AN ASSESSMENT OF EMPOWERMENT IN WOMEN'S SELF HELP GROUPS IN RURAL RWANDA

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Every now and then you come across something you feel you must do. It's not a discipline or a must in terms of personal tragedy or character development, but a must nonetheless in terms of something you find so extraordinary that you feel compelled to better understand. It is this 'condition' that fuelled my search into women's self- help groups in rural Rwanda and has led along the way to the research and writing of this dissertation. However, to be afforded this opportunity has meant that others have both filled the gaps in my home (and income), as well as provided reflection or encouragement depending on my emotional state. To these people, I want to offer my overwhelming thanks.

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List of Acronyms

ABCD	Asset Based Community Development
AEE-Rwanda	African Evangelical Enterprises Rwanda
CHH	Child-Headed Households
CF	Community Facilitator
CLA	Cluster Level Association
FBO	Faith-Based Organisation
INGO	International Non-Government Organisation
LNGO	Local Non-Government Organisations
NGO	Non-Government Organisation
NISR	National Institute of Statistics of Rwanda
OVC	Orphaned and Vulnerable Children
PI	People's Institution
SHG	Self-Help Groups

Abstract

In 2002, African Evangelical Enterprises Rwanda (AEE-Rwanda) trialled the Self Help Group (SHG) approach to support the development and empowerment of women living in extreme poverty in rural Rwanda. Based on a model developed in India, the approach focuses on weekly group meetings, skills training and small enterprise initiatives to facilitate social, political and economic development and is deliberately Freirian. In twelve years, the small pilot study of 840 people in 42 groups has grown to more than 5,600 SHGs and over 130,000 participants. Furthermore, within a year all participants reported dramatic changes in their economic and social circumstances with widespread political empowerment demonstrated in community and district advocacy after three years. AEE-Rwanda attributes these changes to the SHG approach. This research evaluates the validity the development claims made by AEE-Rwanda, and explores the effectiveness of the different aspects within the SHGs as well as other contextual factors that may be contributing to the women's empowerment. The research adopts a phenomenological approach emphasising the women's voices to best understand forces that impacted on their decisions, activities and development. The results support many of the claims of AEE-Rwanda, including the effectiveness of the SHG approach but also highlight the impact of contextual factors such as Rwanda's cultural history and norms, the development of a national agenda on gender empowerment, the removal of 'unfreedoms', and broader economic development trends in modern Rwanda. These findings result in conclusions regarding women's empowerment and the effectiveness of SHGs for Rwanda and other contexts.

CHAPTER ONE: AN INTRODUCTION TO RWANDA AND WOMEN'S SELF HELP GROUPS

You can outdistance that which is running after you, but not what is running inside of you. (Rwandan Proverb)

Rwanda is infamous for the 1994 genocide, in which an estimated 800,000 people died and 3 million were displaced in a 100-day period of fighting led by Hutu militants against their Tutsi neighbours. The events and statistics of this civil war made it one of the worst atrocities in modern history and one that profoundly affected the country's future direction. Following the genocide, Rwanda became highly reliant on international humanitarian aid, to the point of risking dependency. In response, in 2000, the Rwandan Government released *Rwanda Vision 2020* (MFEP 2000), a strategic plan for rebuilding the nation's institutions, economy and social contract, with a focus on pro-poor policy and grassroots programs aimed at developing the capacity of the poor. Similar expectations were placed upon non-government actors, with capacity building programs directed at poor communities made a requirement for international and local non-government organisations (NGOs) registration with government.

The African Evangelical Enterprise Rwanda (AEE-Rwanda) is a faith-based organisation, first registered as a local NGO in 1987. In 2002, in response to *Rwanda Vision 2020* and in cooperation with other Rwandan community-based organisations (CBOs), AEE-Rwanda introduced a Self Help Group (SHG) approach to its development programs. The first SHGs were piloted in five rural districts, formed by door-to-door visits to people living in extreme poverty[1] and inviting them to attend a community workshop for the establishment of SHGs. Local community leaders worked with AEE-Rwanda to identify the most marginalised and impoverished members of the community, mostly women with low literacy levels working as farm labourers. Across the five districts, 1200 people attended the workshops with 840 electing to participate in 42 SHGs based on socio-economic background. Now, twelve years later, there has been a remarkable growth with more than 5,600 SHGs and over 130,000 participants of which more than 98% are women. While deliberately targeting the poorest, most isolated and most vulnerable, AEE-Rwanda reports the SHG

[1] Extreme poverty, measured with reference to a minimum food consumption basket (nothing spent on non-food), corresponds to RWF 83,000 or AUD$138 per year.

approach has delivered astounding outcomes: within 12 months 100% SHG members demonstrate significant social and economic change, 98% participants continue to be active members of SHGs up to 12 years after joining groups, and AEE-Rwanda has facilitated the establishment of 9 People's Institutions (PI)[2] made up of SHG members who provide full program oversight to 2646 SHGs independently of AEE-Rwanda.

AEE-Rwanda claims the SHG approach is based upon the empowerment of rural marginalised women, meeting weekly to share learning and practice skills that increase their capacity for self-determination (AEE-Rwanda 2004). The reported effectiveness of SHGs is impressive in terms of social, economic and equity outcomes, suggesting analysis of this program may provide potentially important contributions to our understanding of the empowerment of marginalised populations. This research will seek to establish the accuracy of the claims made about the SHG effectiveness, then analyse factors contributing to the achievement of social and economic empowerment. The question is, what methods and practices are being implemented by AEE-Rwanda to facilitate this outcome, how and why do these lead to empowerment (assuming this is the case), and what transferable lessons can be learned from this program? Consideration will also be given to specific Rwandan political, historical and social factors contributing to the women's empowerment.

An Introduction to Rwandan Culture and Context

Rwanda is a small landlocked and resource-poor country in Sub Sahara Africa. Until post World War 1, when the country was mandated to Belgium, Rwanda was governed by a traditional monarchy with a single language, Kinyarwanda, and a social system known as '*ubuhake*'. '*Ubuhake*' identified two cultural groups: the cattle-owners or Tutsis and the farmers or Hutu. The two groups lived in an agrarian system of reciprocity and equality as people moved between the two based on their form of livelihood. With the arrival of the Belgian occupation came the translation of this cultural system into a racial divide of power and privilege with Tutsi endorsed as the ruling class and Hutu as the working class. Fighting and power struggles between the two groups continued after independence until the violence boiled over into the 1994 genocide. A resultant mistrust between sections of the community still exists in

[2] People's Institutions are made up of SHG members who provide the oversight for CLAs and SHGs

modern Rwanda although its people continue to value interdependence and connection (Hofstede 2012).

After a period of dependence on foreign aid in the wake of the 1994 genocide, the Rwandan Government expressed a commitment to move towards 'sustainable development'. Development is a contested concept with a number of contrasting and overlapping definitions. Development in the last fifty years has become centred on 'good change' over definitions of simple growth or modernity, with the broad understanding that development is about improving people's quality of life (UNDP 2010). Furthermore, development theory now recognises that the indicators of quality of life cannot be reduced to financial measurements (Ellerman 2005), as reflected in *Rwanda Vision 2020*:

> Economic growth alone is not sufficient to bring about the necessary rise in the standard of living of the population…growth must be Pro-Poor, giving all Rwandans the chance to gain from economic opportunities. (2000, p. 3).

Fourteen years on, there is considerable optimism surrounding the development of Rwanda. It is among the twenty-five fastest growing economies in the world growing at 7% GDP per year. Poverty indicators continue to decline with household surveys indicating a statistically significant reduction in poverty across all provinces (NISR 2013). Government legislation in 2003 setting a minimum 30% female representation on all civic committees, now sees women constituting more than 63% of the Rwandan parliament, the highest rate in the world. Development agencies and global actors reference the achievements of this country that has endured much hardship in modern history yet is emerging full of promise.

> Paul Collier, author of 'The Bottom Billion', called the Rwandan statistics 'deeply impressive' and said that Rwanda had pulled off a rare 'hat trick' of rapid growth, poverty reduction and reduced inequality (Terrill 2013).

These changing environmental conditions need to be taken into consideration when examining the impact of the SHG approach on marginalised women in rural communities.

The AEE-Rwanda SHG Model

The SHG model has three phases. In the start-up, group meetings follow a set structure that is intensively supported by a CF, resourced and paid a stipend by AEE-Rwanda. The CFs are selected from within local communities, and aside from being literate, fit the socio-economic status of group members. The CFs support SHGs by coordinating weekly meetings and training. Group begin with the establishment of a group name and confirmation of guiding principles. Weekly meetings involve discussing opportunities and assets, sharing individual problems and solutions, and the provision of training. There are 8 basic training modules: Savings and Credit Management, Bookkeeping, Conflict Resolution, Communication, Entrepreneurship, Leadership, Goal Setting, and Women's Rights.

After twelve months, the second phase begins when ten established SHGs form a Cluster Level Association (CLA) consisting of two members from each SHG. The CLAs act as a link between SHGs and take up issues that groups identify but cannot overcome on their own. The CLAs are trained and supported by AEE-Rwanda for between three and five years before joining a Federation. Over time, CLAs become increasingly autonomous and assume the oversight role of the SHGs. The final phase lasts about 12 months with the formation of Federations consisting of at least 10 CLAs representing 100 SHGs and 2000 group members. At the end of these three phases, the Federation overseeing the CLAs is independent of AEE-Rwanda operating as a PI, in partnership, but not financially or structurally dependent on AEE-Rwanda.

The SHGs growth has already been noted. AEE-Rwanda reported in 2013 that the 42 pilot groups of 2002 had grown to 5,602 SHGs, 545 CLAs and 9 Federations. Initially, gender was not part of the selection criteria for SHGs but in 2009 the groups became 'women only' after a review showed male participants to be resistant to weekly meetings, shared leadership and the communal nature of the SHG approach in group decision-making. Now there is an overwhelming dominance of women, who make up 98% SHG membership.

The 2009 and 2013 reports showed an extremely high retention rate of 98% across SHGs. Furthermore, the 2013 data indicated that within the first year, 100% SHGs

transitioned from AEE-Rwanda leadership to shared oversight with a CLA, including the CLA's supervision of the CF. Over the next three years as CLAs became increasingly autonomous, 87% CLAs assumed responsibility for the CF's role and changes in function, including the payment of CF stipend.

The SHG participants identify the primary benefits of groups to be friendship, peer support, reduced personal stress, and wide-ranging improvements in practical conditions (diet, health, education) linked to substantial increases in household income. The SHGs provide participants with a forum to discuss problems, share advice about challenges and opportunities, and most often determine solutions collectively. Other improvements in circumstances and quality of life include increased self-worth, community status, role in decision-making in the home and community, agricultural skills, literacy levels, capacity to educate family members, and personal health and hygiene. These benefits closely align with *Rwanda Vision 2020* and its overarching objective of grassroots development.

My interest in Rwanda was sparked when I visited in 2006, representing an Australian donor organisation funding AEE-Rwanda. My knowledge of the SHGs was negligible as my involvement was linked to a program supporting orphaned and vulnerable children (OVC). I was inadvertently introduced to the approach when piloted with child-headed households[3] participating in the OVC programs. I was initially sceptical about the claims before returning to Rwanda eight times between 2009 and 2013, visiting hundreds of SHGs across all five provinces and meeting with a wide number of connected CBOs, extended family and community members. Hearing their stories, I became increasingly enthusiastic about the potential contribution of this particular SHG approach to development theory and practice. The research, therefore, aims at better understanding the claimed success of the Rwandan SHG model in the light of other contextual factors, in order to compare insights with development theory and make recommendations for its applicability in other contexts.

[3] Child headed households (CHH) formed after the genocide and civil war, supported by local communities in areas of intense fighting. Many communities resisted opening children's homes. Instead the oldest child in a family became the head of the home looking after siblings. This model was again necessary with the rising AIDS epidemic.

The Research Question and Process

AEE-Rwanda identifies empowerment of marginalised people as central to the SHG approach. Empowerment will be further explored within the literature review but for the purposes of articulating the research question, empowerment is evident when 'man is the Subject who acts upon and transforms his world' (Freire 1996, p. 14). This condition of being the Subject rather than the Object of change, to have genuine agency, is what is seen as determining one's empowerment. Although it is widely recognised that to be able to act on one's world and bring about change requires significant personal capabilities, implying some form of skill-development, it is similarly accepted that one cannot empower others but that empowerment is something people must acquire for themselves. In essence, capabilities may be taught by external actors but empowerment comes from within the individual (Freire 1996).

Acknowledging this understanding, the components of the research question can be articulated as follows:

- What elements and practices of the AEE-Rwanda SHG approach facilitate the empowerment of marginalised rural women in Rwanda?
- What other political, historical and cultural factors contribute to the success of the SHGs in facilitating the empowerment of women?

The research question will first be explored through a literature review that examines the emergence of development theory in the last sixty years, looking at themes of community organisation, empowerment, capabilities, social capital and asset-based development. These key themes will provide a theoretical framework for the examination of fieldwork data. This research seeks to understand the impact of SHG approach on empowerment from the participants' perspective before analysis of these perspectives, and will thus adopt a phenomenological approach. By presenting the data from interviews and focus groups as quotes, stories and reflections, the women's 'voices' speak for themselves before the analysis reflecting on the data against the literature using an interpretative approach. The conclusion completing this dissertation will include a summary of the findings in relation to the research question as well as recommendations for Rwanda and other contexts.

CHAPTER TWO: THE EVOLUTION OF DEVELOPMENT THEORY

People helping one another can bring an elephant into the home.
(Rwandan Proverb)

The end of the Second World War marked the beginning of a sustained interest in overseas aid, with a drive by the Allies to rebuild global stability through post-war reconstruction and development. In the decades that followed, there was a significant change in activity and terminology from reconstruction, economic growth and modernity, to human development, wellbeing and capability, ideas summed up by McGillivray (2008) as 'good change'. Development theory increasingly recognised that development indicators could not be limited to financial measurements but,

> Must be conceived as a multidimensional process involving major changes in social structures, popular attitudes, and national institutions, as well as the acceleration of economic growth, the reduction of inequality and the eradication of poverty (Todaro & Smith 2003, p. 16).

Applying this principle, human development seeks to address differing dimensions of poverty,

> Far beyond inadequate income – to poor health and nutrition, low education and skills, inadequate livelihoods, bad housing conditions, social exclusion and lack of participation (UNDP 2010, p. 94).

This understanding of development is fundamental to exploring the impact of the SHGs on the development and empowerment of poor women living in rural Rwanda. This chapter focuses on development theory, in particular reviewing a range of literature relevant to participatory and community-led or based development approaches, which are central to the practices of SHGs by AEE-Rwanda. Key aspects and literature to be reviewed in this study include: community organisation, empowerment, social capital, capabilities, and asset-based community development.

Alinsky and Community Organisation

Whilst the orthodox approach to development relied upon 'top-down', expert-based strategic planning and implementation, a new way of thinking advocated the importance of community organisation in this multi-dimensional process of change. In 1938, Alinsky, a sociologist and community activist, claimed that community organisations more accurately represented communities and enabled desired change based on broader participation and the recognised contribution of local communities:

> Much of what is referred to as community organisation is only paper organisation…However, in those approaches where the character of the community are understood, where the organisation has been able to participate effectively in the life of the community…identified the natural leaders of the community, recognised that community organisation is organisation of and by the people in the community rather than the superimposed programs of an outside agency, there we have a program which may be properly called community organisation (cited by Reitzes & Reitzes 1982, p. 48).

Alinsky was in many ways a forerunner to the community development approach now commonplace in development studies and practice. His work challenges the dominant 'top-down' approach, claiming natural leaders in a community are far more representative of its needs and desires than outside experts or endorsed power-holders. His approach makes it paramount to install endorsed representative leaders of communities as legitimate participants in the decision-making process (Alinsky 1941; 1971; Sanders 1970). Alinsky proposes that social organisation is based on dimensions of power, organisation and community (Engle, 1988). Power or influence is more accessible when people are educated, empowering them to participate in public arenas of politics or public protest, and have their 'voices' heard (Alinsky, 1971; Orr, 2007). Organisation emphasises the necessity of communities and natural leaders aligning with formal organisations that would represent them and defend local interests. Finally, community is based on shared interests and concerns rather than geography (Reitzes & Reitzes 1982).

Alinksy took his theory 'to the streets' during the 1960's with community protests and activities highlighting social unrest over inequalities and government decision-making. His unorthodox approach saw him both vilified and praised but often at the expense of critical assessment of the underlying sociological theory informing his strategy. For example, the perception of Alinsky as a radical seeking to overthrow institutions was not consistent with his desired outcomes of social stability. His objective was not to replace existing institutions but to legitimise the community as a fully recognised participant. To this end he invited compromise, not consensus, through negotiation between power groups (Sanders 1970).

Alinsky's approach continues to be relevant today in both theory and practice.

> To promote social and political institutions that give the chronically poor voice and support their demands, they need assistance in organising and developing political linkages. (Addison et al. 2009, p. 2)

Community development literature includes many references to social organisation and advocacy as proposed by Alinsky, and was built on through the work of innovators such as Sen, Putnam, and McKnight and Kretzmann. Fifty years later, the struggle for power and community representation still continues to challenge many community organisations as they seek to be fully integrated as legitimate agents in decision-making rather than passive recipients of programs or consulted only as parties to reach an 'acceptable' compromise.

Friere and Empowerment Theory

Though the term empowerment may be overused, it accurately links the ideas of individual agency and capabilities in its definition as 'a measure of people's capacity to bring about change; whether this is modest or far reaching in its impact' (Eade & Williams 1995, p. 12). Eade and Williams note the centrality of empowerment to the development process:

> Strengthening people's capacity to determine their own values and priorities, and to organise themselves to act on these, is the basis of development. Development is about men and women becoming empowered to bring about positive change in their lives. (1995, p. 9)

Freire explored the concept of empowerment in the 1970s, suggesting that empowerment is seen when person is not the Object of change but the 'Subject who acts upon and transforms his world' (Freire 1996, p. 14). Although such action is facilitated by personal capacities in knowledge, skills, and vision, Freire suggests it starts with being able to 'deal with the oppressed consciousness and the oppressor consciousness' (1996, p. 37), by developing an understanding of oneself, the social order and how to bring change; 'seeing the world in a new way' (Lister 1994, p. 63). Without this process of 'conscientization', the oppressed and the oppressor are accepting roles that make one man subject to another. It follows that conscientization cannot come from the oppressor, due to that person's position of privilege and limited understanding of the lives of oppressed.

> As long as the oppressed remain unaware of the causes of their condition, they fatalistically 'accept' their exploitation. (1996, p. 46).

Freire calls upon the 'oppressed' person to actively participate in the empowerment process, through dialogue and knowledge sharing. His background as an educator illuminated the opportunities provided by appropriate training. However, Freire's understanding of empowerment extended beyond hearing, to add the essential role of 'dialogue' to training. When teaching exclusively by the model of teacher-student

transfer or the 'banking' approach, people often settle for what is given, accepting their social reality and environment (1996, p. 53). Alternatively, dialogue seeks to engage all parties as active teachers, learners and listeners through 'problem-posing education' (1996, p. 64).

> Problem-posing education affirms men and women as beings in the process of *becoming* – as unfinished, uncompleted beings in a likewise unfinished reality (1996, p. 65).

Finally, there is a belief that 'the abilities necessary for skilled action are acquired and developed through practice' (Webb, 1981).

Community development theory now understands empowerment as intrinsic to its approach, emphasising that people need to be empowered if they are to develop and make sustained personal change, and that empowerment 'is a dynamic process, not a transferable commodity' (Eade & Williams 1995, p. 14). It continues to be explored in the literature and applied to individuals and communities with equal vigour. It is a fundamental theme in the analysis framework for this research.

Putnam and Social Capital

Putnam identified 'social capital' as a key element of effective empowerment and community development in the 1980s. In simple terms, Putnam (1993) defines social capital as the value of 'networks and the associated norms of reciprocity' (p. 1). Seligman (1997) also expresses the centrality of social capital:

> The emphasis in modern societies on consensus is based on interconnected networks of trust – among citizens, families, voluntary organisations, religious denominations, civic associations, and the like. (p. 14).

Social capital is not homogenous but has multiple dimensions at varying levels of formality. For example, there are vast differences in appearance and requirements between a registered parent association and a small group of parents who meet weekly for encouragement and support. Both however constitute networks that can develop reciprocity and gains, leading Putnam to suggest that we should not be dismissive of casual forms of connection in their contribution to social capital.

One key challenge is that social capital is not always easy to measure and assess its impact (Putnam 1995; Siisiainen 2000). However, Putnam's primary concern is not with its definition or how it is best measured but examining the question, 'does it matter?' Putnam finds that irrespective of how it is measured, changes or variations in

social capital can be paired with a number of important social and economic outcomes. These include community outcomes of educational performance, social cohesion, health effects, stimulation of economic growth, and as a negative predictor of crime and tax evasion (Putnam 1993; Seligman 1997). At the individual level, people report greater personal satisfaction and contentment when they enjoy higher levels of social capital. This is true even when income levels reduce and suggests to Putnam that 'returns from human and social capital are far broader than whatever positive effects they may have on material standards of living' (Putnam 1995).

The primary caution for social capital theory is not the existence of social capital but the direction of causation; knowing 'where the arrow runs to social capital instead of from social capital' (Putnam n.d., p. 14)). This will best happen through sustained empirical research but in the interim there is sufficient evidence and data to confirm that social capital should not be dismissed as a factor and predictor of development outcomes. Accordingly, this dimension has become of increasing importance in community development theory and will form part of the framework for analysing this research.

Sen and the Capabilities Approach

In the late 1980s, after a period of extraordinary global economic growth, there continued to exist new and old problems of poverty, neglect of the interests of marginalised populations and the violation of elementary political freedoms. In response, Sen (1999) explored a new definition of poverty building on 'unfreedoms' or the deprivation of basic individual capabilities. This 'capabilities approach' to development emphasises individual agency in which a person has the 'individual capabilities to do things a person has reason to value' (1999, p. 56) and the freedom to do them.

> Growth or increase in wealth is not the goal; the goal of development is freedom or autonomy in the sense of the capabilities approach of having capability and know-how to satisfy one's own needs. (Ellerman 2005, p. 6)

Sen's approach understands true freedom as established and evaluated on the perception of the individual, making it unique and situational, and only able to be maintained when the individual has the ability to help oneself. This understanding of freedom expands the evaluation of development beyond indicators of economic growth or social modernisation to include access to education and health services, political and civil rights.

Sen nominates five distinct freedoms as instrumental to building capacities through empowerment: political freedoms, economic facilities, social opportunities, transparency guarantees, and protective security. He insists access to these freedoms should not be an outcome of economic growth and stability but are pivotal in facilitating economic growth. Therefore, the capability approach emphasises the removal of 'unfreedoms' that prevent individual agency: poverty, lack of education and healthcare, gender inequality and denial of political and basic civil rights. Sen proposes this is facilitated when addressing 'both the processes that allow freedom of actions and decisions, and the actual opportunities that people have, given their personal and social circumstances' (1999, p. 17).

> As the poor acquire and develop more capabilities, they may be able to take advantage of economic and social opportunities.' (Ansari et al. 2012, p. 815)

By locating the evaluation of freedom in the capability space of what people can and choose to do, the capability approach makes individuals both the ends and means of development. In some sectors, this had led to the capabilities approach being criticised as too individualistic, paying insufficient attention to groups or social structures and failing to consider the impact of global economics, particularly in relation to the developing world (Deneulin 2008; O'Hearn 2009). It has been described by critics as proposing a form of development 'driven by capitalism laced with good values: transparency, where folks can be trusted to do what they say they will do' (O'Hearn 2009, p. 4) and paying insufficient attention to cultural context, particularly where community norms are culturally more important than individual values. These criticisms are difficult to sustain in view of Sen's extensive work examining households with a strong focus on the strength and contribution of collective communities, and his emphasis on social opportunity, not viewing individuals in isolated terms but in the context of their communities and state.

> The crucial role of social opportunities is to expand the realm of human agency and freedom, both as an end in itself and a means of further expansion of freedom…The options that a person has depend greatly on relations with others and what the state and other institutions do. (Dreze and Sen 2002, p. 6)

In essence, the capabilities approach puts the individual at the centre of development, but strongly relies upon integration with other individuals, communities and institutions. The concept of 'unfreedoms' within this approach is an important aspect

of the results framework as it incorporates themes of gender inequality, political freedom, culture and human rights, which are central to this research.

Asset Based Community Development

By the 1990's neo-liberalism and its associated economic policies of economic rationalism, privatisation and competition were the dominant thinking underpinning much of macro-economic development activity. The emphasis on economic efficiency required that development outcomes be readily measurable and comparable, resulting in the dominance of the project model paradigm (Ife 2002; Kaplan 1999; Tesoriero 2011). This model understands development as linear and predictable, starting with identifying needs within a community and strategising to address the 'deficits' (1999). Terms like 'grassroots development' suggest communities initiate, own and control development initiatives within a community, however, the presence and requirement of key external stakeholders as donors, implementing organisations and development workers create a gap between rhetoric and practice (Donnelly 2013; Thomas 2013). It is within this context that McKnight and Kretzmann (1993) coined the term 'asset based community development' (ABCD), an approach for community driven development. ABCD assumes that the poor possess underutilised skills and assets, which can be applied to the development context: replacing professional development workers with local community facilitators, forming a network of civil society organisations, and using social capital to foster informal networks and leverage outside expertise (Mathie & Cunningham 2003). In this way, the ABCD approach seeks to encourage communities to:

> Begin to assemble their strengths into new combinations, new structures of opportunity, new sources of income and control. (2003, p. 476)

There are specific and broad risks with ABCD: the extended time demand, limited options if facing deficits in assets and resources, potential 'unfreedoms' in social and political dimensions, and the risk of not having representative participation thereby entrenching poverty differences. The risks of this approach and resultant criticisms primarily relate to 'politics and 'power' with the suggestion that participatory development is 'naïve about the complexities of the relations of power' (Kyamusugulwa 2013, p. 1272). However its strength is engaging people in development in which they are the experts and the practitioners. Development may be

slower but ABCD can be married with other approaches to ensure that development is sustained, encouraging a community that change is possible. After assessing these risks and benefits, the ABCD approach has been integrated into the framework for understanding the impact of the SHG on the development of the women participants.

Interconnection of Participatory Approaches to Development in the Last Sixty Years

The trajectory in development studies over the last half of the 20th Century has been towards participatory development, in which the poor determine and control their own development (Chambers 2013; Thomas 2013). The themes of empowerment, capacity building, representative advocacy, individual agency and strength-based development all speak to the fact that people and circumstances are unique, complex and evolving, and that people need the opportunity to take ownership and control of their own destinies. If we accept these findings then we subsequently see development as a process requiring significant time for people to develop themselves. This does not mean people are left to their own devices, or not asked to be accountable, but it does mean that participation is valued as a means as well as an end, including the contribution of resources and the devising of strategies, workers and budgets.

However, participatory development is not without its critics. Criticisms of empowerment theory suggest it is overly-optimistic, ignoring realities and ultimately disappointing people, excessively relying on participation without objectively considering peoples' capacities and adopting a paternalistic position that empowerment is 'good for you', whether you realise it or not (Baistow 1994; Cleaver 2001; Kyamusugulwa 2013). In practice, shortfalls have been suggested in its ability to balance efficiency and outcomes, address the risks of community 'elites' and community 'blocs' who become the prime beneficiaries of the development activity, and its emphasis on participation without addressing institutional factors that are likely impediments (Kyamusugulwa 2013; Thomas 2013).

Such risks and challenges are not easy to overcome. The implications on efficiency and effectiveness, highly valued in the developed world, have led to the emphasis on the project paradigm. This paradigm is based on a series of assumptions that development can be delivered in prescribed packages that are most often time-lined, linear, predictable and delivered by 'others' (Kaplan 1999, p. 5). It has been more

appealing to donors, governments and often even development agencies but the risk for this approach is the growing evidence that the project paradigm is failing to produce the kind of development that is sustainable (UNDP 2010).

This research examines a highly participatory SHG approach being used among poor women in rural Rwanda. AEE-Rwanda, the sponsoring INGO, has made extraordinary claims about its effectiveness and efficiency. These claims will be investigated using a phenomenological approach and in line with the themes identified in this literature review: community organisation, empowerment, social capital, capability approach and an asset based development approach. It is expected that the analysis of the data will provide direction about the value of the approach and the factors that are contributing to its impact on the women and their communities. It is anticipated that the women's 'voices' will highlight influences that though represented broadly in the literature as 'unfreedoms' and institutional change, describe specific contextual factors impacting on the effectiveness of this SHG approach in Rwanda.

CHAPTER THREE: METHODOLOGY

If *you are building a house and a nail breaks, do you stop building or do you change a nail?*
(Rwandan Proverb)

Methodology in Theory

This research seeks to clarify the role of the SHG approach on the empowerment of women SHG members in rural Rwanda, and explore the contextual factors that may also be contributing to economic and social empowerment outcomes. The research is best understood as problem-oriented research, with an expectation that the factors are complex and interactive based on relationships and crosscutting themes. Though it is possible to hypothesise from the research literature about the role of universal themes present in the SHG approach, the contribution of contextual factors specifically related to rural women in Rwanda are not as easy to identify. Therefore, this research will adopt a methodology to allow examination of unique as well as universal findings.

This research applies an interpretative phenomenological approach using two qualitative methods to collect data: semi-structured interview and focus groups. The phenomenological approach prioritises a person's 'lifeworld' and personal experiences being more concerned with how the individual perceives and recounts experiences than producing an objective account of the event or factors themselves (Gergen 1985; Laimputtong 2009). Analysis of phenomenological only comes after emic understanding of their perceptions.

Modern research data gathering has a preference towards objectivity and quantitative data methods, likely to reduce the impact of the researcher and be more reproducible in terms of outcomes (Sumner and Tribe 2008). Criticisms of qualitative methods are directed at the reproducibility and representativeness of data collected, and the risk of bias by the researcher and interviewee (2008, p. 119). However, the phenomenological approach often fits well with qualitative research methods that emphasise 'hearing the voices' of research participants before trying to explain and understand the relationships between people and concepts (2008, p. 107). This methodology is invaluable when participants are the 'experts' and it is expected that new themes will come from the data not solely from literature and hypothesis (Laws 2003; Wolfer 2007).

Semi-structured interviews and focus groups have the advantage of bringing the researcher face-to-face with participants and closer to the participant's world but risk creating a power imbalance. These risks were mitigated in the research design with the formation of a research team including Rwandese assistants, the use of a plain language statement and personal introductions preceding meetings (Ellis & Berger 2003; Kirby et al. 2006; Mullings 1999).

Semi-structured interviews guide the conversation towards critical discussion areas, but provide participants with control of the information shared and progressively allow the interviewee to lead the discussion (Denzin & Lincoln 2003; Finlay 2009; Gray 2009). This enables factors to be raised and prioritised by participants, and encourages the examination of questions without simple answers (Warren 2001).

By allowing focus groups to discuss issues not questions, people reveal what they think, how they think and why, therein exploring complexities without being pressured to respond in a particular way or arrive at a consensus (Billson 2006; Liamputtong 2011). Given many of the participants had low levels of literacy, focus groups provided 'collective power' in reflecting on new concepts (Billson 2006; Liamputtong 2010; 2011; Smith & Osborn 2008). Furthermore, the focus group method is familiar to most cultures, particularly within the developing world, and builds on the SHG format (Billson 2006).

The interview and discussion processes are 'shared spaces' between research participant and researcher. The researcher is not neutral, bringing personal biases to the 'conversation' and analysis likely to limit areas of 'discussion' if not anticipated in the method design (Lincoln & Guba 1985). Emergent design uses probing questions to open lines of responses, allow participants to fully express their position, and revisit responses ensuring clarity of understanding.

Focus group and interview data is best presented in quotes, stories and reported discussions, rather than statistical analysis (Gray 2009). Its analysis using an interpretative approach, allows for the benefits of the context and subtleties important to the research question. The risks are the applicability of the findings to other contexts and the reliance on the researcher's filtering of data.

Interpretative phenomenological analysis is particularly applicable when there is a limited pre-determined hypothesis, a relatively small sample size from a relatively homogenous group, and with the primary purpose being to say something about the perceptions or understandings of the particular group rather than make more general claims (Smith & Osborn 2008). However, claims can be made to other populations knowing that they have greater theoretical than empirical generalizability (Maykut & Morehouse 1994; Patton 1990). It was the depth of this two-way communication that provided insights and nuances that enhanced the reliability in making cross-cultural applications and recommendations.

Methodology in Practice

There were three groups of informants with extensive experience and knowledge relevant to the SHG approach implemented by AEE-Rwanda:

1. AEE-Rwanda: Key leaders overseeing the implementation of the SHG approach for AEE-Rwanda;
2. Leaders from People's Institutions: Senior leaders from Federations overseeing between 2000 and 4000 SHG members;
3. SHG Members: Women members of one to ten years involvement.

Figure 1: Structure of SHG People's Institution

AEE-Rwanda
Implementing organisation for start-up of SHGs
Passes oversight role of SHGs to CLAs after approximately twelve months

SHG People's Institution (PI)
Self Help Group (SHG)
20 women in a SHG
Minimum of 200 participants or10 SHGs in a village

Cluster Level Associations (CLAs)
10 SHGs form a cluster
Representation of 2 members of each SHG on CG management

Federation
1 representative of each local CLA
Union of 10 to 40 CLAs
Federation geographically defined by districts

Seven key individual informants participated in one-to-one interviews:

- Two participants from AEE-Rwanda recommended by AEE-Rwanda for their specific knowledge of the SHG approach: the AEE-Rwanda Team Leader since 2002 and the current SHG National Coordinator.
- Five of the eighteen Federation leaders of People's Institutions from Muhanga and Gicumbi districts, including the three chairwomen.

Given the small potential sample for individual interviews, this research is significantly representative. These informants provide an 'elite source' (Herod 1999), able to contribute significant insight due to their longevity and breadth of experience. Interviews were 60 minutes in length and guided by a series of open-ended questions (see Appendix A). The questions acted as prompts for potential areas of enquiry. Each participant embraced the opportunity to tell their story as a preface to reflecting on the SHG approach and the factors contributing to its effectiveness.

Focus groups were conducted in three districts. The Muhanga and Gicumbi districts were selected from the five districts in the 2002 pilot program. They share a number of similarities: one language (Kinyarwanda), more than 80% reliance on subsistence agriculture, first generation impact of genocide, similar standards of living and infrastructure (NISR 2013)[4]. SHG members from a third district, Rwamagana, were added during the course of the research (referred to as Focus Groups Rwamagana). Their participation emerged after visiting groups participating in an AEE-Rwanda orphaned and vulnerable children (OVC) program supporting families. The program had adopted a number of aspects of the SHG approach, but as a hybrid application, experiencing the same types of outcomes but with less widespread impact.

93 research participants took part in nine focus groups of between 7 and 12 persons: 79 from Gicumbi and Muhanga, and 14 from Rwamagana. The research numbers are consistent with the research plan and although not statistically significant, given the potential research pool of 130,000 SHG members, the results have strong interpretive value (Smith & Osborne 2008).

Focus groups were between 60 and 90 minutes as determined by the discussion between the group members. The guiding questions (see Appendix A) acted as a

[4] No significant differences in data from household surveys across the 29 rural districts of Rwanda (Kigali only urban district) (NISR 2013).

springboard for discussion among the members, to share observations and explore factors impacting on the effectiveness of the SHG approach. This allowed variability in the responses and emphasis between groups.

Data Gathering

All participants were recruited via AEE-Rwanda. All informants were Rwandese, with a first language of Kinyarwanda. The interviews and focus groups were conducted by a three-person field team: lead researcher (English only), interpreter (English to Kinyarwanda) and translator (Kinyarwanda to English). The interpreter and translator were women staff members of AEE-Rwanda, familiar with the SHG approach but not known to the research participants. Using a research team allowed the researcher to act as the moderator, observing the discussions and addressing the power imbalance of a Western researcher in the group (Billson 2006). The lead researcher also addressed the risk as the 'outside' researcher by spending time on personal introductions including family, role as researcher, and regular visitor to Rwanda and SHGs (Ellis & Berger 2001; Kirby et al. 2006; Mullings 1999).

A field team meeting before the field research clarified the research aims and design, reviewed the research questions and the role of team members. It was important to emphasise that questions be open-ended, using prompts to open the conversation not steer the discussion. Another clarification was the low importance on addressing every question in favour of hearing the women's own words, knowing their responses would be broader than direct answers to questions. The lead researcher managed the pace of questions and if necessary, closed an area of enquiry. The interpreter asked the questions, provided explanations as necessary and continually interpreted responses to the lead researcher. The translator recorded responses with a particular emphasis on capturing quotes from participants. The interviews and focus groups were recorded and transcribed but poor recording quality (outdoor meetings and multiple discussions in focus groups) limited data clarity. After completing each interview and focus group, the research team met to review the session providing an ongoing opportunity to identify key themes, clarify meanings and queries from the lead researcher, and raise any questions needing clarification.

Data Analysis

After the field research, extensive written notes and transcribed materials were 'coded' manually by the researcher, using the proposed framework developed from the literature review. The responses mostly followed the given framework but a number of themes emerged from the data that were unknown to the researcher, and therefore later reviewed within the data analysis.

The data analysis also considered a number of other sources to contextualise the research findings: economic growth data, Rwanda socioeconomic policy, particularly addressing gender inequality and law reform since the genocide, and the results of Rwandan household surveys. The Integrated Household Living Conditions Survey (EICV) is a comprehensive national government survey conducted on a four-year cycle providing extensive data on living conditions across a broad range of indicators relevant to this research. It provided qualitative data for validating and querying reporting organisational claims about the SHGs and investigating other factors impacting on the empowerment of SHG members.

CHAPTER FOUR: WOMEN STANDING UP - A presentation of results

Before SHGs were in our community the saying was true, 'no chicken can crow where there is a rooster'. Now when women stand up, everyone listens, even government officials.

Redempta's Story
I joined the groups in 2013. Before joining…women couldn't attend meetings. I was isolated doing housework and could not dare to invest in business. After the trainings… I saved and later borrowed money from my group savings and invested in buying and selling silver fish and groundnuts that enabled me get basic needs of my family. Our group has developed, every member has a pig worth 20,000 RWF…Today I am able to pay for health insurance, get washing soap and food for my children. Our group lends money to every member who invests it in agricultural activities like growing crops and rearing domestic animals and buying and selling. Socially, group members help each other especially when one of us falls sick; we lend a hand by helping in her domestic activities. We are successful because we work together, know each other and share our problems, and look for solutions. We also received trainings on different social issues that have helped us achieve much. The trainings in the SHGs opened our minds…we also work on every member's garden as a group and this has boosted our harvest. Groups brought us together and we always share ideas and together find solutions. We also have profit-making group activities that we do to enhance our revenues. Groups brought social cohesion amongst us; we love each other. We share each other's burdens; we didn't have this before joining groups. We look around in our community and encourage the poorest of the poor to join groups so as to be able to work hard and develop themselves.

This research explores the impact of the SHG approach on group participants, phenomenologically, from their perspectives. The qualitative data gathered responses from 98 SHG members with 100% reporting substantial life change since joining groups, although some group members with less 'successful' stories may have declined to participate. The reliability of the data is enhanced knowing the comments were made without coercion or inducements, although it is noted that none of the views of the few women not continuing in groups have been examined. Many group members commented that joining a SHG increased their confidence in self-expression, whether speaking with government representatives, community forums or within families, based on a growing community respect and internal confidences around knowledge and self-worth.

> Before joining SHGs we were both shy and fearful but now, we are confident and bold, and can knock on every leader's office if we have any issue.

Furthermore, the composition of the research team and the research settings contributed to participants being relaxed and open in their responses.

The positive life changes reported by the women were across social, economic and political spheres.

> Before the formation of the group, this entire village was very poor. The SHGs have changed our economy and made people think with hope. Before, a car caused confusion and children came running from their homes. There were grass thatch houses but now there are many mud brick homes even with electricity. Children were working in the home and as farm labour but now they go to school and everyone values education. Most federation leaders were despised and very poor… now they are chosen as the leaders.

Many of the women noted the achievements of other SHG members and the changing perception of the broader community.

> Everyone sees all of us differently now. We looked like them (village women) and we thought like them but now we look different and we think different. Everyone sees this.

In fact, when leading with the question, 'Has the SHG made a difference to your life?' there was immediate laughter and discussion before statements like, 'The SHGs have changed everything; our hopes, our families, our health and our incomes.'

> Before joining SHG, I was a miserable poor isolated housewife. I didn't know that one could save very little and enable to earn much... I despised myself and thought that all I could do was to feed my children.

It is the women's 'voices' that are captured in this results summary, and their reflections on the factors contributing to their empowerment. Their words and stories are framed within theories of development explored in the literature review: social organisation, empowerment, social capital, capabilities and individual agency, and asset based development.

<u>Community Organisation</u>

> When we vote for leaders, we think about what the elected leader will offer the community, the kind of leader who will represent us and usher us into development.

The women expressed their desire to participate and be represented in community decision-making, often referring to a 'before' and 'after' (SHG) role in decision-making and community participation with marked contrast. A key reason for increased participation was 'the groups were made up of people like us' and 'SHGs are homogenous and therefore composed of people who face the same problems and share common solutions'.

The People's Institution (PI), formed from SHG members, provides a strong resource and governance structure for SHGs, assuming advocacy and representative roles with the broader community.

> CLAs and federations are advocates and provide training for the whole community to get access to water, electricity, schools and roads. They represent our true wishes and make priorities of the things that we give the most value.

As a result, two-way relationships were developed between the SHGs and the community; 'our community admires us and has trust in us' and 'we are not threatened by civic leaders as we know our rights, and can keep the respect and stand up for ourselves at the same time.' The Federations represent and advocate for the SHGs and local communities, as well as acting as agents helping local government.

> When the government has a problem they come to us…they tried to inform the community about the importance of health insurance or fuel-saving stove, the community would not listen. They came to us and explained the information…asked for our help. We asked questions…listened…went to the community…the government appreciates what we do since we work together to uplift the community.

The women also discussed the representative role of many SHG members as leaders in the wider community. From being 'second-class citizens', not permitted by husbands to attend community meetings, many women are now elected as community committee members and village leaders. This gives the poor in the community representative leadership, as SHG women know the hardships and challenges of village life.

> Local leaders encourage us to sensitise others on different social issues. We can speak up – we can say what we think about ideas that district leaders have for our communities.

This experience has caused SHG members to prioritise the importance of representative leadership in community advocacy, starting with choosing capable and influential leaders.

> When electing leaders, we select people with integrity, with constructive ideas, because leaders can have both positive and negative impact on our lives depending on who they are.

The different expressions of community organisation within the SHG approach closely align with the key principles expressed by Alinsky (1941; 1971). Alinsky emphasised the necessity of communities having representative leadership in the decision-making process. This ensures that the 'true' needs and values of a community are considered and that its natural leaders are being provided with opportunities to provide input and influence. Alinsky also noted the importance of aligning with formal organisations, which both represent their interests but even more importantly, act as an advocate with third sector and government agencies. The SHG members acknowledge the Federations and CLAs within the PI structure assuming both of these roles. The

capacity of the PI structure to provide these functions with representative leadership makes this SHG approach particularly potent.

Empowerment

> Women wondered if they could do this (make decisions), down for so long, but now believing and rising up.

The women continually referenced two terms or phrases: 'mindset' and 'my mind was opened'.

> Our mindset has completely changed – how we see ourselves, our neighbours, our communities and our future.

> What has changed in my life; earlier, I thought I had to stay at home as a housewife…But the groups built my confidence and changed my mindset… we were ashamed and our husbands were ashamed of us, but SHG meetings have opened our minds and now we attend government meetings and share our views.

Before joining the groups, the women often felt they had 'nothing to contribute' and were 'despised by others' but after twelve months commented, 'I have something to say' and 'If selected to become a leader, I would do it. I now have much to give to others'. Their initial scepticism about the groups made many feel humiliated when approached to join a SHG,

> I went to a woman's home with one of the local leaders… and told her about the SHGs…She looked at me with some anger and said, 'I am struggling for food for my children – where will I get money for saving? I have no friends, no-one to help me and no one to trust. You are getting up my hopes or you are being sarcastic.'

One SHG member referred to this mindset as impacting on women joining groups:

> You must try to understand why women do not join groups…they are ignorant and don't see that these changes can happen for them. Their minds are closed.

The women expressed that a change of mindset was the starting point for their personal empowerment.

> Mindset change comes first, not money or success. First, I saw my current circumstances accurately then I talked with others in the group and listened to them and then I have personal success.

Two key factors were identified as leading to this mindset change: training and the small group meeting format encouraging 'dialogue'. The group members often referred to 'ignorance' being a stumbling block holding them back from development.

> Before (the training) we were ignorant but now we know, we have knowledge.

> We were able to develop ourselves from the training we got…it changed our mindset and improved our social cohesion and enhanced our development. The knowledge gained from the meetings took us into another realm…

The workshops included group discussion, not relying on 'experts' but on discussion and trust within groups to explore learning.

> Options coming from talking as a group make you feel that you can work out problems for yourself, that your ideas are not stupid, that you know something that can help yourself and others.

Freire's (1996) concept of conscientization is strongly reflected in the comments from the SHG participants. They speak of a 'change of mindset' preceding their empowerment, which strongly parallels Freire's belief that only the oppressed can stop the process of oppression by recognising their position and 'seeing the world in a new way'. Training in skills and knowledge can be offered both parallel and subsequent to this experience but again the teaching method requires a participatory rather than 'banking' approach. The women in the groups observed the contribution of the SHG training to their empowerment but equally noted the value of group discussion and talking through their challenges, or the contribution of 'dialogue'. In this way, empowerment acts as both the means and the ends of the process.

Social Capital

> Rwanda is a communal country but poverty and the genocide had led to suspicion and mistrust. The SHGs brought people together – the poor and the isolated – and we started to build trust between us again.
>
> Women supporting and helping each other is part of Rwandese culture. We lost this in the war (but) it is reproduced and practiced in the groups.

The women join the SHGs understanding the formal and informal contractual expectations: SHGs are a lifetime commitment, weekly SHG attendance, minimum weekly savings, participation in group income activities, and participation in community committees influencing government policy. In response, SHG members expressed a number of benefits from group membership relating to social capital: synergy adding to output, accountability building trust, and positive outcomes of friendship, education, literacy and social cohesion having greater value than economic growth.

> When we talk about our problems, we make the group co-owners. We care for each other's problems and stand together – 'one stick is easy to break but twenty sticks are strong'.[5]
>
> We are working for things together, goals we all having in common, and this brings new ideas, accountability and encouragement to keep doing what we are already doing.

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[5] Rwandan proverb

As the SHGs developed, members have sensed greater social responsibility in supporting women not in groups.

> I have a responsibility and commitment to follow up on other group members and other community members…so they have the development we have.
>
> I know many women are not in groups out of choice but for other reasons and this is very difficult for group members to see… we go to their homes, we give them advice, we follow up...and help them to start up small businesses.

After the genocide, it was difficult for people to re-establish cross-cultural social linkages. Though historically a country sharing one language and one culture, the post-colonial period left Rwanda with growing mistrust resulting in the 1994 civil war.

> SHGs brought reconciliation especially on issues of genocide where some asked for forgiveness and others forgave their enemies, people acquired skills of conflict management.

Before SHGs started in a village, the women and poor were excluded from community forums and decision-making but now they experience the benefits of two-way relationships with community and government agencies.

> When the District Mayor meets with the government for performance contracts[6], I am invited to these meetings to determine performance indicators. The mayor needs the SHGs to offer projects that will be assessed and to find out from the community about the issues they think are important. It is a two-way relationship.
>
> We need the government but we have learned that the government needs us.

Putnam (1993) proposed social capital as a key element of effective empowerment, emphasising the role of interconnected networks in building trust and establishing norms of reciprocity. The SHG members have experienced the benefits of forming networks across the SHG structure with CLAs and Federations, as well as with other government and civil society agencies. The women identified these benefits as including financial indicators, but extending to developments in trust, interdependence, sharing of problems and value from one another and their communities. These benefits of social capital were highlighted by Putnam, who added that though difficult to measure, they should not be disregarded as they often accompany measurable education, health and economic outcomes.

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[6] Each district puts forward annual development targets that are assessed and reported on at the end of the financial year. The results are used to rank districts and assess district leadership performance.

Capabilities Approach

> I have freedom to choose things for myself because I am not ignorant and can trust myself.

The women made many comments regarding the 'unfreedoms' (Sen 1999) that had undermined their opportunity for self-determination: inaction due to a lack of awareness of freedoms associated with gender rights (domestic violence and property ownership), and 'unfreedoms' relating to political rights and access to finance. The level of despair and ignorance in the community, particularly among the poor, resulted in many community members being sceptical about the SHGs.

> It was not easy to start the SHGs – people in the community did not understand or accept the approach. They did not like women coming together without the men, did not believe that women could save money or make businesses, and did not think they (SHGs) would make any difference to people's circumstances.

Gender inequality was a great impediment to individual agency, though there were mixed responses regarding the confidence of women before joining groups. One position claimed,

> Women wondered if they could do this (make decisions), down for so long, but now believing and rising up.

But another stated,

> Men were shocked; they wouldn't believe women can do what they are doing. Women were not shocked to see what they do, only they didn't have the opportunity to show their ability.

Overall, the women believed the subjugation of women was a cultural tradition supported by men resisting shared power.

> Some traditions have helped the SHGs work very well like caring for neighbours and deciding what is best for a community but others, like the place of women, have been difficult. Women have not been able to own property, make decisions or be consulted.

After a short period in SHGs, women identify considerable change in their husbands and broader community: support to attend meetings and commit to savings, respect of women's needs as high priorities, consultation over issues and shared decision-making in the home and community, and more 'complimentary behaviour' or kindness. One woman when asked to describe the change in her husband's behaviour responded, 'he now treats me like visitor's milk'. The changes in community attitudes are reflected in the value given to the women's input, 'women stand up and everyone listens, even government officials'.

> Now there is a difference in the community mentality – not men's jobs or women's jobs, men's decisions or women's decisions but more equality.

The women suggest that SHGs address gender equality by facilitating economic empowerment, and raising awareness among women and the wider community regarding gender rights in government policy. Firstly, economic change cannot be undervalued as the women nominate most home conflict to be around money; 'those who have nothing call each other greedy'[7]. As this has changed, then relationships have become kinder and more equitable in the home and community.

> The groups are creating a local economy with a market now in every community and village and the community respects us for this.

Secondly, the role of government in legislation and accompanying policy has encouraged women to access opportunities facilitating individual agency.

> Women and children's rights tell you something – they tell you that you have value and responsibilities to yourself and your community. They tell you that you have a right to participate in your community.

The support of government in legislation and public policy was noted in three relevant areas: pro-poor, pro-women and anti-corruption. The training on gender rights and government legislation made the women aware of their individual and collective rights to existing services and protections.

> The government policies are very good and supportive to us…they have land consolidation policies that distribute land to groups like us as well as training in agricultural practices.
>
> The Rwandan constitution has many laws that protect women's rights…we learned that we could own property and land that family members could not take this from us.
>
> The government's opposition to corruption makes us confident to work hard and share the profits.

These policies were reinforced by the women's experiences including government support against plantation owners when employing child labour, positive outcomes when reporting domestic violence against husbands, government campaigns opposing polygamy and promoting marriage over de facto relationships[8], and the high ratio of women in leadership roles[9].

The women also spoke enthusiastically about their access to small and large lines of credit. The provision of surety for loans and training on credit, are central to AEE-Rwanda's SHG approach.

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[7] Rwandan proverb

[8] Formal marriage linked to legislation for property rights.

[9] Women in parliament reference

> MFIs now provide loans to group member with no problems – this did not happen before the SHGs – we feared the bank and they feared our capacity to pay.

The women's voices consistently speak about the 'unfreedoms' proposed by Sen (1999). Though Sen explored a capability approach emphasising individual agency, much of his work focused on the 'unfreedoms' that impact on people's capacity to act. In his understanding, true freedom exists when an individual has the capacity and the opportunity to do the things the person has reason to value. The SHG participants were very aware of the factors within their specific context impacting on their individual agency, as well as the elements of the SHG approach addressing these factors. The 'unfreedoms' of gender inequality, lack of access to finance and 'ignorance' had all impeded their capacity to act on their circumstances in accordance with the values that held most strongly. However, the women noted that many of the elements within the SHG approach, as well as the actions of other actors including government, enhanced their access to skills learning, human rights education, law reform, access to credit and financial independence, empowering them to act upon their worlds and bring about desired change.

Asset Based Community Development

SHG members were also sceptical about the SHG approach proposed by AEE-Rwanda after experiencing similar approaches with other community development agencies. There was the additional risk of AEE-Rwanda's approach requiring them to only work in SHG activities and forego farm labour roles.

> When we went to the SHG community meeting and heard them talking about the groups, we did not think it could work. They invited many people to the meeting but not many came back the next week. We were all thinking that this was for rich people not people like us.

Input from the CF, the focus on training and the desperation to escape their poverty, persuaded many of the women to attend the community meetings but most did not join groups until they saw it working for others.

> The reason I joined the groups is that there were some community members who joined the groups before me. I watched them and saw them meeting together, buying land, building up businesses and starting new enterprises.

Once in SHGs, the women spoke of becoming 'people of integrity' who spoke up to represent themselves and others. However, the greatest excitement from group members was seen when they were discussing what the groups had taught them individually and collectively.

> We are capable. We have skills and ideas and when we talk together we discover that they are valuable.
>
> We can lead and grow our own organisations…build nursery schools, roads, a vocational training centre, two toilet blocks in the town centre for business, three fish farms and three hundred beehives.

The SHG relies upon an existing local population and its accompanying strengths in people and industry. People from the community contribute as CFs, form SHGs and develop as the leaders of the PIs. Existing industries of agriculture, animal husbandry and petit business continue to form the foundation of local economies but with improved practices and distribution of power.

> SHGs can help her from digging for other people and start digging for herself – selling her products, going to market, making something of yourself and your skills.

The ABCD approach to development builds upon utilising resources and strengths existing within a community, and harnessing them across civil society organisations and agents to foster social capital that is leveraged against outside expertise. This approach is fundamental to SHGs in the Rwandan context. The establishment of PIs focuses on the identification of natural leaders from within the SHGs by the SHG membership. The leaders are selected for their competencies and contribution to the SHGs in ideas, leadership and inspiration. Similarly, CFs come from within a local community, sharing similar socio-economic standing and seen as an 'insider' not an expert. The development in this approach is anticipated to be slower but more sustainable. However, this has not been the experience of this SHG approach. Instead, positive change has been noted within twelve months of groups being established indicating that speed of change is about more than expertise and financial investment, but a combination of factors that have empowered these women to make positive changes based upon existent resources, even when these resources are assessed as limited by external agencies.

Summary

The women's comments, stories and insights are consistent with many of the literature findings within the theoretical framework adopted in this research: community organisation, empowerment, social capital, capabilities, and asset-based development. They powerfully express conceptual ideas such as the impact of 'unfreedoms' of gender inequality and lack of access to finance. The SHG model adopts principles that will enhance the empowerment of group members by building social capital, community organisation and a capabilities approach that directly address many of these impediments to development. However, the women have also highlighted the impact of other environmental and contextual factors: law reform and social policy, changes in financial policy and the role of civil society. The data analysis will rely upon the women's voices, as well as data from Rwandan household surveys and global economic sources, to bring together a discussion on the SHG approach and contextual factors that are underpinning the development and empowerment of the women of rural Rwanda.

CHAPTER FIVE: THE ANALYSIS OF THE SELF HELP GROUPS IN THE RWANDAN CONTEXT

One stick is easy to break but twenty sticks, bound together, are strong.
(Rwandan proverb)

AEE-Rwanda makes significant claims about the impact of the SHG approach on the economic, social and political development and empowerment of women living in poverty in rural Rwanda. AEE-Rwanda proposes that 100% of SHG participants report significant life change across these three development dimensions within 12 months of joining a group.

> All the women tell us their life is completely different after joining a SHG. This is what we hear even one year after joining a group…they feed their children three meals each day… send their children to school, buy sugar and salt and do not need to rely on their husbands…run a small business and know they can provide for themselves and their family. Each woman has different capacities but they are satisfied with themselves and their living…with their friendships and the way the community now sees them. This is what is important. They are not ashamed in their community but are now leaders and representatives of the community.
> (SHG National Coordinator)

The responses from participants in this research support these claims, although there is a potential bias of results given the small representative numbers in focus groups and the risk that voluntary participation is more likely among women experiencing the greatest benefits. Nonetheless, each woman taking part in the semi-structured interviews and focus groups affirmed substantial changes in personal empowerment since joining a SHG and reported similar experiences for other SHG members in their village and sector.

> Everyone in the group has had a change in their life, a very big change. There are many similar stories and a number more successful. Before the formation of the group, this entire village was very poor...it changed our economy and made people think with hope.

The women consistently made reference to a 'before' and 'after' joining a group, identifying this event as a pivotal point in their life. Although all interviewees had been in SHGs for five years or more, more than a third of the focus group participants had been in groups for less than two years, supporting the claim of AEE-Rwanda that evidence of women's empowerment is noted within 12 months of joining a SHG. As no member had left a SHG in the targeted sectors it was impossible to explore incidences when the SHG approach failed, providing an area of enquiry for future research.

If we accept the claims about the changes in economic, social and political empowerment for SHG members, the subsequent question is 'why is this happening?' AEE-Rwanda (2011) suggests that:

> Since its inception in 2002, the SHG approach has been found to be the most effective vehicle for the social-economic development of the poorest of the poor people and communities, especially vulnerable children and women, and has registered unparalleled success. (2011, p. 4)

Accordingly, AEE-Rwanda links the life improvements in SHG participants to the weekly SHG meetings, training, friendship, governance structures and collective work enterprises. This chapter will analyse the contribution of the SHG approach to women's empowerment but will examine its impact in conjunction with national social change and policy change dynamics. In turn, the analysis will address a number of contextual factors that have emerged from listening to the 'voices' of the women in SHGs and reviewing quantitative development data from financial and social databases: cultural history and norms, the removal of 'unfreedoms', the development of a national agenda on gender empowerment, and economic development trends in modern Rwanda.

The Self Help Group Approach

An Indian NGO, the Activists for Social Alternatives (ASA), introduced the SHG approach to AEE-Rwanda in 2002 after its successful implementation among the country's very poor in rural villages (Gariyali & Vettivel 2006). The model's success in rural Indian villages was particularly relevant to AEE-Rwanda as it also sought to support voiceless and vulnerable village women living in very poor rural communities. The women participating in this research were forthright about the positive contribution of this SHG approach, identifying five key elements within the AEE-Rwanda approach that they had been pivotal to their development and increasing empowerment: homogeneity of groups, mandatory commitments for joining a SHG, required roles and participative decision-making, training and PI governance structure.

First of all, the homogenous nature of the groups allowed participants to set aside personal shame about their living conditions and take up development opportunities; 'in our culture, people don't talk openly or freely, especially if they feel ashamed or embarrassed'. The group composition encouraged dialogue about challenges and potential opportunities, the sharing of the 'burden of poverty', and for advice to be given and received.

> SHGs are homogeneous and therefore are composed of people who face the same problems and share common interests and this makes looking for solutions very easy.

Secondly, the dual mandatory requirements of joining a group, making a lifelong commitment to the group and compulsory attendance at weekly meetings, redefined the groups from previous experiences. Members felt a reciprocal responsibility to one another that facilitated greater trust and intimacy. The result of this openness and trust between group members led to intimate friendships likened more to familial relationships than neighbours, and was consistently noted as the greatest benefit of joining a SHG (Putnam 1993). It also impacted on the development of group members through greater risk-taking as women presented ideas and tried new enterprises expecting honest input and support from group members. One SHG participant commented, 'we try new things and everything we try succeeds because we are together'. There was a strong inference in the comment and subsequent discussion that 'success' was being defined more broadly than economic benefit.

> Because the group supports you, you try things you would not do or be too scared to do alone; 'if you are building a house and a nail breaks, do you stop building or do you change the nail?'[10]

Thirdly, members chair group meetings and act as record keeper on a rotational basis, and consistently participate in decision-making: naming of the group, setting development priorities, savings minimum, and decisions regarding collective business enterprises. This active participation provided the women with opportunities to learn skills, make a contribution and develop self-confidence in personal judgements and decision-making. The importance of these 'opportunities' was emphasised when AEE-Rwanda conducted a 2009 evaluation of the SHG effectiveness in supporting women's empowerment. One factor correlating with lower levels of empowerment was the level of CF intervention. When the CF played an active operational role, chaired group meetings or maintained group records, the women expressed lesser confidence in personal capacities, less enthusiasm for transferring from AEE-Rwanda leadership to PIs and there were lower rates of CLAs taking up financial responsibility for the CF's stipend payment.

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[10] Rwandan proverb

Fourthly, training through a presenter and facilitated discussion was singled out as a critical factor with a number of benefits: raising awareness of poverty and oppression, gaining knowledge, skills and access to opportunities that were previously unknown, and addressing the feelings of ignorance that impeded their capacity and confidence to enact or even hope for life change (Freire 1996; Sen 1999). This concept of capacity building has gained great leverage among NGOs in recent years, often presented as the panacea to development as though the presenting of knowledge and education equals empowerment. However, there is a need to consider how capacity building is done and prerequisites in terms of 'readiness'. The women in the research indicated a change of mindset that preceded the training, which they described as the recognition of current status coupled with a desire and hope that things could be different, findings consistent with Freire's concept of conscientization.

Fifthly, the PI governance structure provides effective representation of SHG members and demonstrates the capacity of women within groups to serve in leadership positions. The women found this inspiring in principle and valuable in practice due to the women in leadership roles having experienced the same challenges, needs and obstacles that impede development. The PI recognises the strengths and unique abilities of the women in SHGs over their deficits (Kretzmann & McKnight 1993). The result has been substantial increase in the capacity of the AEE-Rwanda program to grow numerically, and growth in the number of previously socially excluded poor rural women in community leadership roles enabling endorsed representation of this marginalised community at the highest levels of local community and government decision-making (Alinsky 1971).

Cultural History and Norms

> Rwanda is a communal country but poverty and the genocide caused suspicion and mistrust. The SHGs brought people together again – the poor and the isolated – and started to build trust between us again.

The SHG approach resonates with a number of strong cultural markers in Rwanda. First of all, it values the collective over the individual, leading to the approach being interpreted by the women as the 'right way to improve ourselves'. Historically, Rwanda, like much of East Africa, is described as a collective interdependent society in which people value a system better understood as 'we' not 'I' (Hofstede 2012. This sees communities and families sharing responsibility for one another and their quality

of life. Rwandan tradition has its own forms of mutual-help that are similar to the SHG approach: *ubudehe, umubyizi, gacaca* and *imihigo*. *Ubudehe* comes from the traditional Rwandan practice of digging together in the fields before the rains, making sure everyone is ready for the planting season. This parallels the collective nature and practices of SHGs, and facilitates interdependence between members. The women speak of the group dynamics as a shared dependency:

> The problem of a group member is taken to be a problem of the group not a personal problem.

The value of interconnection between groups in the PIs, was keenly felt when missing from the Focus Groups Rwamagana whose members recognised, 'we need advisers, encouragement and teachers, we don't know how to improve ourselves', and 'there is no one representing us in our community. When we have a problem, when the group has a problem, then who can help us?'

Rwanda is also a highly feminine culture (Hofstede 2012), with success more about quality of life than 'standing out from the crowd' and an emphasis on harmony, equality and solidarity (Hofstede 2001). Therefore, Rwandan society does not see compromise and negotiation as acceptance of defeat but legitimate mechanisms to create shared opportunities and solutions. With SHGs, there is an emphasis on group decision-making calling for compromise and negotiation, particularly when discussing the type and priorities of group income initiatives, and for advocacy and sharing of opportunities based on valuing of group 'success' over individual advancement.

Furthermore, Rwanda has a high preference for avoiding ambiguity or uncertainty (Hofstede 2012), driving an expectation that rule making and rule keeping will bring certainty and security. The SHG approach requires group members to accept conditions of group membership that may not be well regarded within other cultural contexts but in Rwanda are highly desirable.

Finally, Rwandan culture embraces the time needed for development (McSweeney 2002). The SHG approach is based on long-term approach to development and though some benefits are quickly realised, many are seen over a lifetime commitment extending even beyond the immediate membership. For example, if a SHG member dies, her husband or an older child joins the SHG; a SHG represents households and subsequent generations, not only current membership.

The valuing of social cohesion and subsequent social capital is seen in the reciprocal relationships between SHGs and civil society: local government, businesses and the church. In turn, these networks and reciprocal relationships are central to people's social and economic empowerment (Putnam 1993; Seligman 1997; Wu 2006). In Rwanda, social capital is readily seen in the interaction of community actors actively participating in community forums and leadership decision-making.[11] These relationships contribute to the annual plans of district mayors in meeting development objectives and targets set by the Rwandan Government. The mayor relies on the business sector and SHG leadership, through CLA and Federation leaders, to identify strategies and sites to implement and measure development activity. The Christian church provides the strongest social network in Rwanda with more than 85% of its population members of a local church community. Having such a high percentage of the population sharing membership to a single institution creates linkages based on relationship, belief and leadership.

The decades leading to the civil war and the subsequent genocide erased many of these traditions and diminished the associated social capital. However, the SHGs and other Government initiatives such as *umuganda*[12] have started to revive the trust that had been eroded.

> Groups brought social cohesion amongst us; we love each other. We share each other's burdens, which we didn't have for a very long time before the groups.

In addition, the SHG approach relies heavily upon interaction between the SHGs and civil society. This bridging of social capital between people and across sectors permits the leveraging of skills and knowledge that advances all members of a community (Putnam 1993). The effectiveness of the SHG approach is consistently enhanced and often embedded in Rwandan cultural traditions and practices consistent with high social capital making 'linkage and networking to government institutions and civil society agencies quite easy' (AEE-Rwanda 2011, p. 5).

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11 The SHGs provide approximately 30% local community representatives including village chiefs.

12 *Umuganda* is a half-day of community service for everyone between 18-65 years. It is widely practiced by Rwandese people in the rural and urban areas.

Removal of 'Unfreedoms'

The SHG approach can be understood as a good 'fit' with Rwanda's culture and environment being consistent with the Rwandese understanding of 'good' community (Hofstede 2011). However, historically, there have been cultural and practical challenges that potentially undermine or sabotage the effectiveness of a SHG approach. Since the re-envisioning of Rwanda in the post war years, a number of institutional and civil society changes have mitigated against these 'unfreedoms'. The concept of 'unfreedoms' (Sen 1999) is extremely useful for understanding constructs that limit people's capability to act on their personal worlds. The aftermath of the 1994 civil war left the country in social, political and economic turmoil but provided a unique opportunity for Rwanda to envision a future very different to its past. By 2000, and reflected in *Rwanda Vision 2020,* Rwanda made a number of decisions to address the oft-embedded 'unfreedoms' and therein change the context for development.

> Rwanda is to become a modern, strong and united nation, proud of its fundamental values, politically stable and without discrimination amongst its citizens (MFEP, 2000, p. 3).

The SHG approach has benefited from a national political climate working hard at removing 'unfreedoms' and implementing measures favourable to positive self-help outcomes.

One tradition challenging equal opportunity for development is the patriarchal nature of Rwandan society. Given that Rwandese culture is highly sensitive and respectful of differences in traditional power and authority, there has been acceptance of gender inequality and a high tolerance of power disadvantage and corruption (Hofstede 2012). Like much of the developing world, men are endorsed as the leaders and decision makers in every sector of society. However, in post-genocide Rwanda, the population was disproportionality women, leading more than a third of all households (MFEP 2000, p. 25). The Rwandan Government responded by recognising the disempowerment of women and 'speaking' to the marginalisation in public policy and practice. *Rwanda Vision 2020* proposed women not only as equal recipients of social and economic gains, but as equal participants in the growth and decision-making processes. A clear indicator of the Government's intention and commitment to gender

equality were women's representation targets in leadership positions, civil and corporate, formal and informal: 30% by 2010 and 40% by 2020[13]. There have been some outstanding results, for example, women now fill 63.8% of the seats in the 2014 Rwandan parliament[14]. This cultural shift occurred in parallel with the establishment of the SHGs, facilitating changes in attitudes among husbands and men in the village communities. This may partially explain the reduced violence towards women, even with community-based Gender Desks supporting the reporting of domestic violence, whereas in other contexts women's economic empowerment has raised the incidence of gender-based violence. For the first time, women were allowed to set aside traditional home duties and participate in community leadership and economic development activities.

> There is now a difference in community mentality – not men's jobs or women's jobs, men's decisions or women's decisions, but more equality.

There has also been extensive law reform in favour of the poor and women in particular, starting with the 1999 Succession Law (Daley et al. 2010), which addressed land inheritance and property ownership within marriage. Land has enormous cultural and economic value[15] within Rwanda and is a very limited resource. Previous legislation had restricted women's rights to own land, or retain property access after divorce or a husband's death, with property distributed among paternal family. Along with legislative change came a government awareness program to familiarise women with law reform and the implications of changes in social policy including the impact of de facto status and polygamy on land rights[16]. The SHG program has become a significant agent in the training of village women in these rights and responsibilities. In addition to land reform, legislative and policy changes have been implemented regarding domestic violence, equity for girl education, and women's 'voices' being encouraged in decision-making via targeted survey questions and representation via 'gender desks'.

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13 Rwandan Constitution. 2003, article 9.

14 Leading representation of women in a national parliament, Inter-Parliamentary Union (http://www.ipu.org/wmn-e/classif.htm)

15 More than 85% Rwandan population reliant on land-based agricultural activity for household income and subsistence living

16 The Succession Law grants inheritance rights to first wives and daughters, but excludes subsequent wives in polygamous marriages and wives in de facto relationships.

> SHGs have helped to change traditions and culture that were not good for some members of the community. These changes are now seen as necessary but at the beginning some, mainly the men, were very reluctant.

The SHG approach is unlikely to have been as effective as it has been in isolation from such broader socio-political policy change.

Another significant 'unfreedom' facing women and the poor in the developing world is access to working capital. The SHGs train women to use savings and credit, and though groups provide small loans to members, they could not access larger loans or lines of credit from external credit agencies. The Government, together with AEE-Rwanda and other development agencies, recognised this deficit and responded by creating the infrastructure and mechanisms for a sound well-regulated MFI sector with sufficient flexibility to provide financial access for SHG participants. The Government recognised the validity of SHGs, whether formally registered or not, by endorsing participants with MFIs. AEE-Rwanda and the Government also negotiated interest rates offering a limited surety, worked with banks and MFIs to develop finance packages targeting the rural poor, and partnered with INGOs to both provide other forms of financial access and underwrite bank loans. This behind the scenes work is significant to the enabling environment of the SHGs. The women commented, 'Large loans would not have been possible without group advice and advocacy with loans institutions' and,

> We get small loans from the groups but larger loans from MFIs – we now have the confidence and the surety of the group to support us.

As well as institutional barriers to finance access, the Government worked with economic institutions and civil society agencies through its sector gender desks to address local obstacles to securing loans: increase in mobile banking in outlying villages, increased security on banking day on remote transport routes and differing account registration requirements for informal SHGs.

This is a strong cultural belief in Rwanda, that people have roles and positions that equate with power that does not need to be justified (Hofstede 2012). The people's acceptance of hierarchy and nominated power permitted the Belgians to introduce identity cards separating Rwandans by 'race', cyclically endure hardship or opportunity along racial lines based on political power, and suffer economically at the hands of extreme corruption. Corruption has long been identified as a challenge in the

developing world with claims that international aid provides, 'vast amounts of aid that not only foster corruption - they breed it' (Moyo 2009, p. 52).

In *Rwanda Vision 2020*, the Rwandan Government determined to abolish corruption and foster community confidence by raising the standard of government accountability in setting up an anti-corruption watchdog with wide-ranging powers of ministerial investigation, setting minimal wages for government staff, particularly in law enforcement and the armed forces, and reducing the level of international aid[17]. The women confirm the Government's public stance on corruption is felt at the grassroots level, 'the Government's stands against corruption and makes us confident to work hard and enjoy the profits'. A significant challenge for Rwanda is that many of these changes have been implemented by the current President, Paul Kagame, who has held power since leading the rebel force to a military victory in the 1994 civil war. From his instatement as the first democratically elected President in 2003, his leadership has been punctuated by Western criticism, most particularly in relation to civil rights and political processes[18]. This indicator has progressed but not without difficulty, largely based on simmering racial tension from independence to 1994. The racial divide had become embedded in politics, and in the aftermath of the war, political parties needed to redefine themselves, their policies and representative populations. Such major shifts take time. In contrast, the country has made great strides in political and civic stability[19].

With Kagame's term of office due to expire in 2017 and limited terms within the 2003 Constitution preventing him contesting the leadership, Rwanda is now facing a period of increasing uncertainty. Given the link between AEE-Rwanda's SHG success and broader socio-political dynamics, it is possible that the effectiveness of the approach, contingent on continued and sustained political reforms, may also become less certain.

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[17] International aid accounted for 85% of Rwanda's GDP in 1999, which has been reduced to 43% in 2013 in accordance with *Vision 2020* progressive targets.

[18] Voice and Accountability Index produced by the World Bank.

[19] Political Stability and Absence of Violence Index produced by the World Bank.

Economic Development Trends

The economic development and empowerment of the women in SHGs should be examined in view of broader economic development in Rwanda. That is, is the economic development of SHG participants an anomaly with its own set of causal factors or is it simply representative of countrywide development? Firstly, Rwanda is currently among the twenty fastest growing economies[20] in the world with GDP growing at an average of 7% between 2001 and 2011 (see Table 1), and expected to be a Middle Income Level (MIL) country by 2025 (Nielsen 2011).

Table 1: Rwanda's economic growth 2003-2011 (compiled from database World Bank 2013)

	2003	**2005**	**2007**	**2009**	**2011**
Rwanda GNI per capita PPP	690	830	980	1120	1147
GDP (current $US)	8,857,859	9,201,727	9,710,531	10,311,711	10,942,950
Rwanda GNI per capita	$280	$330	$390	$480	$570*
Rwanda GNI per capita growth (annual %)	1%	9%	8%	8%	8%
• Low Income Level (LIL) $1025 or less GNI per capita* • Lower Middle Income Level (LMIL) $1026 GNI per capita					

Secondly, regular household surveys [21], measuring development related to health, education and living standards, show that Rwanda is making great strides in all development indicators (see Table 2). Though there is considerable optimism around the results, it appears that not everyone is benefiting from the economic growth and social improvements. There is a development gap emerging along the urban-rural divide, which needs to be considered in terms of the economic empowerment of SHG members (see Table 2 & 3).

Table 2: Development indicators comparing rural and urban populations (compiled from Poverty Household Survey (NISR 2012) and Demographic & Health Survey (NISR 2010)

	Literacy Levels (15-49)		**Mean Years of Schooling**		**Child Mortality (per 1000 children)**		**% Primary Source of Power as Electricity**		**Access to Improved Drinking Water %**		**Improved Sanitation Facilities %**	
	2007	**2010**	**2007**	**2010**	**2007**	**2010**	**2007**	**2010**	**2007**	**2010**	**2007**	**2010**
Urban	84	92	2.8	3.3	-	-	23.1	46	83.9	86.4	74.9	82.6
Rural	42	45	1.2	2.1	-	-	0.7	4.7	67.6	72.1	55.3	73.1
Across Rwanda	70	82	2.8	3.3	87.4	51.6	4.3	10.8	70.3	74.2	58.5	74.5

[20] Kawa, 2013

[21] Demographic and Health Survey' conducted every three years and 'Integrated Household Living Conditions Survey' (EICV) every four years, most recently in 2012.

Table 3: Population shares, poverty and extreme poverty classified by the main household activity (compiled from data in Poverty Report – 2000 to 2011; MFEP 2012)

INCOME ACTIVITY	Share of Population (%)		Percentage in Poverty		Percentage in Extreme Poverty	
	2006	2011	2006	2011	2006	2011
Mostly agriculture	56.6	52.2	62.8	52.2	39.6	26.2
Mostly farm wage	4.3	3.6	88.1	76.6	74.0	51.5
Mostly non-farm wage	7.3	10.7	36.6	22.8	23.6	13.4
Mostly non-farm self employment	27.0	16.2	46.5	24.2	25.9	10.4
Diversified but farm wage more than 30%	1.0	4.1	77.3	76.2	63.9	55.3
Diversified but farm wage less than 30%	2.3	11.1	28.4	47.6	17.8	26.7

Overall, SHG members are benefitting from an upward trend in economic growth across Rwanda, creating internal markets for goods and services, and nationwide optimism regarding economic growth. However, the same statistics reveal reduced development in rural areas, even more pronounced when applied to farm labourers, the highest percentage living in 'extreme poverty' and the target population of the SHGs (see Table 3). Such findings infer that although SHGs may be gaining some benefits from the country's overall economic growth, the development and subsequent economic empowerment of poor rural women in SHGs in many ways contrasts with nationwide development trends towards urban development at the expense of rural districts.

Summary

AEE-Rwanda has attributed the economic, social and political empowerment of poor women in rural Rwanda to the effectiveness of the SHG approach, and in particular its strengths in community organisation, empowerment, social capital, capabilities and asset-based development. The SHG approach and a number of its specific element are credited by the women as making a great difference to their personal and collective empowerment: homogeneity of the group, high level of commitment to sustained participation, leadership and decision-making opportunities, challenge to thinking through training and discussion, as well as strong representation by endorsed leadership. However, such a conclusion does not tell the complete story. Instead, the women speak more broadly about social, political and economic growth dynamics that have impacted their development. Analysis demonstrates the contribution of culture and traditions, institutional reforms focused on women and the poor, and the strength

of social capital in civil society as making a considerable impact in both facilitating opportunities as well as removing previous obstacles or 'unfreedoms'. In conclusion, it appears that there has been a 'perfect storm' in Rwanda; the confluence of many of these factors providing the context, capabilities and the opportunities for poor rural women to be empowered for their own development and enjoy its broad rewards. Indeed, the SHG women of rural Rwanda have seen this clearly for themselves,

> We will no longer make room for poverty in our lives. This is not a saying, this is what we have decided.

CHAPTER 6: RUNNING IN RWANDA – A conclusion for Rwanda and other contexts

Every morning in Rwanda when a gazelle wakes up, it knows it must run faster than the fastest lion or it will be killed. Every morning when a lion wakes, up, it knows it must outrun the slowest gazelle or it will starve to death. It doesn't matter whether you are a lion or gazelle, when the sun comes up, you better start running if you want to survive.
(Rwanda Proverb)

The purpose of this study was first of all, to establish if the claims of AEE-Rwanda regarding the SHG approach were accurate and if so, to identify the factors that were underpinning the reported speed and scope of development in the Rwandan context. Using a phenomenological approach, the research findings confirmed there have been outstanding benefits for SHG members in respect to women's empowerment. These findings were presented following the themes identified in the literature: community organisation, empowerment, social capital, capabilities, and asset-based development. However, after confirming these benefits, the subsequent objective of this research was to explore the factors behind the rate of development in SHG members.

AEE-Rwanda specifically attributes the benefits gained by the women to the effectiveness of the SHG approach. This is understandable given AEE-Rwanda's history in working with the poor. For eight years subsequent to the genocide, AEE-Rwanda trialled a number of approaches. For the most part, they were based on forming family collectives and village cooperatives and proved to be ineffectual and not sustainable. This was in stark contrast to the implementation of the SHG approach in 2002 and the differences soon observed in women's empowerment. Indeed, the SHG approach has many elements that have contributed to the empowerment of poor rural women, identified by the research participants and further supported by the literature: homogeneity of groups, mandatory commitments for joining a SHG, required roles and participative decision-making, training and PI governance structure. It is these elements within this SHG model that have seen it effective in many other applications in the developing world (Bonny & Rajendran 2013; Gariyali & Vettivel 2006; Lopamudra & Suresh 2012). However, the SHG approach in isolation may not fully explain the speed and wide-ranging impact of the approach on development.

Over the last twenty years, since the end of the 1994 genocide, Rwanda has progressively moved towards its goal of becoming a 'modern, strong and united nation'. After a short period of dependence on foreign aid leading up to 2000, the country's leaders developed and outlined in *Rwanda Vision 2020,* a pathway for economic, social and political development based on opportunity for all of its citizens: male and female, rich and poor, genocide survivors and the returning diaspora. These opportunities were enhanced with significant changes in law reform, and economic and social policy, addressing issues of gender inequality, community representation, land reform, economic growth conditions including corruption, and financial lending processes. It is within this socio-political context that the SHG was implemented by AEE-Rwanda in 2002. It is apparent from this research that the structural reforms introduced in tandem with the SHG approach provided the unique environment for the social, political and economic empowerment of the rural women taking part in the SHGs.

A broad quantitative survey with a representative sample of the women in SHGs across all Rwandan districts would be useful further research, to explore and clarify these research findings. Given the high percentage of SHG participants to the total population[22], this could provide some worthwhile findings and recommendations for development strategy across the broader population. There would also be great benefit in conducting comparative research between Rwanda and other developing countries, both in Africa and other regions. This would provide further insight into the contribution of social, political and economic structures that impact on the development of the poor, as well as the relevance of the SHG approach in varying cultural contexts.

Importantly, there are a number of insights from this research for current development work globally using a SHG approach. In Rwanda, this research further validates that the 'fit' of the SHG approach aligns with the country's culture and transitional socio-political context. Therefore, there may be further opportunities to expand its application across demographics in working with men, children and family groups. However, outside of Rwanda, this fit demonstrates the need to carefully consider the

[22] 130,000 SHG participants in total population of 10.8 million

context before implementing the groups. As well as examining culture, economic and social factors formative in the acceptance of the SHG approach, development cannot ignore the structural context: law reform and support for the poor and marginalised, financial systems and corruption, broader economic growth strategies and environment for growth. Where possible, NGOs need to play a strong advocacy role with government and civil society in pressing for structural change. Where this is not possible or positive social change is not being realised, then the applicability or effectiveness of this SHG approach may not be as great.

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