,000 Frw as it was 0% but after being beneficiaries 2.40% increased their income to more than 200,000 Frw.

According to testimonies from respondents, this good situation is attributed to the employment activities that generated more income, the good management of the salary, wages and other income from performed activities. Higher income helped members of NWC to satisfy their health, education, livelihood and other needs. They also managed to save.

This has been confirmed by the statistical study which helped to confirm that the membership to NWC has helped women to improve their economic welfare in terms of income. R square of 0.608 means that variation in women's welfare of NWC is caused by employment opportunities. R coefficient of 0.724 indicates a strong positive relationship between employment opportunities and women's welfare of NWC. The Pearson coefficient correlation ends at the same results. Employment opportunities had a significant and strong positive correlation with women's welfare ( $\text{Sig.} = 0.028 < 0.05$ ,  $r = 0.724$ ). In other words, the more women have employment opportunities offered by NWC the more their welfare is improved.

## 5.2. Conclusions

The Government of Rwanda and its development partners, including International and Local Non-Governmental Organizations have played a central role in improving the socio-economic development of women in the country. This research was conducted in order to assess the effect of NWC on welfare of women in Rwanda in general and particularly women in Biryogo Cell, Nyamirambo Sector, Nyarugenge District, City of Kigali. Specifically it was about to find out the contribution of different trainings to the women's welfare and examine the role of employment opportunities offered by NWC to women on improving their welfare.

Based on the findings of the research it is quite remarkable that NWC has played a central role in improving the welfare of women in Rwanda. In a word, this NGO has helped women to satisfy their basic needs and those of their immediate families through its activities and programs. Women have achieved their economic independence and they are now working outsides their homes and hence, have acquired for themselves jobs with regular incomes and control their finances. Nyamirambo Women Center has played a tremendous role in ensuring that the welfare of women is improved in the country, specifically in NYAMIRAMBO sector. It is as good model to be emulated by other NGOs. The research objectives of the study have been therefore reached and achieved while all alternative through findings of this study.

## 5.3. Recommendations

At the end of this research the following recommendation can be formulated:

### 5.3.1. To Beneficiaries of NWC

- Beneficiaries should work more in group. Doing so, each of them can take benefit of experience earned from her fellow.
- Women should use the income earned to diversify their activities in order to reduce risk.
- After completion of the training program, the beneficiaries should join their efforts by creating the cooperatives which can facilitate them to create their more jobs.

### 5.3.2. To NWC

- NWC should continue to look for other donors for expanding approaches to support a big number of women in community who need its support.
- NWC should increase the number of training programs for instance culinary art, hotel and restaurant, etc which offers employment opportunities to ensure more competitiveness of women.
- NWC should strengthen its human capacity recruiting more qualified trainers to ensure the quality and relevance of the training program.

### Conflicts of Interest

The authors declare no conflicts of interest.

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