

**MICROFINANCE SERVICES AND WOMEN EMPOWERMENT IN GASABO,
KIGALI, RWANDA**

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ABSTRACT

The research investigated the role of Microfinance Services on Women Empowerment in Gasabo-Kigali, Rwanda. The research was guided by three objectives. The research study is cross sectional in nature with both qualitative and quantitative approaches. A total of 322 respondents were sampled from a target population of 500. Both primary and secondary sources of data were utilized and a random sampling procedure was adopted as well. Further still, the research employed questionnaires and simple interviews for data collection methods. The research findings revealed that the traditional duties of managing households create hindrances in their social and economic empowerment. Even the unorganized sector has been heading into microfinance movement. Microfinance institutions have contributed to the improvement of the economic and social conditions of the population and women in particular by their policy of promotion of the saving and credit which helps this population to carry out income generating activities via the individual projects and groups of solidarity. In general, this study found that microfinance institutions contribute to rapid socio-economic growth by leveraging neglected sectors of the economy through providing them financial assistance and helping them to finance their own projects and increase their income. The research concluded that microfinance institutions have embarked on the transformation role among women hence boosting their position in society through empowerment. It was also concluded that these microfinance institutions in Gasabo have managed to foster new development skills in women and also increased their financial status. The study recommends the need for more developmental ideas and outreach of microfinance institutions in rural communities. Also, there is need for a more vast and secure finance institution that can serve almost the entire nation hence the growth on the borrowing margin of the institution and growth of the women. For future studies, the researcher intends to investigate the role of financial institutes on youth development in Rwanda.