



## **Contribution of Non-Formal Training Towards Socio-Economic Empowerment of Women in Kitswamba Sub-County**

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### **Abstract**

The study surveyed the contribution of non-formal training toward the socioeconomic empowerment of women using a qualitative approach with a descriptive research design. A sample of 164 respondents was used. Data were thematically described and analyzed as per the individual sub-variables. The economic empowerment of women is critical for poverty eradication. Empowerment involves the ability to make choices and entails the process of change. The VLSA approach is paramount in boosting women's socioeconomic status. VSLAs have enabled members to produce more food and stockpile more food through purchase. It was established that the production of more food was linked to the ability of members to purchase more farm inputs and implements. Women's participation in decision-making relating to food production was also found to enhance food availability in the household.

**Keywords:** Non-formal training, Socio-Economic, Empowerment, Empowerment of women.

### **Résumé**

L'étude a examiné la contribution de la formation non formelle à l'autonomisation socio-économique des femmes en utilisant une approche qualitative avec une conception de recherche descriptive. Un échantillon de 164 répondants a été utilisé. Les données ont été décrites et analysées par thème selon les sous-variables individuelles. L'autonomisation économique des femmes est essentielle pour l'éradication de la pauvreté. L'autonomisation implique la capacité de faire des choix et implique le processus de changement. L'approche VLSA est primordiale pour améliorer le statut socio-économique des femmes. Les VSLA ont permis aux membres de produire plus de nourriture et de stocker plus de nourriture grâce à l'achat. Il a été établi que la production le plus de la nourriture était liée à la capacité des membres d'acheter plus d'intrants et d'outils agricoles. Il a également été constaté que la

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participation des femmes à la prise de décision relative à la production alimentaire était a la base de l'amélioration de la disponibilité alimentaire dans le ménage.

**Mots clés** : Formation non formelle, Socio-économique, Autonomisation, Autonomisation des femmes.

## **Introduction**

Illiteracy, marginalization, and underdevelopment directly correlate with women's poverty. This situation, in turn, negatively impacts women's image, self-confidence, self-esteem, and active participation in their socioeconomic activities. The need to reverse this trend is both imperative and long overdue. Non-formal training is critical in addressing women's problems, such as marginalization, gender- imbalance, and gender inequity. Informal training is essential in boosting the image, self-esteem, and confidence of rural and urban women, especially enabling them to participate more actively in the national development effort.

In most parts of the world, women do not play an active role in financial, monetary, commercial, and other economic policies, as well as tax systems and rules governing pay. In spite of these realities, women are the backbone of economic development in many developing countries (Ndemo & Maina, 2007). In many countries, too, women are the primary earners for their families. However, because they are discriminated against in terms of wages, land ownership, and lending, they are inhibited from contributing to their respective nation's economies. Women continue to be mainly responsible for the "care economy." They often have a double or triple workload, combining economic activities while looking after the household and providing family care (Mehrotra, 1998). It is also documented by International Labour Organization (ILO, 2006) that women continue to have less access than men to investments in skills, knowledge, and lifelong learning.

Stromquist (2006) explains informal learning as another way towards women's empowerment besides non-formal education. Additionally, informal training develops attitudes and knowledge needed for social transformation. Therefore, informal training involves collective work that raises awareness, conducts radio programs, carries out campaigns, and celebrates special days related to women. Governments and donors have been criticized for not focusing on non-formal education. They have been criticized because they work on formal education without challenging the system. This idea offers non-formal education as an alternative to formal education to challenge the unequal relations of gender, which perpetuates women's role in the domestic sphere and women's accumulation in jobs that have traditionally been named "feminine."

UNESCO (1999) observes that schooling for women is not enough for empowerment, rather unconventional training is needed for political and societal changes. UNESCO upholds adult learning that partly supports non-formal training since it suggests an education beyond the formal one due to its critical stance. It uses the term adult learning to explain unconventional training instead of traditional schooling. The necessity of including gender issues in adult learning is asserted. Adult education should go beyond formal education by being critical of political, social, and economic structures restricting women's choices and putting them into a secondary position (UNESCO, 1999). It is stated that by reflecting on these situations, women's empowerment can be fully achieved.

In surveyed studies, non-formal training has been observed to play a role in empowering women. For instance, participation in Village Savings and Loan Association (VSLA) is one form of non-formal training that women receive. As a result, it has improved household food security, participation in decision-making at the household level, enhanced access to income leading to asset ownership and control, education, and healthcare facilitation (Plan international 2011, CARE 2011; Hongo, 2013). In most of the VSLAs, the women have always taken an active role and keen interest in the services they provide to them, given their disadvantaged positions in commercial banks (Luyirika, 2013).

Scholars like Akisimire, Abaho & Basalirwa (2015) have found a positive relationship between village saving and loan services and women's empowerment in Pakistan. Considering five indicators to test empowerment; the ability to decide on child health, education, selection of spouse of children, purchase of essential goods, and decision of household savings, Microcredit targeting women contributes to generating economic activities. It enhances their participation in the family decision-making process, enabling poor women to attain participation ability within and outside the household (Li et al., 2011). Furthermore, it increases the chances of access to resources or a better approach to credit facilities to foster the family's well-being, especially children (Noreen, 2011).

Promoting non-formal women's empowerment is essential because women are responsible for their children and their family. Thus, empowering women is empowering society at large (World Bank, 2008). It is estimated that, on average, over 70% of women are in charge of the world's work and produce 50 percent of the food globally. Hence non-formal training provides room for their empowerment in socioeconomic development. Despite the fact that VSLAs have provided the platform for non-forming training, they have limited economic advantage and access to productive resources as observed by Kesanta and Andre (2015).

From an African perspective, the idea of the VSL is to reach out to the unbanked rural poor and develop their access to savings, loans, and insurance services, as well as provide non-formal training meant to empower women for their economic development. Most microcredit projects focus on the availability of credit. In contrast, the VSL approach involves savings as a central part, something that is needed in order to be able to build up assets and insurance for the future (CARE, 2013). For example, the VSLA model was first introduced in Niger and has since been developed and implemented by several organizations in at least 61 countries in Africa, Asia, and Latin America to provide non-formal training that empowers women (VSL Associates, 2014).

Evidence from Rwanda shows that participation in the Red Cross credit program is associated with a significant positive increase in non-formal training for meal quality, with an increase in the consumption of a balanced diet (Ranjula & Adel, 2008). In Kenya, micro-savings provide non-formal training that suggests that food expenditures increased significantly for client women (Dupas & Robinson, 2009). Evidence from Tanzania suggests that participation in the Village Savings and Credit Association is associated with a significant positive increase in knowledge and information on critical aspects of the socioeconomic development of women and family wellbeing (Brannen, 2010).

Studies in Uganda show that micro-savings and small enterprise women operators participated more in household decision-making than before starting micro-enterprises and made more decisions about allocating personal income (Gobezie, 2013). According to Luyirika (2013), micro-saving schemes significantly improved women's socioeconomic

status in the Mpigi district. FURA (2015) reports that VSLAs have existed in Kasese for the last fifteen years. The report reveals that women VSLAs have been in active operation in Kitwamba Sub County, particularly since 2004, women in Kitwamba Sub County are experiencing a low socioeconomic status (CDO, 2016). There was a need to understand how no-formal training from VSLAs contributes to women's socioeconomic development.

### **Literature Review**

According to Kabeer (2011), the concept is defined in five components: 'women's sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. Empowerment was measured in terms of responsibilities and regarding exercising rights in the household for this paper. For example, who decides and pays school fees, and hospital bills and buys food for the house, among other family needs.

The World Bank (2008) argues that a focus on women as clients can improve their position in the household and empower them. The empowerment of women and gender equality are pressing development issues. The Secretary General of the United Nations, Ban Ki-Moon, expressed at the 59th Commission on the Status of Women in march 2015 that removing the barriers that keep women and girls on the margins of economic, social, cultural and political life be a top priority for all businesses, Governments, the United Nations, and civil society (UN Women, 2015). Horrell and Krishnan (2007) focus on women's empowerment and identify that the positive change in a woman's circumstances is characterized by external qualities such as her status in the family, health, education level, and experiential knowledge as well as internal qualities such as self-awareness and self-confidence to be the characteristics of empowered women.

The rationale for providing women access to microcredit services is that gender inequalities inhibit economic growth and development. The predominant image of empowerment in development is that of women gaining (material) means to empower themselves as individuals and to put this to the service of their families and communities. This is primarily because empowerment concerns deliberate and planned interventions such as electoral quotas, education, economic empowerment initiatives, legislative change, and non-governmental public action (Ranjula & Adel, 2008).

While the empowering potential of microfinance programs remains strong, the evidence of challenges, ineffectiveness, and limitations of the potential is equally compelling. Although microfinance can empower women, the connection is more complex to make. Just handing money to women and giving them access to financial assets and resources does not create a sense of empowerment for women. Thus, microcredit schemes need to be structured to realize the empowerment outcome. Others argue more strongly that access to microcredit negatively impacts women's empowerment experience by leading to a certain kind of disempowerment (Ranjula & Adel, 2008). Given that many authors attest that VSLAs play a pivotal role, Bateman & Chang (2009) find no significant contribution. The fact that there is disagreement in the literature creates room for another study to find out what precisely the situation holds in Kitwamba Sub County regarding the contribution of non-formal training toward women's socioeconomic empowerment.

## **Methodology**

The study used a qualitative approach with an inductive thematic research design. The study took the qualitative approach and dealt with the respondents' feelings, suggestions, and opinions regarding the subject under study. Qualitative data was obtained using the interview guides. A sample size of 139 VSLA member respondents was used. The study considered the model VSLAs in Kitwamba Sub County, totaling 213 VSLA members. Of these, 139 were selected randomly for the study.

The VSLA members were selected based on the fact that they have received services from the savings schemes.

This study used interview guides to get data from the respondents. The interview guides were structured for the different categories of respondents, including members of the VSLA, leaders, non-members, and the Sub County Community Development Officer. The interview guide was used in order to collect data that was qualitative. Items in the interview guide were appealing to elicit respondents' opinions, suggestions, and recommendations (Kothari, 2011).

## **Results**

### **Non-Formal Training and Socio-economic Empowerment**

The findings were based on a study that was carried out to ascertain the contribution of non-formal training toward the socioeconomic empowerment of women in Kitwamba Sub County. The women who received informal training were given informal apprenticeship training such as hairdressing, tailoring, family affairs, health, food security, and how to use their resources and conduct business activities in local markets. This means that non-formal training was worth it to enhance socioeconomic status.

The women in the study had groups they belonged to that focused on providing informal training to strengthen their families. Through informal group training, women can now make decisions about what affects their daily lives. The decisions they make result from informal training that has exposed them to various things in life that are necessary means of empowerment. Thanks to informal education, as already mentioned, women can start projects to help them economically. It is a result of the reflection of women's self-development when they are still struggling with the most necessary needs in their homes. It helps them think and decide what they need to do to earn a living within their family.

### **Adult Education**

For instance, through the adult education they receive in their groups, women become stable and determined to carry out activities that can make them economically stable. Women in their groups had different days of meetings and would be involved in training about family issues, health, food security, and how to use resources at their disposal. A number of participants almost had similar words in addressing this point:

*My group meets every Sunday (some Friday, and others Wednesday) at 4:00 pm. We sometimes invite teachers to help us learn how to educate our children, feed our families, and rear chickens and goats. I will never forget when I was advised to take my garden as a business. Moreover, life has changed (K8, 2017).*

This means that in addition to non-formal education, women's experiences, which are provided through meetings, activities such as travel or visits, and discussions and sharing, also influence the process of women's empowerment. For example, many of them have turned their farms or gardens into businesses where they grow vegetables for sale. This brings income to their families, and thus they can meet their family's needs. Another way mentioned above is the ability to learn through informal training, which promotes literacy as they realize what should be done economically. They gain knowledge about various local or family economic interventions through credit or income-generating activities that can empower them. As mentioned, they now know about raising chickens and how to turn their garden into a business. This provides a boost to a group that is at risk of being economically stable.

The result of groups where women learn to become stable economically through accessing capital in SACCOs or credit service providers enhances their empowerment. The exposure plays a vital role in supporting women's ability to use what they have within their context to be economically stable. Therefore, women's experiences during group meetings belong to informal education that provides empowerment through questioning and sharing to understand how they can rise in society. Non-formal education, therefore, enables women to be socially transformed. They have access to knowledge, skills, and solutions to their problems.

The sharing done in groups gives women the space to learn and know how to overcome given challenges in their economic empowerment. This promotes self-confidence as well as the determination to work harder and rise above. Knowing and understanding women's needs initiates the process of fulfilling women's needs. This may mean learning about women's needs for an empowerment project or informing the education process through women's own needs and experiences.

The findings agree with Allen & Staehle (2011) whose report states that VSLA incorporates training into their group activities to provide information on how to save regularly, how to use savings, how to invest loan money and how to improve their living standards. Stewart *et al.*, (2010) agree that VSLAs are arrangements that provide financial services along with training to the rural poor. VSLAs are flexible and provide adequate training that is applicable to specific groups of individuals. The study found that women, through their groups, could achieve a level of training that they would not have received if the associations were not present.

Listening to women's voices and interests, and encouraging women's participation in groups, reveals that non-formal training uplifts the women who participate. They can start income-generating projects and gain access to health services and family care. However, this is minimal because not all women are in groups where they can have such experiences. Providing women with life skills and livelihood training, coupled with an understanding of savings and financial services in their groups, supports their self-reliance and builds a better future for themselves and their families. Women's empowerment groups aim to raise awareness of social issues, help them understand and protect their rights, and make informed decisions. Income-generating activities are encouraged to put these women on the path to financial independence. Financial literacy training gives women insight into small business management and access to credit and savings facilities that provide seed capital for small business start-ups.

## Home Health Education

An issue at stake that women receive through non-formal training is home health education. Most women in Kitwamba Sub County are village women with little formal education. The non-formal training in groups tends to foster their knowledge of health education. In groups, women take time to address issues with health challenges, which helps raise awareness of health issues. For instance, it was found that women have learned health education like taking children to health facilities for immunization, catering for sanitation and hygiene at home, and ensuring healthy living. A number of the interviewed women observed:

*I left school when I was young and got married. When I joined this group, I received training on how to take care of my children, prepare a balanced dish of food, boil drinking water, take care of my crops, and I now feel happy because of the training that has helped me to live as a responsible woman in my family (KIs, 2017).*

In addition, others noted that:

*I am aware of the problem with many children and ways to ensure that children are not malnourished, improve sanitation and hygiene, and protect the environment (KIs, 2017).*

This means that women use their groups to reflect on the family and the surrounding environment. Informal training helps women collectively solve environmental, hygiene, and sanitation problems and develop their critical thinking, prioritize the problems that need to be solved, and acquire skills that strengthen women's individual and collective autonomy. Sharing and solidarity between women can lead to women realizing their action potential and can gain knowledge about the relationships between different areas of life. In comparison, there are many married women who, for one reason or the other, dropped out of school and may not reaccess school, the training at the VSLAs help to bridge the gap. Indeed, through the training, women are empowered to control diseases, relate with neighbors, solve conflicts, engage in income-generating projects, and explore investment opportunities.

It was found that through informal training, women were able to produce more food and stockpile more food through purchase. It was established that the production of more food was linked to the ability of members to purchase more farm inputs and implements. Women's participation in decision-making relating to food production was also found to enhance food availability in the household.

It was established that VSLAs enhanced the ability to ensure food accessibility by improving the members' purchasing power. They deemed food more affordable, resulting in increased purchases according to household needs. It was also found that the ability to make decisions about food accessibility was boosted, making food more accessible. Participation in VSLAs enhanced nutritional variety, food safety, food quality, and household access to clean water and sanitation. This was through: strengthening the financial ability, imparting knowledge on nutritional health, and enabling the women to engage more in decision-making regarding nutrition and food utilization.

VSLAs enhanced risk management and resilience in the household. This was through: cushioning from financial risks, offering insurance on crop failure, and taking care of unexpected circumstances. Members gained knowledge of risk management in IGAs and families, hence more returns. Therefore, awareness and reflection are observed in non-formal training on the socioeconomic empowerment of women. Women now see their environments

differently, and they understand the problems around them differently. They can now utilize their potential from the small non-formal training to ensure that they can survive at all times and that their families can be better placed with time.

Economic empowerment through women's income lessens women's dependency on their husbands' decision-making. They are more likely to be autonomous in making decisions. Garden activities and other activities within the families can be used for the betterment of the women. However, there are still challenges and gaps based on cultural and gender inequalities.

## Conclusion

The economic empowerment of women is critical for poverty eradication. Empowerment involves the ability to make choices and entails the process of change. The VLSA approach is paramount in boosting women's socioeconomic status. By saving and accessing microloans through VSLAs, women can invest in small businesses and farming, which results in improving their children's education, health, and the entire family's livelihood. While this study validated this previous claim, it also discovered some limitations of the VLSA models.

VSLA participation has a substantial positive impact on the socioeconomic empowerment of women in that women are enabled to participate in family affairs, purchase food for their families, pay school fees for their children, and acquire training to help them take care of their families. The VSLAs helped women access loans and saving opportunities, which also, in turn, aided access to health services for member households by facilitating higher spending on healthcare. Since VSLA increased the earning power of the participant women farmers, it is advised that all the farmers in the sub-county be encouraged to join the VSLA in their communities.

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