MICROFINANCE AND WOMEN EMPOWERMENT: A CASE STUDY OF UMWALIMU SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED IN GASABO DISTRICT, RWANDA

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13/A/MAPAM/022/PG

ABSTRACT

This study was about Microfinance and Women Empowerment in Umwalimu SACCO in Gasabo District, Rwanda, as a case study. Though the SACCO is mainly for the services of both men and women, the study focused on how women have been empowered through their access to services of the SACCO. The general objective of this study was to investigate the gap and shortfall existing in the contribution of Umwalimu SACCO to the empowerment of women. The specific objectives of the study were to establish how women were accessing credit in Umwalimu SACCO to generate income; to examine how women were using credit services of Umwalimu SACCO in projects to improve on their wellbeing; and to analyse challenges faced by women of Umwalimu SACCO in loan repayments in their efforts to improve their wellbeing. The researcher adopted descriptive and quantitative approach. The data collection instruments were questionnaires, interview, documentary analysis, and focus group discussion. Quantitative data was entered and analyzed. In this study the researcher chose the sample size of 346 SACCO participants (including Managers, staff, and teachers) taken from the population size of Umwalimu SACCO Gasabo District of 3005 members. Findings revealed that women members accessed credit services of MFI Umwalimu SACCO to increase the wellbeing of themselves, children, and husbands. They reduced poverty by 76% and also significantly reduced dependency on their husbands for their daily needs. The findings further indicated that women had their incomes increased and controlled by themselves, they also owned assets properties and took part in decision-making and developed self-confidence in socio-economic activities.