

THE SIGNIFICANCE OF RURAL WOMEN GROUPS TO THE HOUSEHOLD INCOMES OF MEMBERS: A TRANSFORMATIONAL MODEL TO RURAL DEVELOPMENT, A CASE OF SELECTED VILLAGES IN UGANDA

FREDRICK MUTABARUKA

Mountains of the Moon University

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ABSTRACT

This paper is about The Significance of Rural Women Groups to the Household Incomes of Members: A Transformational Model to Rural Development, a Case of Selected Villages in Uganda. The Study examined the activities rural women groups are engaged in from the selected villages, established the contributions of rural women groups to the households' income of members and examined the relevance of the rural women groups in the communities where they exist. This study employed a mixed methods research design. Use of questionnaire and interviews was done which enabled ground truth. The unit of analysis was small rural women groups where the sample was based. One sub county was selected and all registered women groups were selected for this study. Quantitative data was analyzed by use of descriptive tables while qualitative data was analyzed through transcription of recorded data. Narrative and summarizations was done to make conclusions. The study recommended comprehensive programme support for better improvement of members' household incomes.

Keywords: Significance, Household Incomes, Transformational Model, Rural Development

1.0 INTRODUCTION

Three quarters of the people living in poverty in the world have been identified as women and Children (Catherin, 2011). Women make more charitable activities and gifts to a variety of causes, but research reveals that the majority actually give for the needs of children. They give support that provide economic opportunities for all, promote diversity and also support the art and environment. Women are the real engine for driving the economy (Ekong 2006) of any given country hence they are the key to development.

In the African setting, women are a force as economic actors, workers, property owners and good entrepreneurs. However, the status of women in rural areas is not well recognized. Experience shows that they are discriminatory treated as compared to their counterparts. Some of their rights are deprived and are required to whole heartedly dedicate themselves towards the implementation of household responsibilities (Radhika 2009).

The 1995 Constitution of the Republic of Uganda under Chapter 4 Article 32 &33 respectively provides for equality between men and women and Affirmative Action where such equality does exist. The assumption is that both men and women play substantial roles in Uganda's economy a scenario that is most shared in all other Sub Saharan African Countries. However,

Agbola 1990 argues that women are the operators of the economy and constitute a major arm of the economy, and that women are dynamic, industrious and resourceful. The majority of rural women are less literate, experience high rate of poverty levels, and also lack the relevant information. The majority are engaged in agricultural production which is also subsistence in nature and mainly using manual work.

In the recent past, rural women are observed coming together in small groups in an effort to aspire for their improved wellbeing and transform their life. In Uganda, this is assumed to be a result of sensitization through Community Based Services programmes. This paper was more focused on understanding whether the recent developments of emerging rural women groups have led to significant improvements to household incomes of members.

2.0 PROBLEM STATEMENT

In African cultures, the society describes the roles of both men and women. These roles vary from social groups and from one culture to another. However, most cultures contend that the taking care of household and children is a role for women, while earning the income for households is for men. (Susiana, 2017). Such stereotyped perception of gender roles have persisted and are creating barriers for aspiring women entrepreneurs. With the current expansion of Community based Services in Uganda, particularly the empowerment of women, many more small rural women groups have emerged in several rural areas. Women groups focusing on Rural Savings and Credit are more visible and most of which targeting rural women. It is not yet clear to whether these emerging small rural women groups are impacting on the households' income of members. This paper deeply investigated the significance of these small rural women groups in improving the households' incomes of members.

2.1 Objectives of the Study.

1. The Study examined the activities rural women groups are engaged in from the selected villages.
2. Established the contributions of rural women groups to the household's income of members.
3. Examine the relevance of the rural women groups in the communities where they exist.

3.0 LITERATURE REVIEW

Women groups are community Base organizations. They are actually formed and managed by women themselves with a purpose of addressing women development concerns. They pool resources, share ideas and information that are pertinent to their societies/communities. We also understand them as forms of creations by women to address issues affecting socio-economic and political issues affecting their wellbeing. With such groups, women gain opportunities for economic empowerment skills training, awareness, social interaction and moral support.

Women groups are a form of self-help groups that do voluntary works to the poor people especially by joining efforts, ideas, and resources for purposes of addressing them (Shbarwel 2000). However, the savings level vary across age groups and location. These groups promote

small scale savings among its members. The women groups are more of self-help in nature and social welfare oriented. Many women groups are grassroot based (rural) and projects at community level (Nzomo1993).

The empowerment of women is viewed on many fronts but most significantly, the economic empowerment that is meant for achievement of sustainable development (SDGs 2015). This has led to a number of practitioners in development to adopt strategies aiming at empowering poor women by focusing on sectors that employ more women than men. This is because women are potential change mediums in rural development (Misch et al 1975). Rural women groups are associated with activities that are characterized with social welfare that is tailed towards improving the living conditions of members' households and the local community in general (Pala et al 1974).

Rural Women groups fall within the Village Savings and Loan Associations (VSLA) which is one of the approach of savings and loan association. They are informal self-managed groups that do not receive any external capital and provide people with a safe place to save their money, access small loans, and obtain emergency insurance (MasterCard Foundation). Village Savings and Loan Associations are governed by key principles which organizations promoting this methodology should comply with for sustainability purpose (Allen, 2014). The main concept of VSLA methodology is for members who are self-selected and have voluntarily agreed to form a group and formulate their own constitution and have agreed to save money in the form of purchasing shares.

Once associations have been properly trained, they can operate their savings and loan activities independently for as long as they wish (Guy, 2010). Individual self- screening ensures that members who trust in one another, come together and form groups for mutual benefit. So Village Savings and Loan Associations promise not only poverty reduction but also financial sustainability. However, after almost four decades when Mohamed Yunus established a model to address financial access to the poor; the promise of financial sustainability is yet to be fulfilled. Despite all these, the role of improving and maintaining rural welfare in not recognized. Much as women groups play a major role in improving and maintaining households welfare, this study is more focused in quantifying the significance of small rural women groups in improving household incomes of group members.

4.0 METHODOLOGY

This study employed a mixed methods research design. There was use of a questionnaire with structured questions in relation to activities engaged in by rural women groups. The questionnaire produced data that was numerical and descriptive statistics was done. A focus group discussion was also carried out to interact with group members to understand and get ground truth on how and what has been the contributions of the group members to their household incomes. Data in form of opinions, experiences, feelings and individual contributions was assessed which helped to get deep into how things are as (Mvicheal 1990).

The unit of analysis was each small rural women group as sampled. The sample was based on rural women groups that gather every Sunday in the afternoon after attending church prayers in gazzated places. The sample was limited to one sub county in Ibanda district, Uganda, East Africa. The target was all the registered rural women groups' with in the sub county and all

members of each group became participants. The study employed two data collection instruments i.e. the questioners and focus group discussion guide. The questionnaire was administered to only group chairpersons while a focus group discussion guide was use on other members of the group. Data from the questionnaire was presented in tables and enhanced by narrative descriptions of the tables. Qualitative data was analyzed through transcription of recorded data. Narrative and summarizations supported by questions was also done.

4.1 Presentation and Discussion of the Results

Presentation, interpretation and discussion of data was done at this stage. Data from the questionnaire was presented first as shown in table one below, discussed and analyzed. Table 1 is about the activities carried out by small rural women groups in the study area.

Table 1: Activities of Rural Women Groups in Bufunda Division

Item	Mean	SD
Mutual Assistance among each other	7.6	2.675
Home Improvement through resource pooling	8.7	0.949
Making of Hand Craft	5.6	0.966
Music dance & Drama	6.1	0.876
Contributing for Household Items	9.8	0.422
School fees Support through savings	7.9	0.876
Socialization and relaxation	9.2	1.033
Carrying out Savings and Credit	9.8	0.422
Social Support in times of need	7.6	1.075

Results in Table 1 reveal the key outstanding activities that these rural women groups are engaged in. It clearly stated that assisting fellow members, contributing to household items, socialization amongst themselves and above all saving and credit are the key stand out activities rural women groups are involved in. This is justified with the standard deviation (2.675), (1.033) and (0.422) respectively. The implication is that when these rural women groups gather, they do it to fulfill the purpose that fits within their objectives. The activities mentioned seem to bring closer the members and cements their bond which later contributes to their wellbeing. In areas where the level of response was low, it was due to the need and direct benefit to the member. This is in tandem with the result of Olawuyi (2015) that some members of groups are not really interested in taking group activities but mainly for benefits they will derive from it.

It has been reported that close to 200 million women across the developing world have found their way into several social groups because it is believed to be particularly appropriate for working towards women empowerment as collective action is most effective in making women

independence (Alemu, kempen and Ruben, 2018). Rural women involvement in social groups has contributed greatly to achieving sustainable development, improving their wellbeing and reducing poverty (Amoah, 2018). Furthermore, women participation in social and economic groups has been considered crucial not only for fueling economic growth but also for enhancing gender equality in many low and middle income countries. It is generally believed that women's participation in social groups is likely to promote female health, personal income and wellbeing (Karim, Lindberg, Wamala and Emmelin, 2017). Rural Women Groups are believed to have a significant contribution to household incomes of members. Table 2 presents results on the contributions of rural women groups from the study area.

Tabl2: Contributions of Rural Women Groups to household incomes

Item	Mean	SD
Agricultural Productivity	8.1	1.370
Entrepreneurship & Microenterprise	5.3	0.949
Microfinance & Savings group	6.9	1.197
Income Sources & Diversification	7	1.054
Decision Making & Empowerment	5.1	0.738
Social Support networks	7.2	0.632
Advocacy & Representation	5.3	0.949

Rural women groups are fully engaged in agricultural activities which contribute to the increased crop yields. This is justified in table 2 above which indicated a standard deviation (1.370). This helps to increase their incomes hence improving their household wellbeing. Rural women who are engaged in agriculture form 78 per cent of all women in regular work (Harendar Kumar, 2009). Further still, rural women groups are reported to be involved in entrepreneurship and microenterprises by starting small scale business such as handcraft, tailoring, food processing and other small business enterprises. This contributes to their incomes as well as the financial wellbeing of their households. This is in agreement with Prabha Sigh, 2009 who argues that Entrepreneurship on small scale is the only solution to the problems of unemployment and proper utilization of both human and non-human resources and improving the living condition of the poor masses.

Further still, it was more evident and significant that social support in terms of offering assistance in times of need for example in times of illness or any social economic challenge. This is a big contribution from these women groups that have worked on creating social networks and increased the bond of members. The standard deviation (0.632) affirms to this contribution as reflected from table 2 above. This view is supported by Lyons, et al, 2016 who argued that rural communities are known to have greater community connectedness, manifested in more social capital and volunteering. Social groups bring residents together and provide group members with opportunities to give and receive social support such as a sense of belonging, practical help or emotional support.

Rural Women Groups have been fully involved in entrepreneurship and micro-enterprises by starting small businesses such as handcraft, tailoring, food processing and many others. This has contributed to their incomes as well as financial wellbeing of their households. In line with this, they have participated in microfinance and savings groups which has enabled rural women to access financial services and capital for business ventures. Loans obtained from microfinance initiatives have been invested in income generating activities leading to increased household income. This is in agreement with World Food programme 2024 in its report that Economic empowerment of rural women as farmers, entrepreneurs and leaders contributes towards alleviating poverty, increasing food security and achieving gender equality.

Another contribution of rural women groups is empowerment resulting from their involvement in skills development training programmes. This has empowered women to secure employment opportunities in both traditional and nontraditional sectors. Gaining of these skills increased their potential and positively impacted to their household finances. This is in line with World Bank, 2001 which defines Empowerment as the process of enhancing the capacity of individuals or groups to make choices and then transform those choices into desired actions and outcomes. Therefore, rural women's empowerment is about expanding women's assets and capabilities to participate in, negotiate with, influence, control, and hold accountable those institutions that affect their lives. Related to the above, rural women have learnt to diversify their income sources reducing their dependence on a single income source. Diversification has helped rural women to cope with uncertainties and market fluctuations.

In another development, women groups have helped members to invest in education by ensuring that their children have access to quality education and better future opportunities. This is as a result of improved household incomes which not only contributes to access to education but also better health and wellbeing by improving access to health care, nutritious food, and sanitation facilities. This proves that rural women involvement in social group has enabled them to have improved skills, better jobs and good relationships with members of the group.

All in all, rural women groups have helped in empowering women in decision making process. The economic empowerment of members within the groups have led to increased participation in household decision making which has resulted in strategic financial management. Therefore, the contribution of rural women groups to household incomes of members are multifaceted and the positive impact extended beyond financial gains include social and community development. It's therefore imperative that recognizing and supporting these rural women groups enhances the overall wellbeing of rural communities.

Rural women groups play a crucial role in the communities where they exist. Their relevance extends across various dimensions, impacting not only on the lives of individual members but also contributing to the overall development and wellbeing of the community. Data indicates that women groups engage in various economic activities and these contribute to increased household incomes and economic stability. This therefore leads to economic empowerment of women. This helps them to get involved in community development projects leading to infrastructural development.

Through women groups, health and education initiatives have been envisaged where women often initiate health awareness campaigns addressing issues of hygiene, nutrition diseases prevention within the community. They support education initiatives by encouraging access to education for their children and adult learning through adult education programmes. Through several trainings, women have been empowered and are now aware with gender equity and have taken up opportunities for leadership positions leading to increased gender equality within the communities. This has created a lot of advocacy where women have engaged themselves in addressing gender based issues and promote women's rights.

It has also been significantly observed that rural women groups contribute to social and cultural preservation of cultural heritages by promoting traditional art and craft thereby ensuring the transmission of cultural knowledge to future generations. They play a big role in organizing and participating in community events and celebrations fostering a sense of unity.

5.0 CONCLUSION AND RECOMMENDATIONS

Benefits members derive from participating in social groups is a major reason most members are committed. This is in agreement with Winnie (2013) who stated that women based social group institutions are desirable not only from the perspective of social justice but also because of the substantial social and economic benefits which result to enhancing women's social and economic status both within the household and in the society at large. Hence, proper package of programmes and incentives that will be more beneficial to rural women should be encouraged in social groups.

Transforming small rural women groups can indeed serve as a powerful model for rural development. Empowering women in rural areas not only contributes to gender equality but also has a cascading effect on the overall socio-economic development of the community. This Transformational Model starts by conducting a thorough needs assessment in the target rural area, Identify the specific challenges faced by women, such as limited access to education, healthcare, financial resources, and market opportunities.

Develop capacity-building programs to enhance the skills and knowledge of women in various areas such as agriculture, entrepreneurship, healthcare, and education. This can include training sessions, workshops, and mentoring programs. Promote financial literacy and inclusion by facilitating access to microfinance, credit, and savings services. Empower women to manage their finances effectively and establish small-scale income-generating activities. Encourage the formation of women-led cooperatives or self-help groups. Provide support for the establishment and management of small businesses, such as agribusinesses, handicrafts, or local services, implement education and health initiatives that address the specific needs of women and girls. This can include adult education programs, awareness campaigns on health issues, and access to healthcare services.

Integrate appropriate technologies to enhance productivity and efficiency in rural activities. This could involve training women in the use of agricultural technologies, mobile applications for market information, or online learning platforms. Foster a sense of community and collaboration. Encourage women to actively participate in community decision-making processes. This can lead to the development of community-driven projects and sustainable solutions.

Support the development of advocacy skills among women to address systemic issues affecting rural communities. Facilitate networking opportunities with government agencies, NGOs, and other stakeholders to amplify their voices. Establish a robust monitoring and evaluation system to assess the impact of the programs. Regularly collect feedback from participants, measure key performance indicators, and make necessary adjustments to improve the effectiveness of the initiatives.

Work towards sustainability by developing long-term plans and strategies. This may involve building local leadership, creating income-generating projects, and ensuring that the community is capable of maintaining and expanding the progress achieved. Document successful case studies, lessons learned, and best practices. Share this knowledge within the community and with other organizations to inspire similar initiatives in different regions. By adopting a holistic and transformational approach, small rural women groups can become catalysts for positive change, leading to sustainable rural development.

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