

**Women's Formal Education Instrumental towards Sustainable Development of Families in Rwanda: A Case of Tumba Sector of Huye District**

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**Abstract:** *Women's access to formal education, today, is viewed to be a powerful determinant of national economic development and social well-being. Around the world, promoting, knowledge and personal growth means first and foremost the right to education for all. All the nations around the world, observe children experiencing the joy of learning to read, write and count, hence, giving a ray of hope for the future. In the contemporary society, formal education is seen as a vital instrument for nurturing positive change in individuals, families and communities. The present study was conducted in Tumba Sector of Huye District, Southern Province of Rwanda. It was an attempt by the present researchers to seek and analyse respondents' views on the role formal education has had on women in the development of families in the selected area of study. The study adopted descriptive cum exploratory research designs. Data for the present study were obtained through the use of questionnaire, observation and focus group discussion methods. The study covered a total of sixty nine respondents, who were purposively selected from the population of 24,187 people who are residents of Tumba sector. The study revealed that formally educated women have, to a large extent, made contributions towards the development of the families in various ways such as in the correction of mentalities perpetuated by social-cultural constructions of confining women in domestic spheres. Besides, formal education has led to the enhancement of women and girls' participation in career activities which were previously considered as reserves for men and boys. Further, respondents were of the view that "Incidence of domestic violence the area has decreased" due to due to the increase of men's awareness in the area, on women' rights, especially, rights to education. The researchers noted that the adopted suitable strategies for strengthening the implementation of Gender Policy in the area have ensured that women as well as men's concerns and experiences are integral parts in the design, implementation, monitoring and evaluation of all development projects being undertaken in the area. For the aforesaid to be achieved, the researchers concluded that it was noteworthy that researchers and any other interested parties, to systematically, collect gender-disaggregated data and disseminate it for policy formulation and for its adoption in the development plans directed towards all Sectors in the area.*

**Keywords -** *Women, Formal Education, instrumental, Family, Development*

**Research Area:** Social Science

**Paper Type:** Research Paper

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## 1. INTRODUCTION

In traditional societies of Africa, the education of girls was essentially her mother's task. Young girls were taught good manners, how to care for their future families, educated their children and collaborate with their husbands. The boys' education was centered on how on home activities which required physical strength such as clearing the forests, cutting wood,

building houses, hunting, to mention a few. Boys were also trained on everything concerning the management of the family patrimony and public affairs. This was father's task of the large family and society in general (Kagame, 1954:250).

It should be noted that, women like men have the right to education and this principle has been advocated and conformed by a number of important declarations, international conventions and Commissions that guarantees the elimination of discrimination against women in the field of formal education.

Article 26 of the Universal Declaration of Human Right, provides for abolition of all discrimination against Women education which was adopted by the general Conference of UNESCO in 1960.

Likewise on 7<sup>th</sup> November 1964, the United Nation adopted the Declaration of Elimination of Discrimination against Women. Article 3 of the declaration stipulates "all appropriate measures shall be taken to educate the public opinion, direct national aspirations towards the eradication of the prejudices and abolition on the idea of inferiority of women".

Despite the above idea of promoting equality in the education field, women are not enjoying equality in the educational opportunities.

In case, educational opportunities for women are to be broadened and to prove of value, girls and women must be prepared to act as conscious agents of educational change. Determination of the educational objectives of most societies generally remains in the hands of men. Woman have had little say in the educational decisions-making process, just as they have had little influence in making any of the major decision affecting society as whole.

According to the UNICEF Report (1997:24), Rwandan women in the name of culture and traditional are considered inferior. The man is the head of family and is responsible for all major decision. As many countries, regions of African traditional society imposes constraints on women welfare and possibilities to participate in development process. On one hand, there are deep cultural inhibitions on the past of women and others, they do not have access to knowledge and resources (Ibid: 46).

Women are the majority of the Third World's rural population. The small farmer producing food in Third World countries is, increasingly, a woman. The worldwide demographic and social changes which have occurred in tandem with Third World development have worked to push women into the agricultural sector, rather than out of it as was the case historically in many of the developed countries.

In the Andean region, women engage in agricultural field work, especially planting and weeding, processing of agricultural products, feeding, grazing, milking and shearing of animals and to a great degree in marketing (Deere and Leon de Leal, Bourque and Warren).

In Cameroon, the existence of women's farming systems, separate and distinct from those of their husbands' and fathers', and women's crops, has been described and analyzed (Guyer; Jones).

In Kenya, the productivity of women farmers compares favourably to that of men who receive equivalent farm services (Staudt).

In India, the participation of women in reforestation programs and in milk production schemes has been shown to be an important source of household income, particularly for those with limited resources (Dixon; Jain).

Despite the intervention of various organizations including government and non-governmental organizations and Religious bodies in improving the status of female formal education, girls still lag behind at all levels of education with the widening gap the higher one ascends the educational hierarchy.

Thereafter, progress has been made in making primary education more available and accessible to all. However, the special survey carried out in certain areas of the world have shown that the illiteracy gap among girls or women as is in most cases caused by parents withdrawing their daughters from elementary schools without completing the full courses.

Among the factors which impeding the development of girls' education is finance, where resources are less, the families concentrate to provide school facilities for the boy alone.

Secondly, the traditional attitudes in certain areas persist where parents are not willing to allow their girls children to attend school because it would involve their appearance in public or their fear of being exposed to bad influence.

The above attitudes are much more in rural areas than in towns; in nowadays, the Government of Rwanda has taken a policy of punishing the parents who withdraws the child from school, in order to put in action the policy of education for all. And I chosen to conduct my research in Tumba sector, the sector which comprises of a party of town and rural in Huye District, South Province.

It is important to note that, if the principle of equality of men and women in education were really applied, it would mean that the females would have access to primary education on an equal footing with boys and this would open their way to join the secondary levels and higher institutions of education.

Education of girls must be given the opportunity it deserves by government, and more so, it should be recognized as one of the most important investment in creating conditions necessary for girls' advancement.

It is also justified to say that, formal education enables girls to acquire vital life skills that will enhance their opportunities and quality of life.

Numerous studies have shown benefits of educating girls who are the future women and mothers and these include; improve health and nutrition, delayed marriage, fertility and mortality rates and greater political awareness.

Girls' education should therefore be considered a global imperative and be seen as an economic issue rather than feminine issue.

The Amman meeting held on 16-19<sup>th</sup> June 1996; also added that the formal education can play a greater role in conflict prevention and resolution.

In a nutshell therefore, with the education, girls will possess essential skills necessary for self-improvement, empowerment and advancement in all aspects of their lives..

## **2. LITERATURE REVIEW**

According to Ammoun (1957:29); historically and traditionally, in great parts of the world, education for women has always been regarded as less important in society than that of men.

The Amman argument was supported by the World Bank Survey Report (1980 Pg.152) that, no society in the world respects the status of women to be equal to that of men and this had excluded women from certain crucial economic or political activities.

Similarly, Kathleen, (1979:3), put it that, many people in local communities regard education of women as largely irrelevant to her place in the society.

Sifina (1989), in smock wrote that formal education of women is perceived as unsuitable for their lives.

These attitudes and traditions have been slow to change in some communities which have served to deny women access to education.

In the UNESCO publication (1975), it was observed that where education is guaranteed to women it is not on equal footing with men.

However, there is a paradox in the state of women's literacy today. A greater proportion of the world's women can now read and write than at any time in history, yet the number of illiterate women is greater than ever before.

In generally, at present, girls have much lower access to formal education than boys. The gender gaps are still large and persistent, despite some progress in the last three decades. In 1990, about 300 million children did not have access to primary or secondary education; of those 200 million were girls outnumbering boys with a ratio of two to one UNICEF Report (1992:15).

It is argued that the gender disparity in enrolment is particularly wide in South Asia, Sub-Saharan Africa and the Middle East, while it's insignificant in Latin America and the Caribbean regions.

The Beijing Conference held in 1995 in China stressed that, the discrimination in girls access to formal education persists in many areas owing to customary attitudes, early marriage, pregnancy, inadequate facilities. It is along these lines therefore that, the negligence of women's education has led to social imbalance and immediate economic loss, in the economy that puts less effort to promote the education of women.

In citing the words of Kathleen (1979: 29) "illiteracy in modern society handicaps a person almost as much as blindness or deafness".

In local societies there is a belief that after attaining education, the lady will not contribute to the development of the father's family, instead she will develop her husband's family thus denying formal education to girls in contrast to boys.

The above statement is opposed to the Kathleen's findings (1979:31). She believed that if you educate woman, she extends the knowledge to the entire family rather than using it herself and when you educate a man, it means you have educated an individual, this explains the importance attached to educating both women and girls.

Although there are regional variations, in most countries and within most ethnic groups it is much more difficult for women to: own land; obtain credit; receive training and information; and obtain new technologies. If these constraints are not overcome women's productivity will decrease and their economic independence will decline. Attempts to raise overall output and to achieve national self-sufficiency will be thwarted. (*U.S.A Agency for International Development Washington, D.C. 20523 October 1982 (Women in Development)*).

Both man and woman were created in the image of God. According to most Jewish scholars, "man" was created in the book of Genesis 1:27 with dual gender, and was later separated into male and female.

There is no question that in traditional Judaism, the primary role of a woman is as wife and mother, keeper of the household. However, Judaism has great respect for the importance of that role and the spiritual influence that the woman has over her family. The Talmud says that when a pious man marries a wicked woman, the man becomes wicked, but when a wicked man marries a pious woman, the man becomes pious. The child of a Jewish woman and a gentle man is Jewish because of the mother's spiritual influence; the child of a Jewish man and a gentile woman is not.

Though, the Jewish found the value in the woman, is not the same for every society. Each society has own woman's mentality, but almost of them get the discrimination of woman from many rights.

Historic of women's formal education in many cultures, traditionally, women were educated only to obey first the father, then husbands and, finally, sons. The family is a very important centre of education; women are ideally situated to advance the moral standard of society through the education of their children. Therefore, women must be educated. And the family was interested to educate the girls informally. Since in the industrial development goes with the social reform movements against sex discrimination, the study showed how economic insecurity can force radical transformation and social change. Social change continued to be uneven; values, attitudes and roles have been in flux. In this rapidly changing society, as time goes by, the researchers were discovered that female played a significantly more important role in the social, economic and ideological development than has been appreciated. Although secluded from mainstream life, women's presence was a stabilizing factor in the society. As a wife and mother, she raised and educated her children and was seen as the instrument for populating the vast expanses. She is a preserve of traditions and language and manager of estates and properties. And she showed a remarkable capacity for adaptation to meet the challenge of the new world.

Education around the World: Mexico. Ed.gov. Retrieved (2011-09-25:79); in many prehistoric cultures, women assumed a particular cultural role. In more recent history, the gender roles of women have changed greatly.

Traditionally, middle women were involved in domestic tasks emphasizing child care. For poorer women, especially working class women, although this often remained an ideal, economic necessity compelled them to seek employment outside the home. The occupations that were available to them were; however, lower in pay than those available to men. As changes in the labor market for women came about, availability of employment changed from only "dirty", long hour factory jobs to "cleaner", more respectable office jobs where more education was demanded, women's participation in the U.S. labor force rose from 6% in 1900 to 23% in 1923. These shifts in the labor force led to changes in the attitudes of women at work, allowing for the revolution which resulted in women becoming career and education oriented.

Barry Turner (1974), *Equality for some: The story of girls' education*; Movements advocate equality of opportunity for both sexes and equal right irrespective of gender. Through a combination of economic changes and the efforts of the feminist movement, in

recent decades women in most societies now have access to careers beyond the traditional. All homemaker though a greater number of women are seeking higher education, salaries often continue to be less than those of men.

### **3. THE ROLE OF EMPOWERING WOMEN THROUGH FORMAL EDUCATION**

Formal education is important for everyone, but it is especially significant for girls and women. This is true not only because formal education is an entry point to other opportunities, but also because the educational achievements of women can have ripple effects within the family and across generations. Investing in girls' formal education is one of the most effective ways to reduce poverty. An investment in secondary school education for girls yields especially high dividends.

Girls who have been educated are likely to marry later and to have smaller and healthier families. Formal educated to women can recognize the importance of health care and know how to seek it for themselves and their children. Education helps girls and women to know their rights and to gain confidence to claim them. However, women's literacy rates are significantly lower than men's in most developing countries.

According to ICPD Programme of Action, paragraph 4.2, "Formal education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process." Her children are eating healthier and she is enjoying increased independence. With the help of the farmers' advocacy group Urban Harvest, the farmers are not only growing food to eat and sell, but, perhaps surprisingly, becoming a source of seed for rural farmers.

The conference that took place on Tuesday March 06, 2012; By the World watch's Nourishing the Planet team emphasizes the power that women hold to solve hunger and poverty globally through NGOs, government agencies, and scientists that highlighting innovations that can strengthen women's agricultural capacity. Vertical Farming, one of the government agencies analyzed that Over 800 million people globally depend on food grown in cities for their main food source. Considering that women in Africa own only one percent of the land, a practice called vertical farming gives these women the opportunity to raise vegetables without having to own land.

Female farmers in Kibera in Kenya, have been practicing vertical farming using seeds provided by the French NGO Solidarites. This innovative technique involves growing crops in dirt sacks, allowing women farmers to grow vegetables in otherwise unproductive urban spaces. More than 1,000 women are growing food in this way, effectively allowing them to be self-sufficient in food production and to increase their household income. Following the launch of this initiative, each household has increased its weekly income by 380 shillings (equivalent to US\$4.33).

Women have proven to be a powerful force in the fight against global hunger and poverty, especially in agriculture. Worldwide roughly 1.6 billion women rely on farming for their livelihoods, and female farmers produce more than half of the world's food. In sub-Saharan Africa alone, women account for 75 percent of all the agricultural producers.

But women farmers face a variety of obstacles. "The lack of access to information technology and the inability to connect rural enterprises to banks can prevent women from obtaining vital financial services," said Danielle Nierenberg, director of the Worldwatch

Institute's Nourishing the Planet project, a two-year evaluation of environmentally sustainable agricultural innovations to alleviate hunger.

The good news is that women worldwide are developing and utilizing agricultural innovations to sustainably nourish their families and communities. "Access to credit, which provides women farmers with productive inputs and improved technologies, can be an effective tool in improving livelihoods in Africa and beyond," according to Nierenberg.

### *3.1. Empowering Young Girls Through Valuable Activities*

When young girls learn valuable activities skills, they gain the power to avoid dependence on men for food and financial security. For-example, in Rwanda, the Farmers of the Future Initiative help to empower young girls and other students by integrating school gardens and agricultural training into primary school curriculums. Over 60 percent of students in Rwanda will return to rural areas to farm for a living after graduating instead of going on to secondary school or university. As young girls learn these skills, they become self-sufficient and empowered; (EICV 3 of 2011-2012).

### *3.2. Formally Educating Girls about Reproductive Health Issues*

World Watch Institute, vision for a sustainable World (March 2012:1), the United Nations Foundation Sponsors Girl Up, an organization that encourages a world where young girls can avoid the pitfalls of too early marriage and childbearing and can instead go to school, enjoy health and safety, and grow into the next generation of leaders. In the Amhara region of Ethiopia, where half of adolescent girls are married, Girl Up is helping to promote education for young girls. The project offers basic literacy classes, family-planning information, and agricultural training. In delaying motherhood, even for a few years, girls can gain critical years of education, where they often gain knowledge about successful agricultural practices.

## **4. EXTENSION SERVICES**

Extension services are an important way of disseminating agricultural knowledge to farmers, but unfortunately, women have been excluded from many extension programs, whether as service providers or recipients. When women are included in extension programs, they receive a formal education, raise their agricultural yields, increase their incomes, raise the nutritional status of their household, and contribute to the improvement of their communities. To improve female inclusion in extension programs, the International Institute of Tropical Agriculture's Sustainable Tree Crops Program created videos that women could watch in their homes or in groups, without disrupting their childcare or fuel-gathering obligations. Since 2006, nearly 1,600 farmers in Côte d'Ivoire and Ghana have received cocoa production training directly through Video Viewing Clubs.

For girls and women living in poverty, formal education is not only the key to a brighter future it is also a key to survival.

Using education as a primary strategy, "the Girls' and Women's formal education Initiative" aims to harness the potential of girls and women to learn, lead and act on their vision of change for themselves, their families, and their communities.

Educated girls and women are less vulnerable to HIV infection, human trafficking and other forms of exploitation, are more likely to marry later, raise fewer children who are more likely to go to school, and make important contributions to family income.

Although these innovations inevitably help men as well as women, it is important that policymakers, scientists, farmers' groups, and the funding and donor communities focus on

ensuring that these women harness the power of these innovations so we can create a more equitable and nourished planet.

The Girls' and Women's Education Initiative seeds new initiatives and supports the expansion of proven programs including:

*Helping Girls Stay in School:* Ambassadors' Girls' Scholarship Program; the formal education of girls reduces poverty and improves the quality of life for all citizens. Educating girls and women translates to higher economic opportunity and productivity, reduced child mortality, improved family nutrition and health, and increased prevention of HIV and AIDS.

*Integrated Health and Literacy:* Girls' Access to Education (GATE) Program; Girls and women learn about their health, the dangers of early marriage, and how to protect themselves from exploitation. As women learn practical skills, they increase their confidence and strengthen their support for each other, allowing them to more fully participate in decisions that affect their health and the well-being of their families and communities.

## **5. FORMAL EDUCATION IN COMBATING HUMAN TRAFFICKING, EXPLOITATION, AND CHILD LABOUR**

Girls' Access to Education in Bihar (GATE-Bihar), India; Education can increase girls' and women's life options through programs that combine practical literacy skills, health, and access to savings and credit with community awareness. Programs equip girls and women with skills and confidence and promote girls' and women's leadership, in families, schools, and communities.

*Helping Women go to College:* National College Transition Network; Post-secondary education opens the door to the future for women and their families. Programs equip women with academic, math, English, financial, and practical skills they need to enter and succeed in college.

UN Secretary General, Kofi Annan: "Study after study has taught us that there is no tool more effective for development than the empowerment of women."

According to Human Development Report (2007/2008), formal education is generally a classroom of learning which starts when a child is relatively young age five in the United States and continues until the child has reached adulthood. The purpose of most classroom learning is not to prepare a child for a specific job, but instead to prepare a child to develop critical reasoning and thinking skills that he will use in further academic and career pursuits. Courses such as math, science, English, composition, writing, history and geography are all common. In the earlier grades, more basic skills such as reading, writing and arithmetic are taught, making these early educational classes vital for survival in the world.

School learning can continue for many years, especially if a child decides to pursue higher education. Colleges or universities provide specialized additional training and learning for a fee. Graduate schools and specialty programs, such as law school or medical school; also provide additional information to help prepare a person for a career. For many professional careers, both a bachelor's degree from a four-year accredited college institution and a master's or graduate degree are required to prove qualification for the job.

## **6. CONCEPT OF EDUCATION**

United Nations' International Covenant on Economic, Social and Cultural Rights of 1966 (Article 13); Education refers to the process of learning and acquiring information. Education can be divided into two main types: formal learning through an institution such as a school



and self-taught learning or what is often termed life experience. And informal education, this is the education from our families' concern culture, values, norms, and all kind of socialization in society. Generally, education is important for learning basic life skills, as well as learning advanced skills that can make a person more attractive in the job market.

Education should be conceived as a guided recapitulation of the process of inquiry which gave rise to the fruitful bodies of organized knowledge comprising the established disciplines. Education by Caswell and Campbell (1935) has a purpose of disciplining children and youth in group ways of thinking and acting. Formal education has always served as an adaptive mechanism for human cultures. Education represents one of the primary means by which cultures preserve their past and prepare for the future. Formal education, or schooling, is often a vehicle for social reconstruction and, education has changed as our society has developed.

## **7. HISTORIC OF EDUCATION**

The Struggle to Be a Decisive Leader (*Book of: ROLE of education*)/ *Curriculum DVPMT page 44*; Educational importance before the industrial revolution was tied to:

1. Learning,
2. Preparation for wise leadership and personal achievement,
3. Opening your mind to new ideas.

We will discuss the social *importance of education* later. What about today? More importantly, what about tomorrow? You must now determine what may be most important, *to you and your children*, in the future.

Education should open the mind; Effective learning involves creating and solving our own errors. Go ahead; over-step, stretch, become too enthusiastic. When you make those mistakes common to all high achievers, use them to learn. Then enthusiastically attack again.

Examples of the purpose of schools include: develop reasoning about perennial questions, master the methods of scientific inquiry, cultivate the intellect, create positive change agents, develop spirituality, and model a democratic society.

The supposed purpose of education, as marketed by the education industry, is career advancement, higher pay, and empowering a college graduate's job search. This represents the current personal importance of education as determined by a few studies performed back when bureaucratic machines were still humming.

Pry open your mind, don't let your education rust it shut. Learn to think, not to follow. Combine your learning with action, letting unavoidable errors impel you to seek greater understanding.

## **8. FORMAL EDUCATION IN DEVELOPING SOCIETY**

Formal education purpose is honest, open and leads to meaningful change, philosophical discussions are among the most exciting endeavors. Charles Siberman, in his book *Crisis in the Classroom*, expresses the meaning of philosophical understandings for the learning programs of the school: "What educators must realize, moreover, is that how they teach and how they act may be more important than what they teach. The way we do things, that is to say, shapes values more directly and more effectively than the way we talk about them. Certainly administrative procedures like automatic promotion, homogeneous grouping, racial segregation, or selective admission to higher education affect "citizenship education" more

profoundly than does the social studies curriculum. And children are taught a host of lessons about values, ethics, morality, character, and conduct every day of the week, less by the conduct of the curriculum than by the way schools are organized, the ways teachers and parents behave, the way they talk to children and each other, the kind of behavior they approve or reward and the kinds they disapprove and punish. These lessons are far more powerful than verbalizations that accompany them and that they frequently controvert.

## **9. TYPES OF FORMAL EDUCATIONAL INSTITUTIONS**

Formal education takes different forms : Early Childhood Education, Primary Education, Secondary Education, Higher Education

### **9.1. Early Childhood Education**

Is the formal teaching and care of young children by people other than their family or in settings outside of the home? 'Early childhood' is usually defined as before the age of normal schooling five years in most nations. According to UNESCO ECCE (Early Childhood Care and Education) Unit, Early childhood is defined as the period from birth to 8 years old. A time of remarkable brain development, these years laid the foundation for subsequent learning.

### **9.2. Primary Education**

Primary education is the first stage of compulsory education. It is preceded by pre-school or nursery education and is followed by secondary education. In most countries, this stage of education is usually known as elementary education and is generally followed by middle school.

In most countries, it is compulsory for children to receive primary education although it is permissible for parents to provide it. The major goals of primary education are achieving basic literacy and numeracy amongst all pupils, as well as establishing foundations in science, mathematics, geography, history and other social sciences. The relative priority of various areas, and the methods used to teach them, are an area of considerable political debate.

### **9.3. Secondary Education**

Secondary education is the stage of education following primary education. Except in countries where only primary or basic education is compulsory, secondary education includes the final stage of compulsory education and in many countries it is entirely compulsory. Secondary education is characterized by transition from primary education for minors to tertiary, "post-secondary", or "higher" education (e.g., university, vocational school) for adults.

### **9.4. High Education**

Higher, post-secondary, tertiary, or third level education refers to the stage of learning that occurs at universities, academies, colleges, seminaries, and institutes of technology. Higher education also includes certain collegiate-level institutions, such as vocational schools, trade schools, and career colleges, which award academic degrees or professional certifications.

Higher education includes teaching, research, exacting applied work (e.g. in medical schools and dental schools), and social services activities of universities. Within the realm of teaching, it includes both the undergraduate level, and beyond that, graduate-level (or

## 10. EDUCATION ISSUES IN RWANDA

The Government of Rwanda is in the process of extending free tuition to the six years of public secondary schooling. However, almost all households with members in school still incur some expenditure for their education. For students in private schools this includes the direct cost of tuition; for all students, regardless of school type, there may be indirect costs such as the purchase of school materials and supplies.

Enrolment rates in both primary and secondary schools have increased substantially between 2000/01 and 2005/06. More than eight out of every ten children of the official primary school age (i.e. aged 7–12 years) are now reported to be attending primary school as will show in (Table 1). The considerable improvement in this net enrolment rate between the two surveys indicates that Rwanda is making good progress towards the second Millennium Development Goal (MDG) of universal primary education. The data suggest, too, that the net primary enrolment rate for female students, which had already achieved parity with those of male students in 2000/01, has now slightly overtaken the male enrolment rate, with 87% of female students of primary age reportedly attending primary school, compared with 85% of male students. The City of Kigali still has higher enrolment rates than other urban and rural areas, but, the rural areas have narrowed the gap considerably since the time of EICV1, with an enrolment rate now approximately five percentage points lower than that of the capital compared with 10 percentage points at the time of EICV1.

**Table1: Net Enrolment Rate at Primary schools, by Gender and Stratum (%)**

Stratum	EICV1			EICV2		
	Male	Female	All	Male	Female	All
<b>City of Kigali</b>	<b>81.5</b>	<b>83.9</b>	<b>82.7</b>	<b>89.8</b>	<b>91.0</b>	<b>90.4</b>
<b>Other urban</b>	<b>75.5</b>	<b>72.8</b>	<b>74.1</b>	<b>89.0</b>	<b>91.3</b>	<b>90.1</b>
<b>Rural</b>	<b>72.9</b>	<b>73.0</b>	<b>72.9</b>	<b>84.0</b>	<b>86.2</b>	<b>85.1</b>
<b>National</b>	<b>73.7</b>	<b>73.7</b>	<b>73.7</b>	<b>84.8</b>	<b>86.9</b>	<b>85.9</b>

*Source: EICV1 and EICV2 (The Integrated Household Living Conditions Survey) data. Notes: (1) Net enrolment rate shows children aged 7–12 who are reported to be attending primary school, as a proportion of all children aged 7–12. (2) Figures for EICV1 have been recalculated to make them comparable with EICV2. These results in a small difference (1 percentage point) between the figures presented here and those in the EICV1 report. (3) The strata have been reclassified since the EICV1 survey. This table uses the new strata for both sets of data.*

## **11. ROLE OF FORMAL EDUCATION**

Improving girls' educational levels has been demonstrated to have clear impacts on the health and economic future of young women, which in turn improves the prospects of their entire community. In the poorest countries of the world, 50% of girls do not attend secondary school. Yet, research shows that every extra year of school for girls increases their lifetime income by 15%. Improving female education, and thus women's earning potential, improves the standard of living for their own children, as women invest more of their income in their families than men do. Yet, many barriers to education for girls remain. In some African countries, such as Burkina Faso, girls are unlikely to attend school for such basic reasons as a lack of private latrine facilities for girls.

Higher rates of high school and university education among women, particularly in developing countries, have helped them make inroads to professional careers and better-paying salaries and wages. Education increases a woman's (and her partner and the family's) level of health and health awareness. Furthering women's levels of education and advanced training also tends to lead to later ages of initiation of sexual activity and first intercourse, later age at first marriage, and later age at first childbirth, as well as an increased likelihood to remain single, have no children, or have no formal marriage and alternatively, have increasing levels of long-term partnerships.

It can lead to higher rates of barrier and chemical contraceptive use (and a lower level of sexually transmitted infections among women and their partners and children), and can increase the level of resources available to women who divorce or are in a situation of domestic violence. It has been shown, in addition, to increase women's communication with their partners and their employers, and to improve rates of civic participation such as voting or the holding of office.

Human Resource and Institutional Development (*Women in Development U.S. Agency for International Development Washington, D.C. 20523 October 1982*). The education of women and girls has been called by the World Bank "one of the best investments a country can make in its future growth and welfare" for the following reasons:

- The better educated the mother; the less likely the child is to die in infancy. The children of educated mothers are better nourished and healthier.
- The children of educated mothers are more likely to succeed in school, more so than if only the father is educated. Their daughters are more likely to attend school, do well and graduate.
- Educated women are more receptive to family planning and tend to have later marriages and fewer children.

Primary education opens the way to further education or vocational training in agriculture, health services, etc. and, thereby, increases the opportunities to find remunerated employment. All these facts are increasingly recognized, yet the number of female illiterates grows at a pace faster than males. Two out of three of the world's illiterates today are women.

## **12. OBSTACLES IN PROMOTING EQUAL FORMAL EDUCATIONAL OPPORTUNITIES FOR WOMEN AND THEIR PARTICIPATION IN DEVELOPMENT**

Negative attitudes on the part of men and women towards women's education which form the greatest barrier to equality of educational opportunity.

Formal education has not only been viewed as being relevant to the development needs but has also failed to prepare women for participation in the development process.

The penury of trained women to act as agents of educational change teachers, instructors, community workers, and as examples to other women on how they may participate in change through education.

Yet girls are still impeded in their access to education by:

- Competing household and child care tasks and responsibilities. In poor families both boys and girls must work, but girls have the added responsibility of caring for younger siblings.
- Parents' negative attitudes toward educating daughters. There is the fear that education will make girls less compliant and, therefore, less marriageable. Educating daughters often is considered a poor investment by the family.
- Shortage of schools. In countries where schools are segregated by sex, there are disproportionately fewer girls' schools.
- Distance from schools, especially upper-primary schools. Many village schools are incomplete, offering only the first three or four grades.
- Shortage of female teachers who can encourage girl students and provide role models. Housing for female teacher-trainees and teachers is often inadequate in rural areas.
- Earlier marriage age for girls keeps them out of school or forces them to leave school at a younger age. A lack of provision for girls to re-enter school once they have dropped out.

### *12.1. Family System Theory*

The Family Systems Theory is a theory introduced by Dr. Murray Bowen that suggests that individuals cannot be understood in isolation from one another, but rather as a part of their family, as the family is an emotional unit. Families are systems of interconnected and interdependent individuals, none of whom can be understood in isolation from the system.

The theory views the family as an emotional unit and uses systems thinking to describe the complex interactions in the unit. It is the nature of a family that its members are intensely connected emotionally. Often people feel distant or disconnected from their families, but this is more feeling than fact. Family members so profoundly affect each other's thoughts, feelings, and actions that it often seems as if people are living under the same "emotional skin." People solicit each other's attention, approval, and support and react to each other's needs, expectations, and distress. The connectedness and reactivity make the functioning of family members interdependent. A change in one person's functioning is predictably followed by reciprocal changes in the functioning of others. Families differ somewhat in the degree of interdependence, but it is always present to some degree.

### *12.2. Family Development Theory*

The family group is organized and governed by social norms. A more conscious formulation known as family development theory began after World War II with work on family stress by Reuben Hill (1949) and a later textbook by Evelyn Duvall (1957). The first

systematic statement of the approach characterized family development as proceeding through life-cycle stages (family stages) such as early marriage, families with young children, the launching of children out of the home, and the empty nest (Hill and Rodgers 1964). These family stages can be studied on three levels of analysis: *the individual-psychological, the interactional-associational, and the societal-institutional.*

In the decades following the initial formulation of family development theory, there has been a conscious departure from the life-cycle concept. Roy H. Rodgers (1973) suggests abandoning the family life-cycle concept in favor of a more life-course-oriented concept that he calls the “family career”. Joan Aldous (1978) argues that the family career contains sub-careers, most notably the sibling career, the marital career, and the parental career. These, in turn, are strongly influenced by careers external to the family, such as educational and occupational careers.

### **13. FORMAL EDUCATION HAS FAR REACHING EFFECTS**

Formal education of parents is linked to their children's educational attainment and the mother's education is usually more influential than the father's. A formally educated mother has great influence in household negotiations and that, may allow her to secure more resources for her children.

Educated mothers are more likely to be in the labour force, allowing them to pay some of the costs of schooling, and may be more aware of returns to schooling. And educated mothers, averaging fewer children, can concentrate more attention on each child.

Besides having fewer children, mothers with schooling are less likely to have mistimed or unintended births. This has implications for schooling, because poor parents often must choose which of their children to educate.

Closing the gender gap in education is a development priority. The 1994 Cairo Consensus recognized education, especially for women, as a force for social and economic development. Universal completion of primary education was set as a 20-year goal, as was wider access to secondary and higher education among girls and women. Closing the gender gap in education by 2015 is also one of the benchmarks for the Millennium Development Goals

### **14. IMPORTANCE OF GIRLS AND WOMEN'S FORMAL EDUCATION**

Gender inequality in education is extreme. Girls are less likely to access school, to remain in school or to achieve in education. Education helps men and women claim their rights and realize their potential in the economic, political and social arenas. It is also the single most powerful way to lift people out of poverty. Education plays a particularly important role as a foundation for girls' development towards adult life. It should be an intrinsic part of any strategy to address the gender-based discrimination against women and girls that remains prevalent in many societies. The following links will further explain the necessity of girls'/women's education.

### **15. UNDERSTANDING DEVELOPMENT OF FAMILY**

The development of a family comprises the evolution of a family in different aspects such as: hearth, social, education, psychology, cultural, nurture, hygienic, size of the family, economy, right. The details are shown below.

#### *15.1. Education*

Everybody has the right to education, which has been recognized since the Universal Declaration of Human Rights (UDHR) in 1948. The right to free and compulsory primary education, without discrimination and of good quality, has been reaffirmed in all major international human rights conventions many of these same instruments encourage, but do not guarantee, post-primary education. These rights have been further elaborated to address issues like quality and equity, moving forward the issue of what the right to education means, and exploring how it can be achieved. As a minimum, states must ensure that basic education is available, accessible, acceptable and adaptable for all. The right of girls to education is one of the most critical of all rights because education plays an important role in enabling girls and women to secure other rights. Family should be the first institution to put into action this principle of education for all.

#### *15.2. Cultural and Traditional Values*

Cultural and traditional values stand between girls and their prospects for education. The achievement of girls' right to education can address some of societies' deeply rooted inequalities, which condemn millions of girls to a life without quality education and, therefore, also all too often to a life of missed opportunities. Improving educational opportunities for girls and women helps them to develop skills that allow them to make decisions and influence community change in key areas. One reason for denying girls and women their right to an education is rarely articulated by those in charge: that is their fear of the power that girls will have through education. There is still some resistance to the idea that girls and women can be trusted with education. Education is also seen in some societies as a fear of change and now with globalization, the fear becomes even greater; fear to lose the cultural identity, fear of moving towards the unknown or the unwanted.

#### *15.3. Better Health*

Basic education provides girls and women with an understanding of basic health, nutrition and family planning, giving them choice and the power to decide over their own lives and bodies. Women's education leads directly to better reproductive health, improved family health, economic growth, for the family and for society, as well as lower rates of child mortality and malnutrition. It is also a key in the fight against the spread of HIV and AIDS.

#### *15.4. Poverty Reduction*

Educating girls and women is an important step in overcoming poverty. Inequality and poverty are not inevitable. "The focus on poverty reduction enables the right to education to be a powerful tool in making a change in the lives of girls and women. Poverty has been universally affirmed as a key obstacle to the enjoyment of human rights, and it has a visible gender profile. The main reason for this is the fact that poverty results from violations of human rights, including the right to education, which disproportionately affect girls and women. Various grounds of discrimination combine, trapping girls in a vicious downward circle of denied rights. Denial of the right to education leads to exclusion from the labour market and marginalization into the informal sector or unpaid work. This perpetuates and increases women's poverty." (Tomasevski, 2005)

#### *15.5. Economic Efficiency*

Human Capital Theory suggests that just as physical capital (machines) augments people's economic productivity. Hence, human capital acquired through education improves the productivity of individuals. Studies have indicated that economic growth demonstrates persuasively that education plays a major role as a factor in the rise of output per worker. The

new growth theories in economics place education and human resource development at the centre of their explanation for long-term economic growth. Confidence has grown in the belief that education affects economic growth. A number of studies have shown that the positive correlation between a country's educational effort and its economic status, and, causality has been attributed to education. Prominent examples of this are the so-called "miracle" economies of East Asia.

It is noted that if female schooling raises human capital, productivity and economic growth as much as male schooling does, then women's disadvantage in education is economically inefficient. Research worldwide shows that, in general, the economic benefits from women's education calculated as the economic rate of return to education are comparable to those from men's education. Thus, from the point of view of economic efficiency, the gender gap in education witnessed in the present society, is undesirable.

#### *15.6. Social Efficiency*

While the economic benefits of educating girls are similar in size to the economic benefits of educating boys, recent studies suggest that the social benefits gained through investing in females' education are far greater than those gained through investing in males' education. Specifically, female education has powerful effects on the total fertility rate and hence, on population growth, the infant mortality rate, the female disadvantage in child survival and on child health and nutrition. By contrast, statistical analyses show that male schooling has relatively much smaller effects on these important social outcomes.

Researchers, too, have observed that mother's education has a greater impact on the educational attainment and school achievement of children than father's education. This is plausible given the greater interaction between mother and children in most families, since, in most countries, fathers are usually the main earners in the household. In this way, education of females contributes more significantly than the education of males towards the increase in human capital, productivity and economic growth not only in their own generation but also in the generation to come.

## **16. RESEARCH PROBLEM AND METHODOLOGY**

### *16.1. Problem statement*

Addressing gender equality in the education system, with a view to improving girls' formal educational performance and outcomes, is crucial towards meeting Rwanda's development goals and to protecting women's human rights within the country in general and her family in particular.

Rwanda has embarked on the elimination of disparities in formal education a cornerstone and its rebuilding efforts. Formal education of all children is important; it promotes economic growth, social development and democracy. The education of girls yields extremely high economy and social returns. Female literacy and schooling have been linked to development gains in both agricultural production and maternal and child health.

The present study was designed with a view to understanding whether formal education of girls and women can significantly reduce poverty and, hence, contribute to the wellbeing of the families in the selected study area. What are the pathways through which girls' formal education leads to these social gains? The study intended to focus importantly, though not exclusively, on the value of a formally educated woman for the upbringing and education of her offspring.



*16.2. Objectives of the study*

The present study was guided by both general objectives and specific objectives

*16.3. General Objective*

The general objective of the study was to analyse, how formal education of women has contributed towards the well-being of their respective families and the large community of Tumba Sector of Huye District.

*16.4. Specific Objectives of the Study*

The specific objectives of the study are as noted below

1. To explore how the formal education among women is one of the major strategies to improve welfare in the households
2. To analyse the relation between education of women and development of the families.
3. To examine the influence of formal education on women on welfare of the families
4. To understand how formal education of females has contributed towards poverty reduction and to the general wellbeing of the families in the area.

*16.5. Research questions*

1. Is formal education of women one of major strategies for the improvement of the welfare of household?
2. Is there any relationship between formal education of women and the development of the families?
3. In which way the formal education of women contribute to the wellbeing of the families?
4. Does formal education of girls and women contribute to poverty reduction and hence, contribute to the general wellbeing of families in the area?

*16.6. Significance of the present study*

The findings of the study may enable the policy makers to revise and design appropriate formal educational programmes for the overall development of women. To academics the results of the study might provide insights in the concept of literacy, gender and family development.

The researchers are of the view that Non-Governmental Organisations, teachers, women as well as men in general in the area, are likely to benefit from the findings of the present study especially in developing appropriate model for the promotion of women's formal education.

The findings of the study might have spill-over effects in the surrounding sectors and even beyond. The findings, too, might be utilised and applied in effecting change and also, serve as base and strategy for future studies on the present research problem or any other related research problems.

In general, the researchers feel that the results of the study may enable the Government of Rwanda in general and the Rwandan society in particular to take stock of the present situation of the quality of women in Rwanda and to take correctives measures directed towards empowering more women with a view to developing whole society and the families in particular

*16.7. Scope of the study*

Geographical Area Covered

The study was conducted in Tumba Sector of Huye District.

*16.8. Respondents selected for the study and sample size*

The researchers purposively selected types of respondents. These were the target groups composed of beneficiaries and key informants composed of leaders of Tumba Sector. By considering these groups the researchers aimed at getting the right respondents with the right information on the issue at hand. The researchers purposively selected a sample of sixty three (63) respondents from the category of the beneficiaries and six (6) respondents from the categories of leaders. This is because according to Alston et al. (2003:9) a minimum size for adequate statistics is 30.

*16.9. Sources of data*

Data for the present study were obtained through two sources: Primary sources and secondary sources as well.

**17. METHODS OF DATA COLLECTION**

*Questionnaire Method*

A questionnaire was prepared keeping in view the objectives of the study. It included open ended questions which illustrated in Kinyarwanda and English. This instrument was considered to save time and maintain respondents' confidence.

*Interview Schedule*

An interview schedule was designed according with a view to collecting the needed data from the be respondents

*Observation Method*

The researchers attended several meetings and programmes organised the selected formally educated women and attended by both men and women draw from the area covered by the study

*Data analysis*

The collected data were tabulated manually, classified and analysed with the help content analysis, frequency distribution and percentages were used in reporting the findings

**18. DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

The respondents of the present were chosen from Tumba Sector which composed 24,187 populations of whom 10,025 are men and 14,162 are women. The total number of respondents covered in the study was sixty nine (69). Among them, six were local leaders, twenty seven were teachers, nine were farmers, eleven were nurses and the other sixteen were businessmen. 46 of respondents were female and the 23 were the male.

**Table 2: Respondents' Profile**

Occupations of Respondents	Sex		Marital status				Education Level				%
	<i>F</i>	<i>M</i>	<i>Single</i>	<i>Married</i>	<i>Widow</i>	<i>Div</i>	<i>University</i>	<i>Secondary</i>	<i>Primary</i>	<i>Frequency</i>	

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Commerce	11	5	3	11	2	1	1	8	7	16	<b>23.18</b>
Leaders	4	2	2	3	1	0	3	2	1	6	<b>8.69</b>
Nurse	7	4	3	6	1	0	5	6	0	11	<b>15.94</b>
Famer	6	3	2	6	1	0	0	2	7	9	<b>13.04</b>
Teacher	18	9	7	17	3	0	8	19	0	27	<b>39.13</b>
<b>Total Respondents</b>	46	23	17	43	8	1	17	37	15	69	<b>100</b>
<b>Total</b>	69		69				69			69	<b>100</b>

**F:**Female, **M:**Male, **Div:** Divorce, **%:** Percentage

Table2 shows the respondents' profile. The resent research was conducted in Tumba Sector. The respondents were drawn from occupations, level of education and marital status. The target group was 69 respondents: 46 were women and 23 men, who were business men, teachers, Nurses, famers and leaders of Tumba Sector. The respondents, too, belonged to different levels of education such as primary school, secondary school and university.

**Table 3: Whether Opportunities are Offered to Formal Educated Women in Socio-Economic Development**

<b>Respondents views</b>	<b>female</b>	<b>Male</b>	<b>Frequenc y</b>	<b>Percentages (%)</b>
Yes	45	23	68	<b>98.550</b>
No	1	0	1	<b>1.449</b>
<b>Total</b>	<b>46</b>	<b>23</b>	<b>69</b>	<b>100</b>

Table3 shows that the male believe that a hundred percent of formally educated women have full chance of gaining each opportunity in socio-economic developments of the family whereas 99% of the female believe that the formally educated women are enjoying all the available opportunities, but, to the females, 1% is not enjoying every opportunity available. Other ways, traditionally the women were behind their men counterparts, the reason to some extent, why women have no adequate self-confidence.

**Table4: Socio-Economic Activities Undertaken By the Formally Educated Women in Tumba Sector**

<b>Respondent views</b>	<b>Female</b>	<b>Male</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Business	10	5	15	<b>21.739</b>
Nursing	5	2	7	<b>10.144</b>
Teaching	22	13	35	<b>50.724</b>
Agriculture and livestock improved	3	0	3	<b>4.347</b>
Entrepreneurship	6	2	8	<b>11.594</b>
<b>Total</b>	<b>46</b>	<b>23</b>	<b>69</b>	<b>100</b>

Table4 shows the lists of activities undertaken by the formally educated women of Tumba sector. They are interested in different activities such as business, nursing, teaching, agriculture and improved livestock besides, entrepreneurship.

Kathleen (1979:31), noted that if you educate a woman, she extends the knowledge to the entire family rather than using it for herself and when you educate a man, it means you have educated an individual. This explains the importance attached to the education of both girls and women. By many, education is understood to be a means of overcoming handicaps, achieving greater equality and acquiring wealth and status for all (Sargent, 1994). Learners may be motivated by aspirations for progress and betterment. Education is perceived as a place where children can develop according to their unique needs and potentialities. The purpose of education can be to develop every individual to their full potential. The understanding of the goals and means of educational socialization processes differs according to the sociological paradigm used.

**Table5: Formally Educated Women Involvement in Development Activities**

<b>Respondents views</b>	<b>Female</b>	<b>Male</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Yes	46	23	69	<b>100</b>
No	0	0	0	<b>0</b>
<b>Total</b>	<b>46</b>	<b>23</b>		<b>100</b>

Table5 shows the involvement of formally educated women in development activities of their families, 46 of the female and 23 of the male who were asked, agree that women participate in development activities in their respective families.

Women have proven to be a powerful force in the fight against global hunger and poverty, especially in agriculture. Worldwide roughly 1.6 billion women rely on farming for their livelihoods, and female farmers produce more than half of the world's food. In sub-Saharan Africa alone, women account for about seventy percent (75%) of all the agricultural producers. Women worldwide are developing and utilizing agricultural innovations to sustainably nourish their families and communities. "Access to credit, which provides women

farmers with productive inputs and improved technologies, can be an effective tool in improving livelihoods in Africa and beyond,” according to Nierenberg.

Procuring women the opportunities contribute to increase in both the women’s income and the health of the community. Empowering women in different aspects of life and when young girls learn valuable skills, they gain the power to avoid dependence on men for food and financial security. Besides, the life styles will change positively in such aspects as eating balanced meals, affording education and owning homes.

Educated mothers are more likely to be in the labour force, allowing them to pay some of the costs of schooling and, may be, become more aware of returns to schooling. Girls who have been educated are likely to marry take late marriages and, hence, have smaller and healthier families. Educated women can recognize the importance of health care and know how to seek it for themselves and their children. Education helps girls and women to know their rights and in addition, gain self- confidence to enable them to claim their respective rights. However, women’s literacy rates are significantly lower than men’s in most developing countries.

**Table 6: Challenges Facing Formally Educated Women**

<b>Respondents views</b>	<b>Female</b>	<b>Male</b>	<b>Frequency</b>	<b>Percentages (%)</b>
In-sufficient Financial Resources	15	4	19	<b>27.536</b>
Lack of Self-Confidence	14	8	22	<b>31.884</b>
Lots of responsibilities	9	3	12	<b>17.391</b>
Dependence on Husbands	6	7	13	<b>18.840</b>
Husbands denied them Opportunities	2	1	3	<b>4.347</b>
<b>Total</b>	<b>46</b>	<b>23</b>	<b>69</b>	<b>100</b>

Table6 points out the obstacles or challenges faced by women in the course of developing themselves, which include lacking or inadequate of financial resources, fear in taking risks, lack or inadequate self-confidence, chore household responsibilities, spirit of dependence and their husbands sometimes deny them opportunities of working outside their homes.

**Table 7: Formally Educated Women’s Socio-Economic Contribution in Family**

<b>Respondents view</b>	<b>Female</b>	<b>Male</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Nourishing family	15	7	22	<b>31.884</b>
Funding school fees	8	4	12	<b>17.391</b>
Family planning	6	2	8	<b>11.594</b>
Health insurance	7	2	9	<b>13.043</b>
Self sufficiency	1	1	2	<b>2.898</b>

Independence	2	2	4	<b>5.797</b>
Interdependent of wife and husband	6	4	10	<b>14.492</b>
Hygienic	1	1	2	<b>2.898</b>
<b>Total</b>	<b>46</b>	<b>23</b>	<b>69</b>	<b>100</b>

Table 7 shows the contributions of formally educated women in developing their families. It, too, indicates the categories of activities the women could offer to the family. Their contribution include: feeding the family, schooling the children, family planning , maintaining hygiene and sanitation in the family, health insurance, self-independence hygienic of home and interdependence existence with their men counterparts.

Improving girls' educational levels has been demonstrated to have clear impacts on the health and economic future of young women, which in turn improves the prospects of their entire community.

**Table 8: Families of Formally Educated Women Versus Families of Illiterate Women**

<b>Respondents views</b>	<b>Female</b>	<b>Male</b>	<b>Frequency</b>	<b>Percentages (%)</b>
Yes	46	23	69	<b>100</b>
No	0	0	0	<b>0</b>
<b>Total</b>	<b>46</b>	<b>23</b>	<b>69</b>	<b>100</b>

Table 8 shows the differences between the families with formally educated women and those families without.

The power of education leads to effective positive change. Education of women and girls contribute to the empowerment and leadership; freedom from violence; for financial independence, employment & entrepreneurship and for sustainable futures. While being illiterate could limit the capacities and skills to address severe poverty aspects.

Girls are less likely to access school, to remain in school or to achieve education. Education helps men and women claim their rights and realize their potential in the economic, political and social arenas. It is also the single most powerful way to lift people out of poverty. Education plays a particularly important role as a foundation for girls' development towards adult life. It should be an intrinsic part of any strategy to address the gender-based discrimination against women and girls that remains prevalent in many societies as observed by Tomasevski, (2005)

**Table 9: Strategies for Strengthening Women's Formal Education**

<b>Respondents' Views</b>	<b>Female</b>	<b>Male</b>	<b>Frequency</b>	<b>Percentages (%)</b>
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Participation in decision making	10	4	14	<b>20.289</b>
Sensitization of their activities	11	7	18	<b>26.086</b>
Facilitating Credit and savings	8	4	12	<b>17.391</b>
Funds for them	9	2	11	<b>15.942</b>
Participating in Cooperatives	8	6	14	<b>20.289</b>
<b>Total</b>	<b>46</b>	<b>23</b>	<b>69</b>	<b>100</b>

In Table 9, the strategies that can be adopted with a view to empowering the formally educated women, for the achievement of the general development of the area, include allowing and encouraging women to take part in decision making especially in the projects directed towards their issues, sensitising their own achievements, mobilising other women to save and ask for credit facilities, women being the voice of women in attracting the supports from different fund agencies and participating in the cooperatives in order to join hands with others for gaining entrepreneurship skills and knowledge.

## 19. FINDINGS

Women's formal education is instrumental towards the development of families in the area covered in the present. The improve condition of living, caring for the household, feeding the families, schooling the children, interdependence with her husband and liberty from the dependency as some of the key fruits of women's formal education in the area.

Higher rates of high school and university education among women, particularly in developing countries, have helped them make inroads to professional careers and better-paying salaries and wages. Education increases a woman, her partner and the family's level of health and health awareness. Further, women's level of education alongside with advanced training, too, tends to lead to late years of initiation into sexual activity and first intercourse, late marriages and late years for the first childbirth. In addition, an increased likelihood to remain single, have no children or have no formal marriage and alternatively, have increasing level of long-term partnerships.

The acquisition of formal education can lead to higher rates of barrier and chemical contraceptive use and, a lower level of sexually transmitted infections among women and their partners and children. Too, it can contribute to the increase in level of resources available to women who divorce or face the challenges of domestic violence. It has been shown, also, that increases women's communication with their partners, their employers and even improve rates of civic participation such as voting or the holding of office.

Educating women is fundamental in enhancing economic development and in the reduction of poverty within any one region. Besides, promotes women's human rights apart from being intrinsically linked to improving other development indicators such as reducing maternal and child mortality rates, reducing birth rates and, improving the basic health indicators of the entire families.

Educating girls is also instrumental in the fight against HIV/AIDS. Although the importance of educating girls is widely recognized, girl children throughout the region continue to lag behind boys in terms of enrolment rates, completion rates, and performance in school.

Educated girls and women are less vulnerable to HIV infection, human trafficking and other forms of exploitation and, are more likely to marry late, raise fewer children who are more likely to go to school and hence, make important contributions to family income. The education of women reduces poverty and improves the quality of life for all citizens. Educating girls and women translates to higher economic opportunity and productivity, reduced child mortality, improved family nutrition and health, and increased prevention of HIV and AIDS.

## **20. LIMITATION OF THE STUDY**

The findings are mainly applicable to those formally educated women in Tumba Sector and in other sectors of Huye District. The present study is an exploratory cum descriptive study. Hence, the findings are of tentative nature and need to be re-examined.

In-depth study of formally educated men and their overall impact in the life of families in particular and the community in general has not been carried out.

## **21. CONCLUSION**

The purpose of this study was to understand the importance of formal education to women in the development of the families in Tumba Sector Huye District, besides, finding out what they do in order to develop their families.

Formal education is a fundamental human right and an essential tool to ensure that all Rwanda's women and men, girls and boys alike realise their full potentials. The development of human resources is one of the principal factors in achieving sustainable economic and social development. Education and training has been considered as a critical lynchpin to achieve development and poverty reduction in Rwanda.

There is no doubt that the equality, dignity and responsibility of men and women fully justify women's access to the productive functions. On the other hand, true advancement of women requires that clear recognition be given to the value of their maternal and family role, by comparison with all other public roles and all other professions. Furthermore, these roles and culture to be truly and fully human.

In a summary, formal education is one of the elementary tools that give greater access to information and knowledge and wider communication. It is one of the basic skills that children learn in schools and a key exit strategy from poverty. Formally educated women are likely to have fewer children and to have healthier families than those who are not. The educated population is more likely to take charge of its own destiny and development and to participate in public life. An educated population is also more likely to achieve its objectives such as linguistic and cultural development.

Further, the mentality which honours women more for their work within the family than for their work outside the home must be overcome by all, for any sound development to be seen in society, today.

Based on the findings of the present, the researchers have recommended the list below as a way of nurturing and enhancing formally educated women in the area, with a view to ensuring maximum benefits gained from their overall participation in development activities



initiated and undertaken by for the benefit of their families in particular and the community in general. These include:

1. The local Government and other interested parties in women's development agenda to identify trade shows and expos and, recommend opportunities for women entrepreneurs and work with existing programs
2. Proper and adequate should be designed and implemented with a view to women improving women's the productivity in the area.
3. Transform subsistence agriculture into business enterprises, focusing especially on women
4. Remove barriers to women's access to productive resources such as finance, property and technology

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