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**THE EFFECT OF NGOs IN SUSTAINABLE COMMUNITY ECONOMIC  
EMPOWERMENT  
CASE STUDY: ARISE RWANDA MINISTRIES**

A dissertation presented to

**SCHOOL OF ARTS AND SOCIAL SCIENCES**

in partial fulfillment of the requirements for the award of the degree

**Master of Arts in Development Studies**

Uganda Martyrs University  
*Making a Difference*

**UGANDA MARTYRS UNIVERSITY**

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Master's Dissertation

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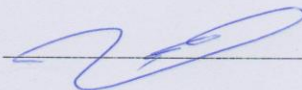
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## **DEDICATION**

To my family members, friends, colleagues, and on the other hand my employer Arise Rwanda Ministries, all the mentioned supported me for my education in different ways from the beginning to the completion level.

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First and foremost, I give all praise and glory to the Almighty God for His unwavering grace, which provided me with the strength, wisdom, good health, and financial support to successfully complete this academic journey. His divine guidance sustained me through every challenge and milestone.

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May the Almighty God bless you all abundantly.

RUKUNDO Darius

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## LIST OF ABBREVIATIONS

<b>CEE</b>	Community Economic Empowerment
<b>DFID</b>	Department for International Development
<b>FGD</b>	Focus Group Discussion
<b>ICT</b>	Information and Communication Technology
<b>MINALOC</b>	Ministry of Local Government
<b>MININFRA</b>	Ministry of Infrastructure
<b>NGOs</b>	Non-Governmental Organizations
<b>NISR</b>	National Institute of Statistics of Rwanda
<b>NST1</b>	National Strategy for Transformation
<b>NTFP-EP</b>	Non-Timber Forest Products Exchange Programme
<b>RGB</b>	Rwanda Governance Board
<b>SILC</b>	Savings and Internal Lending Communities
<b>SLF</b>	Sustainable Livelihoods Framework
<b>UK</b>	United Kingdom
<b>UMU</b>	Uganda Martyrs University
<b>UN</b>	United Nations
<b>UNDP</b>	United Nations Development Programme
<b>VSLAs</b>	Village Savings and Loan Associations
<b>VUP</b>	Vision Umurenge Program

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## ABSTRACT

This study explores how NGOs promote sustainable economic empowerment in rural Rwanda. While NGOs support marginalized communities with development programs, persistent poverty and unemployment in areas like Boneza Sector highlight challenges in the sustainability and effectiveness of these efforts. This study aimed to evaluate the effect of Non-Governmental Organizations (NGOs) in sustainable community economic empowerment, focusing on Arise Rwanda Ministries. Specific Objectives were to analyze the influence of capacity building initiatives in sustaining community economic empowerment of beneficiaries, to assess the contribution of financial support programs in sustaining economic empowerment of beneficiaries, to evaluate the contribution of infrastructure development projects in sustaining community economic empowerment of beneficiaries and to examine the influence of community mobilization efforts in sustaining community economic empowerment of beneficiaries. The study used a qualitative approach, and case study design. Both interview and focus group discussion were used as data collection methods. The study found that, Arise Rwanda Ministries' capacity-building programs equip beneficiaries with key skills for entrepreneurship and financial management, despite challenges like low literacy and attendance. The financial support provided by Arise Rwanda Ministries combines micro-loans with training, helping many grow businesses, though repayment fears and fund misuse remain concerns. Infrastructure projects improve access to markets, roads, and clean water, boosting economic activity and health, but require stronger community maintenance. Community mobilization fosters participation and ownership, yet attendance and leadership gaps need ongoing support. Together, these efforts drive sustainable economic empowerment. Arise Rwanda Ministries has played a vital EFFECT in advancing sustainable economic empowerment by combining capacity building, financial assistance, infrastructure development, and community mobilization. These integrated efforts have improved livelihoods, strengthened social cohesion, and fostered self-reliance among beneficiaries. For lasting success, training must be more relevant, financial literacy and support expanded, community ownership strengthened, and participation made more inclusive. Ongoing commitment and collaboration will drive meaningful, lasting change.

Key words: NGOs, Sustainable, Community, Economic Empowerment.

# CHAPTER ONE

## GENERAL INTRODUCTION

### 1.0. Introduction

Non-Governmental Organizations (NGOs) play a significant effect in fostering community development by promoting economic empowerment among marginalized populations. These organizations often serve as key facilitators in addressing challenges such as poverty, unemployment, and lack of access to economic opportunities, particularly in developing countries. In Rwanda, NGOs have contributed to economic empowerment through interventions such as capacity-building, financial support, and skills development (Mbonigaba, 2021). Despite these contributions, there is a need to examine the extent to which these interventions lead to sustainable community economic empowerment, characterized by improved livelihoods, increased income generation, and community self-reliance.

Similarly, a 2024 study analyzing the impact of solar mini-grids in rural Africa, specifically in Kenya and Nigeria, demonstrated that access to sustainable energy solutions led to significant improvements in economic activities, productivity, and gender equality. The research highlighted that such interventions not only transformed the energy landscape but also led to broad socioeconomic benefits, underscoring the importance of sustainability in development programs (Carabajal, 2024). Therefore, it becomes imperative to assess not just the outputs of community empowerment initiatives but also their ability to build resilient systems that communities can maintain independently over time. Sustainable community economic empowerment should reflect tangible improvements in livelihoods, the expansion of income-generating activities, and an enhanced ability of the community to function autonomously and meet its own development needs.

This study, therefore, sought to assess the EFFECT of NGOs focusing on capacity-building, financial support, and skills training in contributing to sustainable community economic empowerment, using Arise Rwanda Ministries as a case study.

The chapter provides a comprehensive foundation for the study. It encompasses the background to the study, a clearly articulated problem statement, the main objective, specific objectives, and research questions. Additionally, it outlines the scope of the study, justification for its undertaking, significance to various stakeholders, the conceptual framework guiding the research, and precise definitions of key terms for clarity and consistency.

### **1.1. Background to the study**

Economic empowerment has emerged as a critical driver of sustainable development, especially within marginalized communities that face persistent poverty, unemployment, and social exclusion (United Nations Development Programme, 2023). Empowerment is broadly understood as the process by which individuals or groups gain the ability to make choices and transform those choices into desired actions and outcomes. Economic empowerment, a subset of this concept, involves enhancing individuals' ability to participate in and benefit from economic activities in ways that recognize the value of their contributions and respect their dignity (Mekhzoumi, 2025).

A recent study by Mekhzoumi et al. (2025) found that women's economic empowerment positively impacts human development in sub-Saharan Africa, with significant effects on entrepreneurship, workplace participation, and gender equality. Similarly, research by the International Monetary Fund (2024) underscores the importance of public expenditure in advancing female economic empowerment and gender equality, highlighting the EFFECT of

investments in education, health, and social protection (International Monetary Fund, 2024). Recent research highlights that women's economic empowerment, supported by investments in education, health, and social protection, is essential for advancing gender equality and human development in sub-Saharan Africa. In this study's context, it suggests that NGOs like Arise Rwanda Ministries are vital in promoting sustainable community economic empowerment by implementing inclusive programs that specifically empower women, fostering equitable and long-lasting development in Rwandan communities.

The global recognition of empowerment as a strategy for poverty reduction has evolved significantly, shifting from traditional aid approaches to participatory development models that promote local ownership and capacity-building (World Bank, 2023). Over the years, economic empowerment has expanded from basic income support to encompassing broader processes such as skills development, access to finance, capacity-building, and the creation of enabling environments for sustainable livelihoods (UN Women, 2024). This progression reflects the growing understanding that poverty alleviation requires more than material support; it necessitates empowering communities to actively participate in and control their economic decisions and resources (Mukasafari, 2025).

Globally, NGOs have been key actors in advancing economic empowerment initiatives by filling gaps left by governments, particularly in rural, underserved, and marginalized areas. However, despite these efforts, debates persist regarding the sustainability and long-term impact of NGO interventions on community livelihoods, especially in developing countries (Munsabire et al, 2024). To understand the importance of the interventions discussed above, it is vital this study is situated in a theoretical context. This study therefore draws from the Empowerment Theory (Zimmerman, 2023) and the Sustainable Livelihoods Framework (Ma

&Fåhraeus, 2024), both of which provide analytical lenses for understanding how NGOs can influence sustainable community economic empowerment.

Empowerment Theory emphasizes enabling individuals and communities to gain control over their economic, social, and political lives through the acquisition of skills, resources, and opportunities. It highlights empowerment as a multi-dimensional and process-oriented concept, including psychological, social, economic, and political dimensions (Zimmerman, 2023). This means that interventions that are sustainable must address the dimensions of empowerment. However, this remains generic, that's why complementing empowerment theory with the Sustainable Livelihoods Framework (SLF) is vital. SLF focuses on how individuals and communities' access and utilize assets (human, financial, social, physical, and natural capital) to achieve economic outcomes and cope with vulnerabilities (Ma &Fåhraeus, 2024).

Sustainable Livelihoods Framework underscores the importance of interventions that strengthen community capacities, reduce vulnerabilities, and build resilience. In other words, sustainability can only be achieved when there is capacity to cope and be resilient in the face of economic challenges. This theoretical intersection allows the study to critically examine how NGOs like Arise Rwanda Ministries contribute to not only immediate economic gains but also sustainable livelihoods and community empowerment processes.

NGO interventions and sustainable community economic empowerment are key concepts in the study. NGO interventions refer to deliberate actions by NGOs, including capacity-building programs, financial support (e.g., microfinance, savings groups), skills training, and facilitation of access to markets and resources (Ndindiriyimana, 2024). These interventions are operationalized as the independent variable. Sustainable community economic is operationalized as the dependent variable, measured through indicators such as income

growth, access to livelihood assets, entrepreneurial engagement, and household economic resilience (World Bank, 2023; UN Women, 2024).

Recent studies have acknowledged the positive effect of NGOs in promoting economic empowerment (Mukasafari, 2025; Munsabire, Kirabo, & Waweru, 2024). However, many have also noted persistent challenges such as donor dependency, lack of community participation, and poor alignment with local development plans (Munsabire, Kirabo, & Waweru, 2024). These gaps underscore the need to examine how NGO interventions can be designed and implemented to ensure sustainable outcomes rather than temporary relief.

In Rwanda, NGOs play a critical effect in supporting the government's Vision 2050 and the National Strategy for Transformation (NST1), both of which emphasize inclusive economic growth, social transformation, and poverty reduction (Uwitonze&Nsabimana, 2022). NGOs complement these national efforts by implementing grassroots economic empowerment initiatives such as skills development, microfinance support, and entrepreneurship training for vulnerable populations (GIZ & RWARRI, 2023). These interventions are carried out within a clear legal and policy framework. Specifically, Law No. 04/2012 governs the organization and functioning of national NGOs, while Law No. 05/2012 regulates international NGOs. Both laws emphasize transparency, accountability, and alignment with national development priorities.

Furthermore, the Rwanda Governance Board (RGB) plays a supervisory effect, requiring NGOs to submit annual action plans and performance reports to ensure coordination and impact. Despite these comprehensive structures, rural communities such as those in Boneza Sector, Rutsiro District, continue to experience persistent poverty, limited employment opportunities, and minimal access to sustainable income-generating resources (National

Institute of Statistics of Rwanda, 2022). This suggests a need for enhanced NGO engagement, more targeted interventions, and stronger coordination with government institutions.

Arise Rwanda Ministries, the subject of this study, is a faith-based NGO operating in Boneza Sector with a mission to enhance education, healthcare, and income-generating activities. Over the years, Arise Rwanda Ministries has implemented several initiatives aimed at economic empowerment, including capacity-building workshops on entrepreneurship and financial literacy, provision of microloans to small business owners, establishment of community savings groups, and development of local market infrastructure. These programs have targeted vulnerable groups especially women and youth helping them start and expand sustainable businesses such as banana trading, tailoring, and maize milling. Through these integrated efforts, Arise Rwanda Ministries strives to improve livelihoods and foster long-term self-reliance in the community. Therefore, assessing the effect of Arise Rwanda Ministries in sustainable community economic empowerment becomes vital in not only ensuring its interventions are sustain but also provide insight into mechanisms NGOs need to consider in ensuring interventions are sustainable.

## **1.2. Problem statement**

Economic empowerment is a key pillar of sustainable development, poverty reduction, and resilience building, particularly among marginalized communities, including refugees, women, and youth (World Bank, 2023; UNDP, 2023). Globally and in Rwanda, NGOs have been at the forefront of implementing empowerment interventions such as skills training, microfinance, and entrepreneurship support, with the expectation of fostering self-reliance, improved livelihoods, and reduced poverty (Munsabire, Kirabo, & Waweru, 2024). Rwanda's Vision 2050 and National Strategy for Transformation (NST1) emphasize inclusive and

sustainable community economic empowerment as critical for achieving socio-economic transformation (Republic of Rwanda, 2023).

Despite these ambitions, the reality in rural Rwanda, particularly in Boneza Sector of Rutsiro District, reflects persistent socio-economic challenges. Reports show that poverty levels remain high at 48.4%, youth unemployment stands at 21%, and over 60% of households depend on subsistence agriculture, exposing them to vulnerabilities such as climate change (NISR, 2022; MINALOC, 2023). Although NGOs have contributed to improved incomes among some beneficiaries, long-term sustainability is questionable due to continued donor dependency, weak community ownership, and limited market linkages (Bucyana, 2022; Bódi,2023). This calls for an inquiry into how long-term sustainability can be achieved. As observed by Gul&Morande (2023), understanding how NGO interventions contribute to sustainable outcomes and whether they lead to long-term resilience and self-reliance among beneficiaries remains vital in the NGO field.

Whereas the sustainability concerns raised above are not specific in terms of area of focus (Bucyana, 2022; Bódi,2023), this study focused on critical assessment of the discrepancy between the envisioned effect of NGOs in achieving sustainable community economic empowerment and the actual outcome on the ground. It within the context that this study assessed effect of Arise Rwanda Ministries in achieving sustainable community empowerment in its mission to enhance education, healthcare, and incomes of communities. This assessment remains vital not only in enhancing the mission achievement but also sustainability, ownership, and impact of their programs thus closing the existing gap between policy intentions and lived realities.

### **1.3 Objectives of the study**

#### **1.3.1 Main Objective**

The primary objective of this study was to assess the effect of Non-Governmental Organizations (NGOs) in sustainable community economic empowerment, focusing on Arise Rwanda Ministries.

#### **1.3.2 Specific Objectives**

- i. To analyze the influence of capacity building initiatives in sustaining community economic empowerment of beneficiaries.
- ii. To assess the contribution of financial support programs in sustaining economic empowerment of beneficiaries.
- iii. To evaluate the contribution of infrastructure development projects in sustaining community economic empowerment of beneficiaries.
- iv. To examine the influence of community mobilization efforts in sustaining community economic empowerment of beneficiaries.

#### **1.4 Research questions**

- i. What is the influence of capacity building initiatives in sustaining community economic empowerment of beneficiaries?
- ii. How do financial support programs contribute to sustaining economic empowerment of beneficiaries?
- iii. What is the contribution of infrastructure development projects in sustaining community economic empowerment of beneficiaries?

- iv. How do community mobilization efforts influence the sustainability of community economic empowerment of beneficiaries?

## **1.5 Scope of the Study**

This section outlines the boundaries of the study, including the content, geographical, and time scope.

### **1.5.1 Content Scope**

This study focused on the effect of NGOs, specifically Arise Rwanda Ministries, in sustaining community economic empowerment through initiatives such as capacity building, financial support, infrastructure development, and community mobilization.

### **1.5.2 Geographical Scope**

The research was conducted within Boneza Sector, located in Rutsiro District, Western Province of Rwanda. Boneza is situated along the eastern shores of Lake Kivu and is characterized by its hilly terrain and fertile lands, forming part of the Congo-Nile Divide. The area lies at an elevation ranging from 1,500 to 1,800 meters above sea level, with key water bodies like Lake Kivu and the Koko River playing a significant effect in the local economy and daily life. The community engages mainly in agriculture, fishing, and small-scale trade, supported by the rich natural environment.

Boneza Sector is bordered by several localities, including Remera, Muyange, Kinunu, and Kirorero, among others, which are closely connected socially and economically. With an estimated population of around 30,000 people, the sector presents both challenges and opportunities for sustainable development. This study focused specifically on the effect of Arise Rwanda Ministries in sustaining community economic empowerment.

### **1.5.3 Time Scope**

The study covered the period from 2015 to 2025. This time frame was selected because it aligns with the period during which key NGO interventions were implemented in the study area. It provides a sufficient duration to assess not only the immediate outcomes but also the sustainability and long-term impact of these interventions. By spanning a full decade, the study can capture changes over time, including how communities have responded to and maintained the benefits of NGO-led initiatives.

### **1.6. Significance of the study**

This study is significant to the researcher as it provides an opportunity to contribute valuable insights into the effect of NGOs in community economic empowerment. By examining Arise Rwanda Ministries' interventions in Boneza Sector Rutsiro District, the research will add to the body of knowledge on NGO-driven development and offer a deeper understanding of how such initiatives can foster sustainable change in rural communities.

For the University, the study offers a chance to enhance its research output by addressing pressing issues of poverty reduction and community development in Rwanda. The findings enrich academic resources and serve as a reference for future studies on NGO contributions to economic empowerment in the region. The research also demonstrates the institution's commitment to contributing to the development of local communities.

Arise Rwanda Ministries benefit from this study by gaining a deeper understanding of the effectiveness of its interventions in Boneza Sector, Rutsiro District. The study provided valuable feedback, helping the organization to refine its strategies and improve its programs for greater impact. The findings can guide future actions and ensure that their efforts align more closely with the needs of the community.

For the community of Boneza Sector, Rutsiro District, the study is significant as it provides an opportunity to evaluate the impact of NGO activities on their socio-economic well-being. The findings can help the community and local leaders better understand how to leverage NGO support for sustainable economic empowerment, which can ultimately improve livelihoods, reduce poverty, and enhance community resilience.

### **1.7. Justification of the Study**

Although NGOs have been central to rural development in Rwanda, numerous reports reveal that many NGO-led interventions lack sustainability, resulting in beneficiaries reverting to their previous vulnerable states once project support ends. Studies indicate that short-term project cycles, dependency on external funding, limited community ownership, and weak monitoring systems contribute to this challenge (Mugisha, 2019; World Bank, 2021).

For example, a 2020 evaluation of rural livelihood projects in Rwanda found that nearly 40% of households assisted by NGOs returned to baseline poverty levels within two years after program completion (Rwanda Evaluation Office, 2020). Similar patterns are reported across East Africa, where NGOs' well-intended efforts sometimes fail to create lasting economic empowerment due to inadequate follow-up and lack of local capacity (Oxfam, 2018).

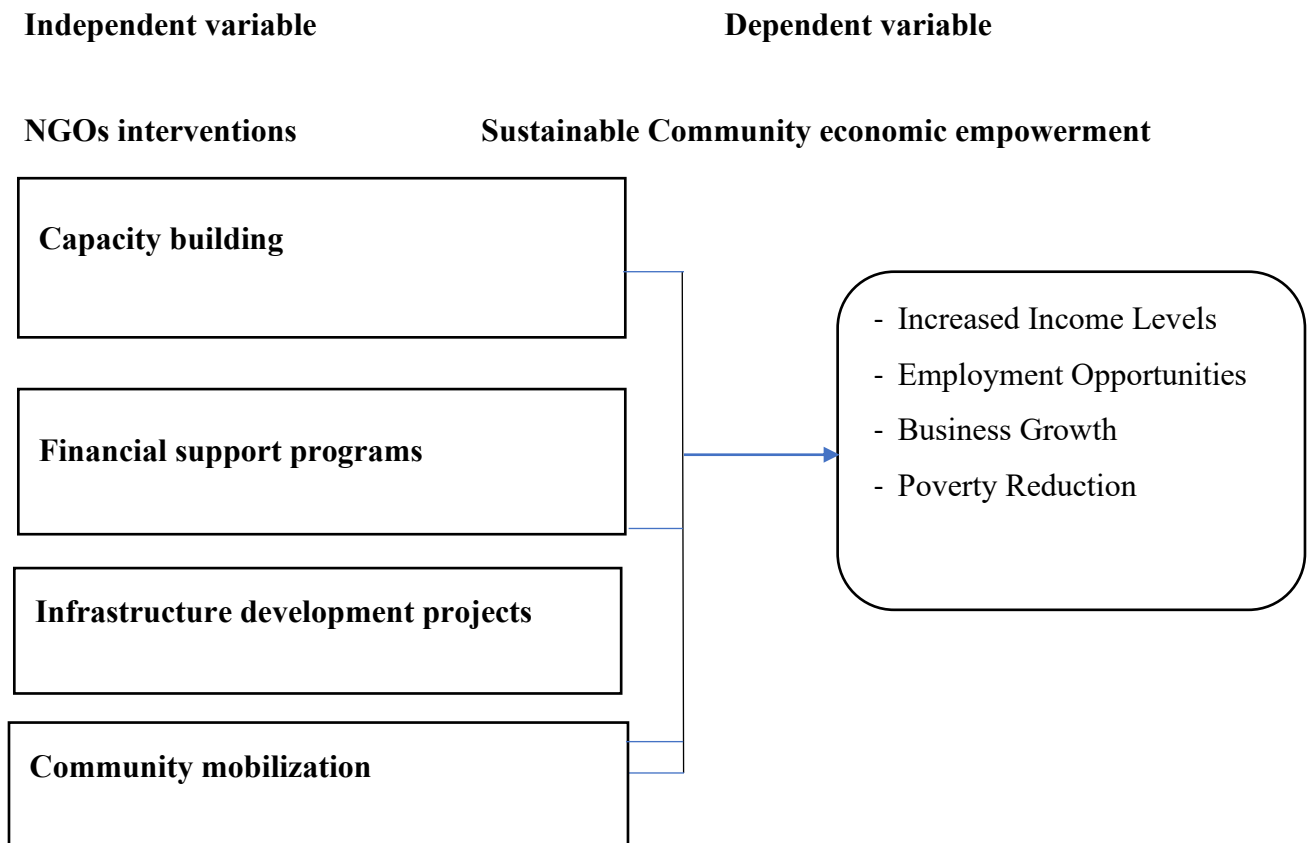
These realities highlight the urgent need for a deeper understanding of what factors enable or hinder the sustainability of NGO interventions. This study, focusing on Arise Rwanda Ministries, aims to address this gap by examining how NGO strategies can be improved to achieve lasting community economic empowerment in rural Rwanda.

### **1.8 Conceptual Framework**

The conceptual framework for this study illustrates the relationship between the interventions provided by Arise Rwanda Ministries and the community economic empowerment outcomes

in Boneza Sector, Rutsiro District. The framework identifies four key independent variables (NGO interventions) and their direct influence on the dependent variable (community economic empowerment).

**Figure 1: Conceptual Framework**



Source: researcher 2024

### 1.10 Definition of key terms

#### Non-Governmental Organization (NGO)

Non-Governmental Organizations (NGOs) are broadly defined as non-profit, voluntary citizen groups organized at local, national, or international levels to address issues in support of the public good (United Nations, 2021). According to the World Bank (2022), NGOs are private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community

development. NGOs operate independently from government influence, although they may collaborate with governments and other stakeholders in delivering services and advocating for community needs.

### **Sustainable Community Economic Empowerment**

Sustainable community economic empowerment refers to the process of enabling communities, particularly marginalized or vulnerable groups, to build the capacity, resources, and skills necessary to achieve long-term economic self-reliance and improved livelihoods in ways that are environmentally, socially, and economically sustainable (World Bank, 2020).

## CHAPTER TWO

### LITERATURE REVIEW

#### **2.0 Introduction**

This chapter reviews the literature related to sustainable community economic empowerment, focusing on the key areas aligned with the study's specific objectives. The review integrates the existing body of knowledge, highlights gaps, and critically discusses how capacity building, financial support, infrastructure development, and community mobilization contribute to sustainable community economic empowerment.

#### **2.1 Theoretical framework**

To address the need for a stronger theoretical linkage, this study combines Empowerment Theory and the Sustainable Livelihood Framework (SLF) to provide a comprehensive understanding of how NGOs contribute to sustainable community economic empowerment. Empowerment Theory emphasizes the psychological, social, and political processes through which individuals and communities gain control over their lives highlighting the importance of participation, capacity building, and self-efficacy.

In contrast, the SLF focuses on tangible livelihood assets (human, social, financial, physical, and natural capital) and the strategies that households use to improve their well-being within a vulnerability context. By integrating both theories, the study captures both the internal transformation of individuals (through empowerment) and the external support structures that sustain livelihoods (through SLF). This dual-theoretical approach allows for a more holistic evaluation of NGO interventions by showing how building personal agency and enhancing livelihood assets together lead to long-term, sustainable economic empowerment.

### **2.1.1. Empowerment Theory**

Empowerment Theory, developed by Julian Rappaport (1981) and expanded by Marc A. Zimmerman (1995), explains how individuals and communities gain control over their lives through increased access to resources, meaningful participation in decision-making, and the development of critical awareness. Zimmerman (1995) emphasized that empowerment operates at individual, organizational, and community levels, and includes both the process and outcome of building self-efficacy, leadership, and influence. The theory has been widely applied in development studies to understand how marginalized groups such as rural populations and women can overcome poverty and exclusion through targeted interventions that foster autonomy and active engagement.

This theory is especially relevant to the current study, which investigates the effect of NGOs in sustainable community economic empowerment, with a focus on Arise Rwanda Ministries. By offering capacity-building programs, financial literacy training, and support for income-generating activities, Arise Rwanda Ministries empowers residents of Boneza Sector to become more self-reliant. Recent studies, such as Mutabazi (2021), show how empowerment-based NGO interventions in Rwanda have improved livelihoods, enhanced leadership, and reduced aid dependency. Empowerment Theory thus offers a suitable lens to evaluate how NGO initiatives contribute to long-term economic sustainability, while also acknowledging the limitations posed by systemic barriers and challenges in measuring empowerment outcomes objectively (Christens, 2012).

Empowerment Theory is highly relevant to this study as it provides a strong conceptual foundation for analyzing how NGOs like Arise Rwanda Ministries contribute to sustainable community economic empowerment. The theory's emphasis on participation, skill development, and access to resources aligns with the core activities of the organization,

which include vocational training, financial support programs, and community mobilization. These interventions are designed not only to improve short-term outcomes such as income and employment but also to build long-term self-reliance among community members. By applying Empowerment Theory, this study can assess how Arise Rwanda Ministries' programs enhance the agency of individuals in Boneza Sector, enabling them to actively shape their own socio-economic futures. The theory also supports the evaluation of sustainability by examining whether beneficiaries continue to thrive after NGO support is reduced or withdrawn an essential aspect of meaningful and lasting empowerment.

### **2.1.2. Sustainable Livelihood Framework (SLF)**

The Sustainable Livelihood Framework (SLF), initially developed by Robert Chambers and Gordon Conway (1992) and later refined by the UK Department for International Development (DFID, 1999), offers a comprehensive approach to understanding how people build and sustain their livelihoods. SLF centers on five core livelihood assets human, social, financial, physical, and natural capital which interact within a broader vulnerability context influenced by shocks, trends, and seasonality. These assets are shaped by institutional and policy structures that either facilitate or constrain livelihood strategies. According to the framework, sustainable livelihoods are those that can withstand and recover from external stresses while maintaining or improving well-being without depleting natural or social resources (Chambers & Conway, 1992).

SLF is especially relevant to this study as it provides a practical and multidimensional lens to assess how NGO interventions affect the livelihood conditions of marginalized rural communities. Arise Rwanda Ministries, through its programs in Boneza Sector, engages in various initiatives such as education and skills training (human capital), financial services (financial capital), water and sanitation infrastructure (physical capital), and community

mobilization (social capital). Applying the SLF enables this study to systematically evaluate how these interventions collectively strengthen households' ability to secure sustainable incomes, reduce vulnerability, and enhance resilience to poverty. Recent applications of SLF, such as Kabeera (2022) in Nyamagabe District, demonstrate that when NGOs target multiple livelihood assets simultaneously, the outcomes are more likely to be sustainable and transformative. Therefore, the SLF offers a relevant framework to not only analyze the effectiveness of Arise Rwanda Ministries' interventions but also to identify gaps where future efforts could be more integrated and impactful.

## **2.2 Capacity building initiatives and sustainable community economic empowerment of beneficiaries**

Capacity building is a central pillar in efforts to promote sustainable community economic empowerment, especially in marginalized and rural settings. These initiatives aim to improve the human, social, and institutional capacities of individuals and groups, equipping them with the knowledge, tools, and support systems necessary to actively participate in and benefit from economic development processes.

Zamayla et al. (2024) provide a compelling case in their study of the Higaonon community in the Philippines. Their research assessed the socio-economic impact of a capacity-building project implemented by the Non-Timber Forest Products Exchange Programme (NTFP-EP) in collaboration with Bukidnon State University. The project focused on enhancing women's financial management and technical skills in operating food processing technologies. The study, grounded in the Theory of Change framework and using a convergent mixed-methods approach, revealed that targeted capacity-building interventions were highly effective in empowering women, improving livelihoods, and contributing to community sustainability. Thematic analysis identified four central outcomes: empowerment and improved livelihoods,

skill development, challenges and opportunities, and sustainable community development underscoring the holistic value of well-structured capacity-building programs (Zamayla et al., 2024).

Similarly, Andaya (2022) explored the intersection of cultural heritage and capacity building in the context of the Hinabol weavers of Bukidnon. The initiative supported the revival of traditional weaving practices while enhancing marketing and organizational capacities through the Forest Harvest Collective Mark. This culturally rooted approach not only revived traditional livelihoods but also promoted ecological stewardship and economic self-reliance among indigenous artisans.

The Asian Development Bank (2024) reinforces the effectiveness of capacity-building as part of broader rural empowerment strategies, particularly for women. Through its Resilient Livelihoods and Empowerment of Rural Women Project, the ADB provided vocational training, financial literacy programs, and microenterprise support, resulting in increased income generation, improved household welfare, and greater resilience to economic shocks. These outcomes reflect how equipping rural population especially women with practical skills and financial tools can contribute directly to sustainable development.

Moreover, Emina (2021) argues that sustainable development must be anchored in building the capabilities of current populations to ensure a just future for succeeding generations. Empowerment, in this context, extends beyond economic benefits to include community participation, rights awareness, and local governance. Emina's insights affirm that capacity-building initiatives, when coupled with inclusive policies and participatory frameworks, lay the foundation for long-term, people-centered development.

Across these studies, a consistent theme emerges: capacity building initiatives are not merely about training but about empowering individuals and communities to take control of their development trajectories. They foster self-reliance, entrepreneurial drive, and social cohesion, which are essential components of sustainable economic empowerment. However, as noted in the Higaonon case, challenges remain in ensuring access to technology, follow-up support, and integrating local contexts into program design.

Capacity building initiatives are essential components of sustainable community economic empowerment, especially in developing countries like Rwanda, where local communities often lack the skills, resources, and institutional support to drive their own development. NGOs have taken a leading EFFECT in delivering capacity-building interventions that include skills training, entrepreneurship support, and resource mobilization, aiming to improve the self-reliance of vulnerable groups. Strive Foundation Rwanda and Empower Rwanda have enabled women and youth to establish income-generating projects and join savings groups, enhancing their livelihoods and promoting socio-economic inclusion (Strive Foundation Rwanda, 2025; Empower Rwanda, 2021). These cases show that when capacity-building programs are well-tailored, they do not merely provide short-term benefits they help shift community mindsets toward self-sufficiency and active participation in local economies.

Empirical evidence from Rwanda also supports the long-term impact of capacity-building on project sustainability. Kalisa and Gathiru (2023) demonstrate that such initiatives are vital in fostering ownership and continuity beyond NGO involvement. Moreover, partnerships like those between Spark Microgrants and the Rwandan government further exemplify how community-led development through structured capacity building can lead to more durable and context-sensitive solutions. These insights reveal that effective capacity-building does more than train individuals. It reconfigures community dynamics and governance, creating an

enabling environment for lasting empowerment. Thus, capacity building is not just a tool for development, it is a strategic pathway for achieving community-driven transformation, making it central to understanding how NGOs like Arise Rwanda Ministries foster sustainable economic empowerment in areas like Boneza Sector.

### **2.3 Financial support programs and sustainable economic empowerment of beneficiaries.**

Financial support programs are critical tools employed by governments, development agencies, and non-governmental organizations (NGOs) to reduce poverty and foster sustainable economic empowerment. These programs include direct cash transfers, microfinance, grants, subsidies, and startup capital for small businesses. Their effectiveness lies in the capacity to address financial constraints faced by low-income households and small entrepreneurs, enabling them to invest in income-generating activities and enhance their livelihoods.

Recent studies emphasize that financial support can empower beneficiaries economically by improving their access to capital, which in turn promotes entrepreneurship, job creation, and household income growth (Nelson, 2022). The empowerment process is not merely about temporary relief but about creating conditions for long-term sustainability, including increased asset ownership, improved productivity, and resilience to economic shocks.

According to Kazaara et al. (2023), microfinance institutions and community-based savings and credit cooperatives play a transformative effect in offering financial support to marginalized groups, especially women and rural populations. These financial services, when coupled with financial literacy and business development training, increase beneficiaries' ability to manage finances effectively, make informed investment decisions, and ensure sustainability of their ventures.

Financial support programs such as microfinance, grants, and savings schemes play a key effect in empowering low-income communities economically. These programs help beneficiaries start or expand small businesses, increase incomes, and build resilience. Nwosu and Akpelu (2021) found that financial support positively impacted women entrepreneurs in Nigeria, boosting their contribution to economic growth. Similarly, Savings and Internal Lending Communities (SILC) programs have improved financial literacy and access to emergency funds in countries like Lesotho (Catholic Relief Services, 2024).

When financial aid is paired with training and institutional backing, long-term empowerment becomes more likely. For example, in Uganda, women who received capital along with entrepreneurship training sustained their businesses better (Nabisere et al., 2024). In Rwanda, NGOs working with the Vision 2020 Umurenge Program (VUP) implemented financial support through public works and cash transfers, which reduced poverty and promoted self-reliance (World Bank, 2023).

Sustainable empowerment also depends on encouraging savings and asset-building. Programs like Individual Development Accounts and commitment savings have shown stronger results than short-term aid. Banerjee et al. (2023) emphasize that giving beneficiaries control over financial decisions fosters independence. J-PAL (2023) highlights that gender-sensitive program designs, such as targeting women directly, further strengthen empowerment outcomes.

Financial support programs are critical drivers of sustainable economic empowerment, particularly in marginalized and underserved communities. These programs ranging from microfinance, grants, savings and credit cooperatives to income-generating projects equip beneficiaries with the capital needed to engage in productive livelihoods (UNDP, 2023).

In contexts like Rwanda, where access to formal financial services remains limited for many rural residents, NGOs play a vital effect in bridging financial gaps. By doing so, they promote inclusive growth and align with broader development agendas such as the Sustainable Development Goals (World Bank, 2023; Munsabire et al., 2024). These interventions are not merely financial; they represent strategic tools for reducing structural inequalities and fostering economic participation at the grassroots level.

Empirical studies support the effect of microfinance in empowering vulnerable populations. Kamanzi and Uwizeyimana (2023) highlight how rural women and youth in Rwanda have used microcredit to launch businesses in agriculture, retail, and services, leading to improved household welfare. Regional studies echo these findings, noting increases in food security and educational attainment among microfinance beneficiaries (Kihara& Nkurunziza, 2023). However, as a researcher, one must ask if these gains are sustainable. Evidence from Niyonsenga and Bizimana (2022) suggests otherwise in some cases, pointing to high default rates and misuse of funds when programs are implemented without financial literacy support. This reveals a key issue financial empowerment must be matched with knowledge and structural support to avoid dependency and ensure resilience (Uwitonze&Nsabimana, 2022). Simply giving financial resources is not enough; the long-term success of such programs hinges on whether beneficiaries are equipped to manage and grow their assets.

The literature also reveals that community participation is a decisive factor in the success of financial programs. Top-down interventions often lead to dependency, while participatory models encourage ownership and accountability (Bucyana, 2022). Munsabire et al. (2024) emphasize that financial programs designed and monitored by community members are more sustainable and contextually relevant. Furthermore, despite Rwanda's progress under Vision 2050 and NST1, disparities remain at the district level. For instance, Rutsiro District

continues to face barriers to financial inclusion, such as limited infrastructure and low formal education levels (Republic of Rwanda, 2023; MINALOC, 2023). This begs the questions, what must change? Programs need to be tailored to local realities, integrating both financial and non-financial solutions, such as access to markets and skills training.

Innovative models like Village Savings and Loan Associations (VSLAs) have shown promise, particularly in enhancing women's financial autonomy and promoting rural entrepreneurship. However, their impact remains limited without formal linkages and technical support (World Bank, 2023). This underlines a key challenge for NGOs: scaling grassroots innovations without compromising their community-driven nature. Thus, while financial support programs hold significant potential for economic empowerment, the literature makes it clear that their true value lies in how they are implemented holistically, inclusively, and in alignment with community priorities.

#### **2.4 Infrastructure development projects and sustainable community economic empowerment of beneficiaries.**

Infrastructure development is widely recognized as a driver of sustainable economic empowerment in low- and middle-income countries. Calderón and Servén (2019) argue that infrastructure investment increases productivity and reduces inequality by connecting marginalized communities to markets, education, and healthcare services. Improved transport systems, for example, reduce transaction costs and facilitate the movement of goods and people, enabling local businesses to expand and households to access better services.

Ali et.al.(2020) provide evidence from South Asia showing that rural infrastructure particularly roads and irrigation enhances agricultural productivity and household incomes. By reducing the time and cost of accessing markets, such infrastructure enables smallholder

farmers to sell their produce more efficiently. This, in turn, contributes to sustainable income growth and long-term livelihood improvements.

Van de Walle (2022) highlights that while infrastructure can promote empowerment, it may also exacerbate inequalities if poorly governed. Projects that lack transparency or fail to consider the needs of marginalized groups can displace communities or divert benefits to elites. The study stresses the importance of inclusive planning and institutional accountability in ensuring that infrastructure leads to broad-based empowerment.

UNICEF and WHO (2021) emphasized that investments in water, sanitation, and hygiene infrastructure improve health outcomes and economic participation. Access to clean water reduces the incidence of waterborne diseases, allowing adults to work and children to attend school consistently. This contributes to both immediate well-being and long-term community resilience.

Infrastructure development serves as a foundational pillar for sustainable community economic empowerment by creating the physical and social conditions necessary for inclusive economic participation. Core infrastructure such as roads, electricity, water systems, ICT facilities, and markets plays a transformative effect in improving livelihoods, enabling access to services, and connecting marginalized populations to regional and national economies (World Bank, 2023). For vulnerable groups including women, youth, and refugees, infrastructure represents more than utility it is a platform for empowerment, mobility, and opportunity (UNDP, 2023). So, what? This means infrastructure is not simply a public good but a strategic tool in combating structural poverty and exclusion.

Empirical evidence from low-income countries shows that rural infrastructure directly contributes to poverty alleviation and employment generation by enhancing access to markets, reducing transportation costs, and facilitating agricultural commercialization (Munsabire et al., 2024). In Rwanda, investments in rural roads have led to improved agricultural productivity, expanded access to urban markets, and increased viability of small businesses (MININFRA, 2023). Renewable energy projects, such as off-grid solar mini-grids, have also enabled rural entrepreneurs to engage in productive activities that were previously impossible due to lack of power (Uwitonze&Nsabimana, 2022). These examples illustrate the catalytic effect of infrastructure in enabling sustainable economic transformation.

NGOs have increasingly integrated infrastructure into their empowerment strategies. As Bucyana (2022) notes, NGO-driven projects such as local market centers, water facilities, and feeder roads have been particularly effective in underserved regions like Rutsiro District. These interventions not only address chronic infrastructural deficits but also create platforms for community trade, job creation, and social cohesion. Moreover, participatory planning models employed by NGOs aim to align infrastructure with the actual needs of local communities, fostering both relevance and ownership.

However, sustainability remains a critical challenge. Studies have found that many infrastructure projects, especially those implemented by NGOs, face maintenance and utilization issues due to lack of community management capacity, insufficient funding for upkeep, and weak integration with government development plans (Munyabugingo&Nkurunziza, 2023). Thus, it implies that without complementary services such as technical training, access to finance, and local enterprise support physical infrastructure may remain underutilized or deteriorate over time, thus failing to deliver intended economic outcomes (World Bank, 2023).

Furthermore, infrastructure disparities continue to hinder equitable development across Rwanda. Boneza Sector, for instance, remains characterized by poor road networks, unreliable electricity, and limited access to clean water (MININFRA, 2023). These deficits not only restrict economic activity but also reinforce cycles of poverty and out-migration, particularly among youth and women (Republic of Rwanda, 2023). This underlines a central issue: infrastructure alone cannot empower communities unless it is equitably distributed and strategically linked to economic opportunities.

Recent literature emphasizes the importance of inclusive and community-led infrastructure development. When beneficiaries are involved in planning, implementing, and maintaining infrastructure, the projects are more likely to be sustainable and responsive to local economic priorities (African Development Bank, 2023; Munsabire et al., 2024). NGOs, therefore, must go beyond building infrastructure to empowering communities as co-creators of development solutions. This approach not only strengthens project outcomes but also fosters a culture of ownership, accountability, and self-reliance.

In summary, infrastructure is a critical enabler of sustainable community economic empowerment, particularly in rural and marginalized contexts. However, for infrastructure to generate long-term economic benefits, it must be embedded within a broader ecosystem of empowerment including capacity-building, market access, and institutional support (UNDP, 2023). Moreover, aligning NGO-led infrastructure initiatives with national and local development frameworks is essential for coordination, scalability, and sustainability (Republic of Rwanda, 2023). Ultimately, the literature suggests that only integrated, participatory, and context-aware infrastructure development can fully unlock the economic potential of communities and ensure lasting transformation.

## **2.5. Community mobilization efforts in sustaining community economic empowerment of beneficiaries.**

Community mobilization is increasingly recognized as a foundational strategy for achieving and sustaining community economic empowerment (CEE). At its core, community mobilization involves the active engagement and organization of local populations to identify needs, participate in decision-making, and take ownership of development initiatives (UNDP, 2023). This participatory approach reinforces the notion that sustainable development must be community-driven and context-specific. It means that without community buy-in and active participation, even the most well-resourced empowerment initiatives risk failure or short-lived impact.

Effective community mobilization not only promotes project ownership but also builds local capacity, strengthens social capital, and fosters empowerment by enabling communities to influence the outcomes that shape their livelihoods (World Bank, 2023; Munyaneza et al., 2024). Tools such as participatory rural appraisals, community forums, and the establishment of self-help groups enhance collective agency and inclusivity in development processes (African Development Bank, 2023). These mechanisms transform community members from passive recipients into co-creators of change, a process that aligns strongly with empowerment theory, which emphasizes self-determination and control over local resources (Zimmerman, 2000).

Empirical evidence from Rwanda and other developing nations affirms the critical effect of community mobilization in the sustainability of NGO-led development programs. For example, NGOs operating in rural districts like Rutsiro have documented higher levels of participation, improved ownership, and longer-lasting impact when community mobilization strategies are integrated into program design (Uwitonze&Nsabimana, 2022; Bucyana, 2022).

Moreover, grassroots platforms such as savings groups and cooperatives often initiated through community mobilization have created important spaces for economic collaboration, leadership development, and social support, especially among women and youth (Munyabugingo & Nkurunziza, 2023).

However, community mobilization is not without its challenges. In many contexts, particularly in rural and marginalized areas, low awareness, cultural norms, and prior disillusionment with failed projects inhibit full participation (Munsabire et al., 2024). Additionally, some NGO interventions continue to rely on top-down planning approaches, which may alienate community members and erode the potential for long-term sustainability (World Bank, 2023). These shortcomings point to a fundamental lesson: mobilization must be more than procedural it must be empowering, inclusive, and rooted in the cultural realities of the communities being served.

To address these limitations, the literature calls for more culturally sensitive and participatory mobilization models that prioritize community voice, build mutual trust, and facilitate local leadership (UNDP, 2023). Empowered communities, with robust leadership structures and functional institutions, are more likely to sustain development gains, manage shared resources effectively, and advocate for their collective interests (African Development Bank, 2023; Republic of Rwanda, 2023). They are also better positioned to ensure accountability in the implementation of development programs, thus reinforcing the transparency and legitimacy of both NGO and governmental interventions (Munyaneza et al., 2024).

Moreover, community mobilization has proven to be a critical resilience strategy in times of crisis. During the COVID-19 pandemic, for instance, communities with active local platforms such as cooperatives and savings groups were able to mount collective responses, support vulnerable households, and maintain localized economic activity (Uwitonze & Nsabimana,

2022). This illustrates that mobilized communities are not only more empowered but also more adaptive, capable of weathering shocks while preserving development gains.

In conclusion, the literature affirms that community mobilization is not a peripheral activity but a central driver of sustainable CEE. Its success, however, depends on the depth of community engagement, the inclusiveness of participatory structures, and the alignment of mobilization efforts with the social and cultural context of the community (UNDP, 2023). For NGOs, this implies a shift from project-focused mobilization to investing in long-term community capacity, trust-building, and local governance mechanisms. When communities are truly mobilized, development ceases to be an external intervention and becomes a process of endogenous empowerment, capable of delivering durable socio-economic transformation.

## **2.6. Summary of literature**

The theoretical framework for sustainable community economic empowerment draws heavily on Empowerment Theory and the Sustainable Livelihood Framework. Empowerment Theory highlights the importance of individuals and communities gaining control over their lives through access to resources, participation in decision-making, and building critical awareness. It emphasizes empowerment as both a process and an outcome that occurs at individual, organizational, and community levels, ultimately fostering sustainable change through collective action and enhanced self-reliance.

Complementing this, the Sustainable Livelihood Framework views livelihoods as dependent on a combination of key assets human, social, financial, physical, and natural capital that interact within a broader context shaped by vulnerabilities and mediated by institutional structures. This holistic perspective aids in understanding how interventions can strengthen these assets to build resilience and sustainable well-being. Practical applications of these

frameworks are seen in capacity-building initiatives, financial support programs, infrastructure development, and community mobilization efforts.

Capacity building focuses on developing skills, knowledge, and institutional strength to enable individuals and communities to manage their own development sustainably. Financial support programs provide critical access to capital, empowering beneficiaries to engage in income-generating activities and fostering self-reliance, although sustainability requires integration with skills training and community ownership. Infrastructure development creates an enabling environment by improving access to markets, services, and technology, which is essential for inclusive economic growth. Finally, community mobilization ensures active participation, ownership, and collective agency, which are vital for the long-term sustainability of empowerment initiatives. Together, these interconnected approaches create a comprehensive pathway toward sustainable community economic empowerment by addressing both individual capacities and structural factors within the local context.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0. Introduction**

This chapter presents a comprehensive outline of the methodology that guided the study. It describes the research design, study area, target population, sampling procedures, sample size, and sampling techniques used to select participants. Furthermore, it elaborates on the data collection methods and instruments, quality control measures, data processing and management, as well as the techniques employed for data analysis. Finally, the chapter addresses ethical considerations and highlights the potential limitations of the study.

#### **3.1 Research Design**

This study adopted a qualitative research approach to explore and understand the effect of NGOs in promoting sustainable community economic empowerment. A qualitative approach is suitable for examining complex social phenomena in their natural settings and allows for the collection of rich, descriptive data that captures participants' lived experiences, perceptions, and meanings (Creswell & Poth, 2018). Given the exploratory nature of the research, qualitative inquiry is appropriate as it provides deep insights into how NGO interventions are implemented, experienced, and perceived by both staff and beneficiaries.

The study specifically employed a case study design, which is ideal for investigating a contemporary phenomenon within its real-life context, especially when the boundaries between the phenomenon and context are not clearly evident (Yin, 2018). A case study allows for a holistic and in-depth understanding of a particular organization, its practices, and the outcomes it produces. This design was particularly relevant because it enables the researcher to explore the processes, strategies, and challenges involved in sustainable community economic empowerment as implemented by a single NGO.

The case selected for this study is Arise Rwanda Ministries, NGO operating in the Boneza Sector of Rutsiro District. This organization has been actively involved in various community development initiatives, including capacity building, financial support programs, infrastructure development, and community mobilization. By focusing on Arise Rwanda Ministries, the study seeks to understand how such interventions contribute to the long-term economic empowerment of community members. Data was collected through in-depth interviews with NGO staff and focus group discussions with beneficiaries to gather detailed narratives and perspectives on the effectiveness, relevance, and sustainability of these interventions. This design further enabled the researcher to develop a nuanced understanding of the NGO's contributions, guided by the voices of those directly engaged in or affected by its programs. The findings contribute to broader discussions on best practices for NGOs in fostering sustainable economic development in rural communities.

### **3.2 Study Area**

The research was conducted in Boneza Sector, situated in Rutsiro District, Western Province of Rwanda. Boneza Sector was chosen due to its rural setting and the significant presence of NGOs engaged in community development, poverty reduction, and economic empowerment programs, such as Arise Rwanda Ministries. The Sector offered a relevant context for the study, as it exhibited socio-economic challenges that made it a critical area for assessing the sustainability of community economic empowerment. The area is characterized by limited infrastructure development, high poverty levels, and reliance on subsistence farming, small-scale fishing, and informal trade activities, which contribute to the economic vulnerability of the residents.

Socially, Boneza Sector is marked by cohesive community structures where local leaders, cooperatives, and religious groups play a significant effect in community mobilization and

collaboration with NGOs. Politically, the sector operates under Rwanda's decentralized governance system, where local administrative units work closely with NGOs and other stakeholders to facilitate community development and service delivery. According to the National Institute of Statistics of Rwanda (NISR, 2024), Boneza Sector has an estimated population of approximately 30,000 people, predominantly composed of women, youth, and smallholder farmers. This demographic composition will make the area suitable for examining the effect of NGO in sustaining community economic empowerment.

### **3.3 Population of study**

The population of this study includes individuals directly involved with or impacted by the activities of Arise Rwanda Ministries in Boneza Sector. This consists mainly of community members who have benefited from programs such as capacity building, financial support, infrastructure development, and community mobilization.

In addition, the study involved NGO staffs and selected community leaders who have participated in the planning or implementation of these initiatives. These participants are expected to provide valuable insights and perspectives on the effectiveness and sustainability of the interventions. Including both beneficiaries and implementers will ensure a well-rounded understanding of how NGO efforts influence community economic empowerment.

### **3.4 Sampling procedure**

#### **3.4.1 Sample Size**

Sample size refers to the number of participants or units selected from the target population to take part in a study (Kothari, 2022). It is essential to ensure that the data collected is sufficient to provide reliable and valid results, while also being manageable within the constraints of the research.

For the qualitative component, the sample size was determined based on the principle of data saturation, where interviews continued until no new information emerges (Guest, Namey, & Chen, 2020). It is anticipated that 8 NGO staffs, were purposively selected for interviews and focus group discussions to provide in-depth insights into the role of NGOs in sustaining community economic empowerment. Purposive sampling was used to select participants with direct involvement in Arise Rwanda Ministries’ programs, ensuring rich qualitative insights. The sample size of 36 is sufficient for in-depth qualitative analysis.

**Table 3.1: Sample size and techniques, and data collection methods**

<b>Categories of Respondents</b>	<b>Population</b>	<b>Sample Size</b>	<b>Sampling Techniques</b>	<b>Data Collection Methods</b>
Beneficiaries	3,500	24	Purposive	Focus Group Discussions (3 groups)
NGO Staff	30	8	Purposive	In-depth Interviews
Community Leaders	22	4	Purposive	In-depth Interviews
<b>Total</b>	<b>3,552</b>	<b>36</b>		

### 3.4.2 Sampling Technique

This study used purposive sampling; a non-probability sampling technique commonly applied in qualitative research. Purposive sampling is a non-probability sampling technique where participants are selected based on their relevance to the study’s objectives (Bisht, 2024). It allows the researcher to deliberately select participants who are most knowledgeable and experienced with the subject under study. Purposive sampling was used to select the beneficiaries of Arise Rwanda Ministries who have engaged in programs such as financial support, capacity building, infrastructure development, and community mobilization. In

addition, key informants such as Arise Rwanda Ministries' staffs and local community leaders involved in the design and delivery of these interventions were selected. This technique ensures the collection of rich and relevant data from individuals who can provide in-depth insights into the effectiveness and sustainability of the NGO's initiatives.

### **3.5 Data Collection Methods and Instruments**

This study used qualitative data collection methods to gain a deep understanding of the effect of NGOs in sustainable community economic empowerment. Primary data were collected through in-depth interviews and focus group discussions with selected beneficiaries, NGO staff, and community leaders. These methods allowed participants to share detailed experiences and perspectives in their own words.

To support and enrich the primary data, secondary sources such as NGO reports, strategic plans, monitoring and evaluation documents, and project records were reviewed. These materials provided background information and help validate the findings through triangulation, strengthening the credibility and depth of the study.

#### **3.5.1 Interview**

A semi-structured interview is a qualitative data collection method that combines a predetermined set of open-ended questions with the flexibility to explore topics in more depth based on the participant's responses. This approach allows researchers to gather rich, detailed information while maintaining a focus on specific areas of interest (Delve, 2023). In this study, in-depth semi-structured interviews were conducted with purposively selected NGO staff to explore their insights, experiences, and perceptions regarding the EFFECT of NGOs in sustainable community economic empowerment. The use of open-ended questions facilitated deeper exploration of emerging themes, enabling participants to provide

comprehensive responses. During the interviews, responses were carefully noted by the researcher with the consent of participants, ensuring accurate data capture for thematic analysis.

### **3.5.2 Focus Group Discussion**

A focus group discussion (FGD) is a qualitative research method that involves structured conversations with a group of participants to explore their shared experiences, perceptions, and attitudes toward a specific issue. FGDs are particularly useful in generating rich insights through group dynamics and interaction (George, 2023). In this study, a total of three FGDs were conducted with 24 community beneficiaries of Arise Rwanda Ministries' programs. Each FGD consisted of 8 participants, purposively selected based on their direct involvement in key intervention areas such as capacity building, financial support, infrastructure development, and community mobilization. These discussions aimed to gather in-depth qualitative data on how beneficiaries experienced and interpreted the effect of the NGO in sustaining community economic empowerment. Each session was guided by a discussion protocol aligned with the study objectives and moderated by the researcher to ensure balanced participation and focused dialogue.

### **3.5.3 Documentary Analysis**

Documentary analysis is a qualitative research method that involves the systematic examination and interpretation of documents to gain understanding and develop empirical knowledge. This method allows researchers to extract meaning, gain insights, and develop an understanding of the phenomenon under study by analyzing existing documents such as reports, strategic plans, and records. It is particularly valuable when direct access to participants is limited or when seeking to understand the historical and contextual background of a subject (Morgan, 2022).

In this study, documentary analysis was employed to examine relevant NGO reports and website. These documents provided secondary data that helped corroborate and validate the primary data collected through interviews, and focus group discussions. By analyzing these documents, the study aimed to understand the implementation frameworks, historical trends, and existing gaps in NGO interventions related to community economic empowerment.

### **3.6 Quality control measures**

To ensure the quality and integrity of the research findings, this study applied rigorous measures appropriate for qualitative research. The trustworthiness of the qualitative data was enhanced by focusing on four key criteria: credibility, dependability, confirmability, and transferability (Lincoln & Guba, 1985).

Credibility was ensured through triangulation by collecting data from multiple sources, including interviews, focus group discussions, and document reviews, to cross-check and validate findings. Dependability was supported by maintaining a clear, transparent, and well-documented research process that could be audited. Confirmability was achieved by keeping detailed records such as field notes, memos, and researcher reflections to minimize bias and ensure objectivity. Transferability was addressed by providing thick descriptions of the research context, participants, and procedures, enabling others to assess the applicability of the findings to other contexts. Furthermore, interview and FGD data were accurately transcribed to preserve the integrity and depth of the information collected.

### **3.7 Data processing and management**

Data processing in this study involved organizing, managing, and preparing qualitative data for analysis. After data collection, the researcher first reviewed all interview and focus group transcripts to ensure completeness and accuracy. This initial step included checking for any

missing information or inconsistencies and correcting them where possible. Audio recordings were then carefully transcribed into written form, preserving the exact words and intended meanings expressed by participants. The transcripts were systematically coded, with key themes, patterns, and categories identified and labeled to structure the data for analysis. All data were securely stored and managed to maintain confidentiality and facilitate easy retrieval during the analysis phase. This process ensured that the data was properly prepared for in-depth thematic analysis.

### **3.8 Data Analysis**

Data analysis in this study focused on qualitative techniques to explore the effect of NGOs in sustaining community economic empowerment. The primary method used was thematic analysis, which involves identifying, analyzing, and reporting patterns or themes within qualitative data (Braun & Clarke, 2006). This method was selected for its flexibility and suitability in interpreting complex, context-rich narratives.

The process began with the verbatim transcription of interviews, focus group discussions, and relevant documents. This ensured the accuracy and completeness of the participants' expressions and preserved the depth of meaning conveyed during data collection (Nowell et al., 2017).

The transcribed data were then carefully coded, allowing the researcher to organize the content into meaningful units. These codes were systematically reviewed to identify recurring themes that addressed the research objectives and captured participants' shared experiences and insights.

Thematic analysis was appropriate for this study because it allows for a rich, detailed, and nuanced understanding of how NGO interventions are perceived to influence community

economic empowerment. It also supports the identification of both explicit and latent meanings within participants' narratives, offering depth and context to the findings (Clarke & Braun, 2013).

This approach was particularly valuable given the study's focus on understanding lived experiences, perspectives, and the broader social environment in which Arise Rwanda Ministries operates.

### **3.9 Ethical considerations**

The researcher strictly adhered to established ethical principles throughout the study to ensure that the rights, dignity, and well-being of all participants were respected and protected. The key ethical considerations observed included the following:

First, voluntary participation was ensured by informing all participants that their involvement in the study was entirely voluntary. They were made aware of their right to decline or withdraw at any point without facing any negative consequences. The researcher obtained informed consent from all participants before beginning data collection. A clear explanation of the study's purpose, procedures, potential risks, and benefits was provided through a consent form, which participants signed to confirm their willingness to participate.

Anonymity and confidentiality were strictly maintained. Participants' identities were not disclosed in any part of the research report, and all identifying information was excluded from data presentation. The collected data were securely stored, accessible only to the researcher, and used solely for academic purposes. Participants were assured that the information they provided would remain confidential and would not be shared with unauthorized persons.

To address the potential for harm, the researcher ensured that the study did not expose participants to any physical, psychological, or social harm. Sensitive questions were handled with care, and participants had the freedom to skip any question they felt uncomfortable answering.

Regarding compensation, no monetary incentives were provided; however, participants were appreciated for their valuable time and contributions. The researcher also ensured results communication by sharing a summary of the key findings with relevant stakeholders, including the participating NGOs and community leaders, to promote transparency and the practical use of the research outcomes.

Overall, the researcher followed the ethical standards set by relevant institutional guidelines and obtained ethical clearance from the appropriate research ethics committee before commencing the study.

### **3.10 Limitations**

This study encountered several limitations. One of the primary challenges was the language barrier, as some participants were not fluent in English, which affected the clarity of some responses. This was mitigated through the use of local translators who facilitated communication during interviews and focus group discussions. There were also instances of respondent bias or reluctance to provide honest feedback on sensitive issues. To address this, the researcher assured participants of confidentiality and anonymity, which encouraged more open and honest responses.

Methodological limitations arose from the complexity of organizing and analyzing qualitative data across different participant categories. The researcher addressed this by carefully aligning data collection tools with research objectives and applying triangulation to enhance

data credibility. Additionally, limited time and financial resources restricted the scope of data collection. However, the study focused on key stakeholders and essential data, which allowed the researcher to meet the objectives effectively despite these constraints.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

#### 4.0. Introduction

This chapter presents, analyzes, interprets, and discusses the qualitative data collected through in-depth interviews and focus group discussions with both Arise Rwanda Ministries staff and program beneficiaries in Boneza Sector. This chapter explores the effect of Arise Rwanda Ministries in promoting sustainable community economic empowerment, based on insights from beneficiaries and staff involved in its programs. The analysis follows a thematic approach and is structured according to the key objectives of the study, namely: to examine the effect of capacity building, financial support, infrastructure development, and community mobilization in enhancing and sustaining economic empowerment at the community level.

Each section begins by presenting participants' views and testimonies, followed by thematic interpretation and comparison with existing scholarly literature. Patterns, recurring ideas, and contrasting perspectives are critically analyzed to uncover the extent to which Arise Rwanda's interventions have achieved sustainable outcomes. Attention is also given to challenges, limitations, and suggestions provided by respondents, which offer valuable insights into areas requiring improvement.

Furthermore, the chapter contextualizes the findings within broader development theories and frameworks, such as empowerment theory, participatory development, and sustainable livelihoods approaches. These theoretical lenses guide the interpretation of data and facilitate a deeper understanding of how Arise Rwanda's work aligns with or diverges from global best practices in community development.

Ultimately, this chapter seeks not only to report on the evidence collected but also to engage in thoughtful reflection and critical dialogue between empirical findings and existing literature. Through this approach, the chapter aims to present a nuanced and grounded assessment of how Arise Rwanda Ministries contributes to long-term economic transformation in rural communities, with particular attention to gender, inclusion, and local ownership.

#### **4.1. Bio Data of Participants**

To understand the background of the participants, basic demographic information was collected during the interviews. A total of 36 participants took part in the study, as detailed in Table 3.1. This included 24 beneficiaries who participated in three focus group discussions, 8 NGO staff members interviewed individually, and 4 community leaders also interviewed through in-depth interviews. All participants were purposively selected based on their direct involvement with Arise Rwanda Ministries' community economic empowerment programs. Each interview was assigned a unique number to maintain confidentiality and track responses accurately. The interviews were conducted between June 6<sup>th</sup> and June 13<sup>th</sup>, 2025, across various villages within Boneza Sector in Rutsiro District, including Kabirizi, Bushaka, and Rugamba.

The occupations of participants varied, reflecting the diverse nature of the community. Many of the beneficiaries were engaged in small-scale trading, subsistence farming, and manual labor, while others were housewives or unemployed individuals striving to support their families. In contrast, staff members included community development officers and program coordinators actively involved in implementing economic empowerment programs.

In terms of gender, the majority of the participants were women, aligning with the focus of many of Arise Rwanda's initiatives aimed at empowering women in vulnerable situations. The inclusion of both male and female perspectives ensured a balanced understanding of the programs' impact across gender lines. This demographic data provides valuable context for interpreting the findings from the qualitative interviews that follow.

## **4.2 Effect of Capacity Building Initiatives in Sustaining Community Economic Empowerment**

This section examines how capacity building initiatives led by Arise Rwanda Ministries (ARM) contribute to sustainable economic empowerment within the Boneza community. Drawing on qualitative data from staff interviews and focus group discussions with beneficiaries, this analysis presents, interprets, and reflects on the NGO's effect in skill development, livelihood transformation, behavioral change, and the challenges encountered.

### **4.2.1 Equipping Communities Through Skills and Knowledge**

One of the fundamental Effects ARM plays as an NGO is equipping community members with practical skills in entrepreneurship, financial literacy, and vocational trades. These trainings are often conducted in partnership with local leaders to ensure contextual relevance.

“I never used to know how to save or plan my money. But after the training, I learned budgeting, and now I can run my own small fruit business.” – Female participant, FGD.

“They taught us how to price and market products. For someone like me who didn't finish school, this knowledge is gold.” – Male beneficiary, banana trader.

The effectiveness of these initiatives lies in their responsiveness to actual community needs. By teaching economically relevant skills, ARM fosters self-reliance and reduces dependency on handouts.

This demonstrates that NGOs like ARM serve as vital agents in building human capital, especially in under-resourced rural settings. Without such interventions, many community members would lack the foundational knowledge needed to pursue economic opportunities.

#### **4.2.2 Transforming Livelihoods through Practical Application**

Beyond knowledge transfer, the real strength of ARM's intervention lies in how beneficiaries apply these skills to improve their economic status. Many reported launching income-generating activities such as tailoring, banana trading, and maize milling, directly following the training.

“After the tailoring training, I got a loan through our savings group and bought a secondhand sewing machine. I now earn something every week.” – Young woman, Single Mothers Group.

“Before, I had no business. Now I mill maize and sell flour to neighbors. It feeds my family and pays school fees.” – Male participant, Maize Milling Group.

These cases show a clear trajectory from training to economic transformation. The linkage between NGO-facilitated capacity building and real business outcomes highlights ARM's strategic EFFECT in facilitating grassroots entrepreneurship.

It proves that NGOs can go beyond short-term aid to stimulate durable income-generating activities, especially when programs are designed for immediate, local application. Empowerment becomes real when people can earn and live from their own efforts.

### **4.2.3 Addressing Barriers to Participation and Impact**

Despite successes, beneficiaries and staff revealed structural challenges affecting participation and the effectiveness of the programs. These include competing family obligations, low literacy levels, and limited post-training follow-up.

“Many women don’t attend regularly. They’re busy with children, cooking, and farming. Training times need to change.” – ARM Training Coordinator.

“Some people don’t understand written materials. If they don’t read, they get left behind.” – Trainer, Skills Development Program.

“We need more follow-ups to see who is really applying the skills. Right now, it’s hard to track progress.” – Program Officer, ARM.

These barriers suggest that current approaches may not fully reach or sustain impact across all groups, particularly vulnerable women and the elderly.

This reveals a gap in the inclusivity and follow-up strategy of NGO-led empowerment programs. To ensure equitable outcomes, NGOs like ARM must adjust delivery models to accommodate real-life constraints faced by rural populations.

### **4.2.4 Fostering Long-Term Behavioral and Cultural Change**

A major finding was the emergence of behavioral changes among beneficiaries. Respondents described a shift from dependency toward proactive financial planning, saving habits, and long-term business thinking.

“Now I always separate some money for savings, some for the business. Before I would just spend everything without a plan.” Woman, Small Business Owner.

“We even set goals together in our group like buying a maize grinder next year. It’s not just about today anymore.” – FGD participant, Women’s Economic Group.

This transformation reflects deep internal change, showing that empowerment is not just economic but psychological and social.

It highlights the NGO’s power not only to improve livelihoods but to reshape mindsets. When people begin to envision and work toward a better future, empowerment becomes sustainable and self-propelling.

#### **4.2.5 Opportunities for Strengthening NGO Impact**

Beneficiaries suggested various improvements to enhance ARM’s capacity building, including tailoring trainings to literacy levels, conducting more follow-ups, and offering periodic refresher courses.

“It would help if they used pictures or demonstrations. Not everyone learns from words alone.” – Elderly female trainee.

“A refresher training every few months would help us remember and stay on track.” – Youth beneficiary, Savings Group.

“When they visit us after training, we feel motivated. It shows they care and keeps us focused.” – Woman, Rural Women’s Group.

These suggestions signal that empowerment is an ongoing process, not a one-time event.

This calls for NGOs like ARM to institutionalize long-term engagement mechanisms. A structured follow-up and mentoring system would multiply the impact of training and embed learning into daily life.

This section has demonstrated that Arise Rwanda Ministries plays a central effectas an NGO in driving sustainable community economic empowerment through targeted capacity building. The programs have enabled beneficiaries to acquire practical skills, start businesses, and adopt forward-looking behaviors. However, barriers such as time, literacy, and lack of follow-up pose risks to long-term impact.

The experience of ARM underscores the vital contribution of NGOs in translating development goals into local realities. To truly empower communities, NGOs must remain flexible, inclusive, and committed to continuous engagement. Sustainable development requires more than a project it requires a presence.

The findings from Arise Rwanda Ministries' capacity-building initiatives in the Boneza Sector closely align with existing literature on sustainable community economic empowerment, particularly in rural and marginalized contexts. Consistent with the study by Zamayla et al. (2024) on the Higaonon community in the Philippines, the Boneza findings highlight that targeted training significantly enhances women's financial management and entrepreneurial skills, leading to improved livelihoods and empowerment. Both cases demonstrate that well-structured capacity-building programs can produce transformative outcomes when they are tailored to community needs. Similarly, the experiences from Boneza echo the Asian Development Bank's (2024) report, which emphasizes the effectiveness of vocational training and financial literacy in boosting household income and economic resilience among rural women. Additionally, the cultural shift observed among beneficiaries in Boneza—where participants reported increased self-reliance and proactive financial behavior—reflects the deeper empowerment noted in Andaya's (2022) study, which combined traditional livelihood practices with market-based capacity building.

Moreover, the findings support Emina's (2021) assertion that sustainable development must be anchored in the empowerment of current populations through participatory and inclusive frameworks. In Boneza, Arise Rwanda's emphasis on local engagement mirrors the approach taken by Spark Micro Grants in Rwanda, as discussed by Kalisa and Gathiru (2023), where community-led planning and skill development foster long-term project sustainability. However, the Boneza experience also reveals key challenges, such as low literacy and inconsistent attendance, which are similarly identified in the literature as barriers to program effectiveness. These challenges underscore the need for more adaptive and inclusive training approaches, including visual learning tools, continuous mentorship, and culturally relevant delivery methods. Overall, the comparison illustrates that while Arise Rwanda Ministries is achieving outcomes consistent with global best practices, further integration of contextual and participatory elements could enhance the impact and sustainability of its capacity-building efforts.

### **4.3 The Impact of Financial Support Programs in Sustaining Economic Empowerment**

This section explores how financial support programs initiated by Arise Rwanda Ministries (ARM) contribute to the sustainable economic empowerment of community members. Drawing insights from interviews and focus group discussions, the section presents how micro-loans, grants, and savings group facilitation affect livelihood outcomes, addresses the challenges encountered, and reflects on utilization patterns and monitoring efforts.

#### **4.3.1 Provision of Micro-Loans, Grants, and Savings Support**

ARM offers financial services such as micro-loans with a low interest rate of 1.5%, small business grants, and savings group facilitation. These interventions are often preceded by financial literacy training to prepare beneficiaries for responsible use of funds.

“They first trained us on how to manage money before giving any loan. I never thought I could run a business, but now I have one.” – Female beneficiary, Grocery Stall Owner.

“We formed a savings group after getting our grants. It helped us keep each other accountable.” – FGD participant, Women’s Cooperative.

This shows that ARM’s financial support is not just transactional but strategic—it builds capacity before capital. The combination of grants and credit, when linked to group savings culture, reinforces a sense of ownership and responsibility.

This highlights the critical effect NGOs can play in bridging financial gaps for the underserved by coupling capital with knowledge. It affirms that economic empowerment is most effective when financial tools are embedded within broader development frameworks.

#### **4.3.2 Empowering Livelihoods and Enhancing Social Outcomes**

Beneficiaries reported using the financial support to start or expand businesses, support their families, and invest in children’s education and healthcare. These funds helped move households beyond subsistence into productive economic activity.

“I used the loan to buy charcoal and sell it in small quantities. Now I can pay my children’s school fees without borrowing from neighbors.” – Woman, Small Enterprise Owner.

“With the grant, I bought tools for my carpentry shop. My family eats better now, and we even repaired our house.” – Male beneficiary, Skilled Artisan.

These testimonies suggest that financial empowerment from NGOs has both economic and social returns. The support enables community members to meet basic needs while laying foundations for sustained livelihood development.

This demonstrates that financial assistance from NGOs like ARM does more than boost income it strengthens family welfare, education, and dignity. Empowerment must be understood as multidimensional, with social uplift embedded in economic progress.

### **4.3.3 Challenges in Loan Uptake and Utilization**

Despite the positive impact, key challenges emerged. Many beneficiaries fear debt and are reluctant to take loans. Others struggle with timely repayments due to emergencies or poor planning. Limited loan capital also hinders access for all interested individuals.

“Some people fear taking loans because they think they’ll fail to repay and get embarrassed.”

– ARM Loan Officer.

“I used part of the loan for hospital bills. Business slowed down, and now I’m behind on repayment.” – FGD participant, Rural Women’s Group.

These concerns reveal that financial vulnerability persists even with NGO support. Emergencies often derail business plans, and repayment stress can discourage participation altogether. Furthermore, the small loan pool cannot satisfy rising demand.

This reflects that financial inclusion through NGOs must be accompanied by robust support systems including crisis mitigation, continuous mentorship, and increased funding. Otherwise, small-scale financial services risk reinforcing financial anxiety rather than resolving it.

### **4.3.4 Monitoring, Evaluation, and the Need for Innovation**

ARM conducts monthly follow-ups and tracks beneficiary progress. However, the absence of digital record-keeping limits the ability to respond quickly and track performance accurately.

“We visit them monthly, but it’s hard to keep all data on paper. A digital system would really help.” – ARM Monitoring and Evaluation Officer.

“Sometimes we forget to submit reports, or they get lost. With a phone app or message reminder, it would be easier.” – Youth beneficiary, Small Business Group.

These comments highlight gaps in the monitoring infrastructure. Without accurate tracking, it becomes difficult to assess outcomes or intervene early when beneficiaries face challenges.

This signals a need for digital transformation within NGO operations. Embracing technology would strengthen accountability, improve responsiveness, and allow data-driven decision-making critical for scaling and sustaining economic empowerment programs.

#### **4.3.5 Patterns of Utilization and Reinvestment**

Loan utilization mainly centered on purchasing inventory, equipment, or services necessary for business operations. Profits were often reinvested or saved collectively through informal savings groups.

“I used the loan to buy a small fridge and started selling drinks. The profit I made went into the next stock and part into savings.” – Male youth entrepreneur.

“We now save together monthly from our businesses. The money helps us support each other during emergencies.” – FGD participant, Women's Empowerment Circle.

These patterns reflect a growing culture of financial discipline and mutual aid. Beneficiaries are not only managing their current businesses but building financial buffers and security networks.

This illustrates that true empowerment involves more than one-time gains it's about cultivating habits of reinvestment and resilience. NGOs like ARM play a pivotal effect in facilitating this transition from reactive survival to strategic planning.

The financial support programs of Arise Rwanda Ministries are a cornerstone of its effect as an NGO driving sustainable economic empowerment. By offering accessible loans, grants, and savings facilitation paired with training and follow-up ARM empowers beneficiaries to improve livelihoods and achieve greater self-reliance. However, challenges such as loan fear, repayment delays, and weak digital infrastructure limit full potential.

To maximize impact, NGOs must design financial support mechanisms that are flexible, holistic, and tech-enabled. This ensures that financial empowerment becomes a tool for resilience, not stress. With sustained innovation and deeper engagement, ARM can scale its impact and model best practices for NGOs working toward inclusive rural development.

The findings from Arise Rwanda Ministries' financial support programs in Boneza Sector align strongly with existing literature on the effect of microfinance, grants, and savings initiatives in promoting sustainable economic empowerment. Similar to global studies (Nelson, 2022; Nwosu & Akpelu, 2021), the Boneza data confirm that micro-loans and small grants have enabled vulnerable households especially women to launch or expand income-generating projects, resulting in improved livelihoods, nutrition, and access to education. These outcomes reflect broader patterns observed in Rwanda and elsewhere, where access to capital is shown to be a critical enabler of entrepreneurship, household welfare, and community resilience (UNDP, 2023; Kamanzi & Uwizeyimana, 2023).

Moreover, the Boneza case highlights that financial support alone is insufficient without complementary training and mentorship an insight echoed in the works of Nabisere et al.

(2024) and Niyonsenga& Bizimana (2022), who found that the absence of financial literacy can lead to misuse of funds or loan defaults. In Boneza, some participants expressed hesitancy toward borrowing and challenges in loan repayment, reinforcing the argument that economic empowerment requires both financial and knowledge-based inputs (Uwitonze&Nsabimana, 2022). Additionally, the community’s call for improved digital monitoring reflects trends in the literature advocating for more efficient, tech-enabled accountability systems (World Bank, 2023).

While many programs succeed in sparking short-term improvements, the literature—and the Boneza experience emphasize the need for long-term sustainability through community participation and locally tailored solutions (Munsabire et al., 2024; Bucyana, 2022). The findings also mirror concerns about financial inclusion disparities in districts like Rutsiro, where infrastructure and education levels can limit impact (MINALOC, 2023). Arise Rwanda Ministries’ monthly monitoring shows a commendable commitment to transparency, but integrating digital systems and expanding funding partnerships as recommended in both the findings and the literature could further enhance efficiency and reach.

In conclusion, the comparison confirms that Arise Rwanda’s financial support model is aligned with best practices globally and regionally. Its effectiveness is most pronounced when financial assistance is delivered alongside training, follow-up, and community-led design conditions that the literature consistently identifies as prerequisites for genuine and sustainable economic transformation.

## **4.4 The Contribution of Infrastructure Development Projects in Sustaining Community Economic Empowerment**

This section examines how infrastructure development projects initiated by Arise Rwanda Ministries (ARM) contribute to sustainable community economic empowerment. Drawing from interviews and focus group discussions (FGDs), the analysis explores how improved roads, market structures, and water systems enhance livelihoods, the challenges in maintaining infrastructure, the extent of community participation, and the broader social impacts these investments generate.

### **4.4.1 Economic Opportunities Enabled by Infrastructure**

ARM's investment in physical infrastructure particularly roads, markets, and water systems has significantly expanded economic opportunities for the community. Beneficiaries reported improved access to markets, reduced transportation costs, and safer working environments.

“Before the road was repaired, I used to carry my bananas on my head for over an hour. Now I use a bicycle and reach the market faster.” – Female vendor, Banana Trade Group.

“The new market shelter gives us a place to sell every day, even when it rains. We no longer sit on the ground under the sun.” – FGD participant, Women's Market Union.

“Clean water means we can run food businesses safely. Customers now trust us more.” – Male beneficiary, Food Vendor.

These testimonies show that infrastructure has not only improved daily productivity but also increased market participation and customer trust—key ingredients in sustainable income generation.

This confirms that NGOs like ARM, by improving basic infrastructure, create the physical conditions necessary for people to engage in profitable economic activity. Without such interventions, rural populations remain cut off from markets and essential services, reinforcing poverty cycles.

#### **4.4.2 Maintenance Challenges and Sustainability Gaps**

Despite the evident benefits, participants highlighted concerns about ongoing maintenance. Many infrastructure projects suffer from wear and tear due to harsh weather and overuse, compounded by insufficient local ownership and funding.

“We helped plan the road project, but after it was built, no one felt responsible for fixing it.”

– Local committee member, Infrastructure Planning Team.

“When something breaks, we wait for Arise to come back. We don’t have funds or tools to repair.” – FGD participant, Market Vendors Group.

This reflects a disconnect between initial community engagement and long-term responsibility. While enthusiasm is high during project inception, it often fades when it comes to preserving infrastructure.

This reveals that physical empowerment must be matched with social empowerment. If NGOs do not foster local ownership and establish self-managed maintenance systems, even well-built infrastructure risks collapse diminishing long-term value.

#### **4.4.3 Community Participation: From Planning to Ownership**

The findings show that community involvement was strong during the planning and consultation stages, ensuring the relevance of projects. However, ongoing participation in infrastructure care is low.

“They came to us and asked what we needed. We chose a market over a community hall.” – Community elder, Planning Consultation.

“After construction, very few people still come to meetings or volunteer to clean the market.” – ARM Field Officer.

This suggests that participatory development is front-loaded—valued during decision-making but neglected during execution and maintenance.

This highlights that NGOs must go beyond consultative participation and invest in ownership-based engagement. Empowerment must be a cycle from voice in design to hands in maintenance. Otherwise, infrastructure will not be sustainable in the long term.

#### **4.4.4 Sustainability Strategies: Promising but Limited**

To address these gaps, ARM has introduced sustainability mechanisms such as oversight committees, local government collaboration, and user fees for upkeep.

“We pay a small weekly fee at the market. That money is used to clean and repair small things.” – Female trader, New Market Structure.

“The committee was trained to oversee water points. They report breakages and help collect funds.” – ARM Infrastructure Coordinator.

These strategies promote localized governance and funding, though their effectiveness depends heavily on community cooperation and consistent leadership.

This suggests that NGOs can transition from direct service delivery to community-managed development by embedding sustainability tools. However, for such systems to succeed, long-term mentoring and clear effects must be institutionalized.

#### **4.4.5 Broader Social and Human Capital Impacts**

Beyond income generation, ARM's infrastructure projects have improved social wellbeing particularly in education, health, and gender equity. Access to clean water, for example, has reduced disease and labor burdens.

“We no longer wake at 4am to fetch water. Now my daughter goes to school on time.” – Woman, Water Access Project.

“Waterborne illnesses have gone down. People drink from protected springs now.” – FGD participant, Community Health Group.

These findings show that infrastructure empowers not just economically, but also socially, by freeing up time, improving health, and enhancing educational access—especially for women and children.

This reinforces that NGOs like ARM are catalysts for multidimensional development. Infrastructure is not just concrete and pipes—it's a platform for health, learning, and dignity. Its contribution to human capital is just as vital as its economic function.

Arise Rwanda Ministries has made a notable contribution to sustainable community economic empowerment through infrastructure development. The construction of roads,

markets, and water systems has enhanced livelihoods and created a more enabling environment for economic activity. However, limited maintenance capacity and low long-term community engagement pose significant threats to sustainability.

For NGOs to truly empower communities through infrastructure, they must invest not only in building, but in training, mobilizing, and equipping communities to own and sustain these assets. By embedding sustainability mechanisms and cultivating shared responsibility, ARM can ensure its infrastructure projects remain impactful long after initial construction contributing meaningfully to both economic growth and holistic community wellbeing.

The findings from Arise Rwanda Ministries' infrastructure development initiatives in Boneza Sector resonate strongly with existing literature that underscores the foundational effect of infrastructure in fostering sustainable economic empowerment, especially in rural and underserved communities. The reported improvements in roads, markets, and water systems have enhanced beneficiaries' ability to trade, access services, and improve their quality of life outcomes that mirror broader research by Calderón and Servén (2019) and Ali et al. (2020), which highlight how infrastructure investments reduce barriers to market access, increase productivity, and elevate household incomes. In particular, participants in Boneza attributed faster transportation of goods and increased commercial activity to new road and market developments, aligning with evidence from MININFRA (2023) and Munsabire et al. (2024) on the economic multiplier effects of rural infrastructure.

Moreover, the health and time-saving benefits linked to clean water access in Boneza such as reduced disease and increased school attendance reflect the multidimensional impact emphasized by UNICEF and WHO (2021). This broader lens, which sees infrastructure not merely as a physical asset but as a catalyst for social and economic transformation, is echoed in reports by the UNDP (2023) and the World Bank (2023), which stress its significance in

promoting inclusive growth and resilience. However, just as the Boneza findings revealed concerns about the sustainability of infrastructure due to limited community ownership and funding for maintenance, the literature likewise cautions that without long-term management systems and integration into local governance, many infrastructure projects may deteriorate or underperform (Van de Walle, 2022; Munyabugingo & Nkurunziza, 2023).

Encouragingly, Arise Rwanda's adoption of sustainability measures such as user committees and local partnerships reflects best practices identified by the African Development Bank (2023) and Bucyana (2022), which emphasize community participation as key to ensuring project relevance and durability. Still, the tendency for community involvement to wane after the construction phase, as seen in Boneza, suggests a common implementation gap, underscoring the need to extend participation into maintenance and governance. Finally, the Boneza case illustrates that even in districts with historical infrastructure deficits, NGO-led initiatives can begin to close development gaps when infrastructure is coupled with empowerment strategies. The comparison shows that infrastructure, when planned inclusively and supported with local capacity-building and policy alignment, is not only a physical necessity but a strategic pathway to long-term, community-led development.

#### **4.5 The Influence of Community Mobilization Efforts in Sustaining Community Economic Empowerment**

This section analyzes how community mobilization efforts led by Arise Rwanda Ministries (ARM) serve as a foundational element in sustaining long-term economic empowerment. Drawing from interviews and focus group discussions (FGDs), the section evaluates how mobilization is structured, the importance of community participation, common challenges, and the strategies ARM employs to deepen community engagement.

#### **4.5.1 Organizing Mobilization Activities through Local Channels**

ARM organizes its community mobilization efforts using platforms that are deeply embedded in the community's communication ecosystem—such as churches, village meetings, and local radio stations. These methods ensure inclusive outreach and resonate with cultural and linguistic norms.

“We heard about the savings group through church announcements. Everyone listens at church—so it’s a good way to spread the word.” – Female beneficiary, Women’s Cooperative.

“The radio helps reach those in remote hills. Not everyone can attend the meetings, but they can listen at home.” – ARM Community Mobilizer.

These localized and multi-channel approaches reflect ARM’s contextual sensitivity. Mobilization is not just about outreach—it is about trust-building and relevance.

This affirms that NGOs play a critical effect in connecting development initiatives to people’s everyday realities. By aligning communication methods with community habits, ARM ensures that no group is excluded from accessing empowerment opportunities.

#### **4.5.2 Participation as a Driver of Ownership and Sustainability**

The data indicates that active community participation fosters stronger ownership and accountability toward development programs. Beneficiaries who are engaged in planning and implementation show more commitment to sustaining outcomes.

“When we help plan the project, we take it seriously. It becomes ours, not just a gift.” – Male youth, Savings Group Member.

“We chose to start a grain milling project. Because it was our idea, we make sure it works.” – FGD participant, Women’s Economic Group.

Participation is not just procedural it deepens commitment and enhances program relevance. It turns beneficiaries into co-owners and decision-makers.

This highlights that NGOs must not treat participation as tokenism. True empowerment begins when communities have voice, influence, and a effect in shaping their future. Without this, development interventions may remain externally driven and unsustainable.

#### **4.5.3 Persistent Challenges in Mobilizing the Community**

Despite strong efforts, ARM faces significant challenges in mobilizing consistent community participation. Time constraints, overlapping events, and skepticism about long-term program benefits reduce attendance and engagement.

“People are busy with farming and family. Some miss meetings because they think it won’t benefit them directly.” – ARM Field Officer.

“At first, I didn’t believe in these meetings. Too many promises in the past left us disappointed.” – Elderly male participant, FGD.

These quotes reveal that logistical and emotional barriers like mistrust must be acknowledged and addressed. Mobilization requires more than information; it requires relationship-building and belief restoration.

This underscores that NGOs must approach mobilization as a long-term social process, not a one-time activity. Building consistent trust is essential to convert passive attendees into active participants and long-term collaborators.

#### **4.5.4 Strategic Use of Peer Influence and Success Narratives**

To enhance mobilization, ARM uses community champions respected individuals who have benefited from previous programs and shares public testimonies to inspire wider participation.

“When I see someone like me succeed, I believe I can do it too.” – Young woman, inspired by women’s cooperative.

“We now invite successful members to speak during meetings. Their stories motivate others.” – ARM Mobilization Coordinator.

This peer-to-peer model adds authenticity to mobilization messages. People relate more to lived experiences than to theoretical instructions.

This illustrates that storytelling and effect modeling are powerful tools in NGO programming. Mobilization becomes effective when it’s rooted in relatable human experience, not just planning documents or formal presentations.

#### **4.5.5 Success Story: From Mobilization to Enterprise**

One striking example is a women’s cooperative that began with informal savings and evolved into a successful grain milling enterprise. Their journey inspired others and proved the value of organized community action.

“We started saving 500 RWF per week. Then we borrowed to buy a grain mill. Now we earn from it and support each other in emergencies.” – Co-founder, Women’s Cooperative.

“After seeing their progress, other groups began meeting regularly to plan their own projects.” – FGD participant, Community Savings Network.

The cooperative's success shows how mobilization, when sustained, leads to collective entrepreneurship and income growth. It serves as a living model of what empowerment can achieve.

This confirms that community mobilization is not just about awareness—it's a launch pad for action. When NGOs like ARM build strong community engagement structures, they activate a chain of empowerment that multiplies itself.

#### **4.5.6 Strengthening Social Capital and Resilience**

Mobilization also strengthens social cohesion, which is crucial for long-term development. Participants reported improved trust, increased cooperation, and a collective sense of responsibility.

“Now we work together more. We support each other during sickness or business loss.” – FGD participant, Rural Economic Group.

“Mobilization brought us together. We now think about the community, not just ourselves.” – Local Leader, Savings and Loans Association.

These intangible outcomes trust, unity, and mutual support from the social fabric that sustains economic gains beyond the life of NGO programs.

This emphasizes that community empowerment is both economic and social. NGOs that invest in mobilization are investing in community resilience the ability to adapt, organize, and grow even after external support fades.

Community mobilization is a vital component of Arise Rwanda Ministries' strategy for sustainable economic empowerment. It provides the structure for participation, the spark for

entrepreneurship, and the glue that binds communities together. By using culturally embedded communication channels, fostering inclusive participation, leveraging success stories, and nurturing social cohesion, ARM amplifies its development impact.

This reaffirms that NGOs are not just service providers they are facilitators of grassroots movement and local agency. Mobilization is the engine of sustainability. Without it, even the best-planned empowerment programs risk stagnation. With it, transformation becomes community-led and lasting.

The findings from Arise Rwanda Ministries' community mobilization efforts in Boneza Sector strongly align with existing literature, which identifies mobilization as a cornerstone of sustainable community economic empowerment (CEE). The use of culturally appropriate communication channels such as village meetings, church announcements, and local radio mirrors best practices recommended by the UNDP (2023) and African Development Bank (2023), which stress the need for mobilization strategies to be rooted in local realities to maximize engagement. The active involvement of community members in planning and decision-making processes within Arise Rwanda's programs reflects the participatory models championed by Zimmerman (2000) and Munyaneza et al. (2024), who emphasize that empowerment is most effective when individuals become co-creators of development rather than passive recipients.

Arise Rwanda's strategy of using community champions and success stories to inspire broader participation also aligns with findings by Bucyana (2022) and Uwitonze&Nsabimana (2022), who note that locally trusted figures and visible impact stories can counteract skepticism, build trust, and encourage ownership. The case of the women's cooperative in Boneza where a savings group evolved into a successful grain milling business demonstrates how mobilization fosters not only economic activity but also social capital, leadership, and

community resilience. This reflects broader regional trends, where grassroots groups and cooperatives have proven effective in promoting entrepreneurship, especially among women and youth (Munyabugingo & Nkurunziza, 2023).

However, Arise Rwanda's experience also reveals persistent challenges, including low meeting attendance, mistrust, and limited awareness of economic benefits. These barriers are well documented in the literature (Munsabire et al., 2024; World Bank, 2023), which points out that without ongoing education and culturally sensitive engagement, mobilization efforts risk superficial participation. In response, both the findings and the literature call for deeper investment in trust-building, local leadership development, and participatory governance structures (Uwitonze & Nsabimana, 2022).

In summary, the comparison shows that Arise Rwanda Ministries' approach to community mobilization embodies key principles identified in global and local research: inclusivity, cultural relevance, peer influence, and participatory engagement. For lasting impact, the literature and findings agree that mobilization must go beyond initial outreach to become an embedded process of continuous learning, trust-building, and co-ownership. When effectively mobilized, communities are not only more likely to sustain development outcomes but also to drive their own transformative change.

#### **4.6. Summary**

The findings illustrate that Arise Rwanda Ministries plays a pivotal effect in promoting sustainable economic empowerment through multifaceted interventions. Capacity building enhances knowledge, financial programs create self-reliance, infrastructure supports market access, and community mobilization ensures participation and ownership. However,

challenges remain in program delivery, maintenance, and engagement. Recommendations based on these findings are presented in the next chapter.

## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 5.0. Introduction

This chapter presents the key conclusions drawn from the study findings and offers practical recommendations based on the analysis. It summarizes how Arise Rwanda Ministries contributes to sustainable community economic empowerment through capacity building, financial support, infrastructure development, and community mobilization. The chapter also highlights areas that require improvement to enhance the impact and sustainability of the organization's interventions.

#### 5.1. Summary of findings

This section presents a summary of the key findings based on the study's specific objectives. It highlights how Arise Rwanda Ministries contributes to sustainable community economic empowerment through capacity building initiatives, financial support programs, infrastructure development projects, and community mobilization efforts. Each objective is addressed to provide a clear understanding of the impact and effectiveness of these interventions in enhancing sustainable community economic empowerment.

##### 5.1.1. Influence of capacity building initiatives in sustaining community economic empowerment of beneficiaries.

The findings from the study demonstrate that Arise Rwanda Ministries' capacity-building initiatives have a substantial influence on the long-term economic empowerment of beneficiaries, particularly among women and youth. These programs have provided participants with essential skills in entrepreneurship, financial literacy, vocational training, and basic business management. The skills acquired have enabled many to successfully

launch and manage income-generating activities such as banana trading, tailoring, and maize milling demonstrating a direct link between skill acquisition and livelihood improvement.

Moreover, the structure of the training aligned with local economic realities and community needs fosters relevance and practical application. Collaboration with local leaders ensures the training content is both appropriate and context-sensitive, further increasing the likelihood of effective implementation by beneficiaries. As a result, many participants have reported not only improved business confidence but also a noticeable shift toward self-reliance and strategic financial planning, including increased savings behavior and reinvestment of profits into their enterprises.

However, the study also highlighted persistent challenges that limit the full potential of these interventions. Low literacy levels, especially among older women and rural participants, limit the ability to absorb and retain training content. Additionally, irregular attendance, often due to household responsibilities or lack of consistent motivation, compromises the continuity and effectiveness of the training. These findings point to the importance of designing more flexible and inclusive training formats, such as modular or on-the-job sessions, as well as incorporating visual aids and simplified instruction for low-literacy learners.

Another area identified for improvement is the lack of sufficient follow-up and post-training support. While initial training sessions are impactful, their benefits can diminish without sustained mentorship or refresher courses to reinforce learning and adapt to emerging business challenges. Therefore, to enhance the sustainability and scalability of the empowerment outcomes, it is recommended that Arise Rwanda Ministries invest in structured mentorship programs, provide periodic refresher training, and create peer learning platforms to support knowledge sharing and problem-solving among beneficiaries.

Furthermore, the positive cultural shift observed where beneficiaries become more proactive in managing their financial decisions and planning for the future indicates that capacity building interventions have a transformative dimension beyond economic gains. They promote confidence, autonomy, and agency, which are key pillars of community-driven development.

In conclusion, capacity-building initiatives are shown to be a cornerstone of sustainable community economic empowerment. By addressing identified challenges and reinforcing successful strategies, Arise Rwanda Ministries can further strengthen the long-term impact of its programs, ensuring that beneficiaries not only gain skills but are empowered to transform those skills into lasting economic progress.

#### **5.1.2. Contribution of financial support programs in sustaining economic empowerment of beneficiaries.**

The findings of this study affirm that Arise Rwanda Ministries' financial support programs play a pivotal effect in enhancing community-level economic empowerment, particularly among women-headed households and vulnerable populations. Through the provision of micro-loans at affordable interest rates (1.5%), small business grants, and facilitation of savings groups, the organization has enabled many beneficiaries to launch or expand income-generating activities. These ventures have led to a ripple effect of positive outcomes, including improved household welfare, better nutrition, and increased school enrollment for children, underscoring the broad socio-economic impact of financial inclusion.

The design of the financial support model is notably progressive, combining access to capital with pre-loan training to prepare beneficiaries for responsible financial management. This approach recognizes that financial empowerment is not just about providing money, but also about equipping individuals with the knowledge and discipline to use it wisely. Many

respondents reported that profits generated from their small businesses were either reinvested or used to join community savings and lending groups, reflecting a growing culture of financial planning and resilience.

Nevertheless, the data reveals a number of ongoing challenges that could compromise the long-term sustainability of these financial programs. Fear of repayment obligations has made some potential beneficiaries reluctant to take out loans, particularly in households with unstable income or previous negative experiences with credit. Misuse of funds, often driven by emergencies or poor planning, has also led to repayment delays or unproductive investment in non-income-generating items. In addition, the limited capital pool restricts the number of beneficiaries who can access support, creating unmet demand in the community.

To address these challenges, there is a pressing need to strengthen financial literacy initiatives both before and after funds are disbursed. Continued mentorship, especially through regular visits, peer groups, or community coaches, can help beneficiaries navigate business challenges, avoid misuse of funds, and stay on track with repayments. Moreover, introducing structured business planning workshops could empower participants to develop realistic financial goals and accountability mechanisms.

Another area for development is the program's monitoring and evaluation system. While current practices include monthly follow-ups and manual report collection, both staff and beneficiaries expressed interest in transitioning to a digital monitoring system. Such a system could improve data accuracy, streamline progress tracking, and enhance transparency for both the organization and beneficiaries. This would also enable real-time identification of at-risk loans and provide timely support, thereby improving repayment rates and program outcomes.

Importantly, the combined provision of financial support and non-financial guidance has proven to be an effective model. Beneficiaries who received both capital and ongoing training demonstrated higher levels of financial independence, confidence, and business growth. This integrated approach supports the view that financial empowerment is most effective when delivered holistically, with attention to both economic and behavioral components.

In conclusion, Arise Rwanda Ministries' financial support programs have made a substantial contribution to sustaining economic empowerment in the Boneza community. To maximize and scale this impact, the organization should focus on expanding resource availability, enhancing financial literacy and mentorship, and adopting technology-driven monitoring systems. These improvements will not only boost program efficiency but also ensure that financial empowerment translates into long-term, self-sustained economic transformation for beneficiaries.

### **5.1.3. Contribution of infrastructure development projects in sustaining community economic empowerment of beneficiaries.**

Infrastructure development has emerged as a critical enabler of sustainable community economic empowerment in the context of Arise Rwanda Ministries' interventions. Through targeted investments in roads, market centers, and clean water systems, the organization has significantly enhanced the ability of rural communities particularly in Boneza Sector to participate more effectively in economic activities. Improved road networks have facilitated faster, safer, and more affordable transportation, enabling farmers, traders, and small business owners to access broader markets and deliver their goods with greater efficiency.

The construction of permanent and dignified marketplaces has provided secure and organized spaces for commerce, especially benefiting women vendors who now operate in safer and more structured environments. Similarly, the establishment of clean water systems has not

only supported health and hygiene but has also unlocked economic opportunities related to water-based enterprises such as soap-making and food processing. These developments underscore the multi-dimensional value of infrastructure in improving both livelihood outcomes and overall community well-being.

Beyond economic gains, infrastructure investments have had far-reaching social impacts. Access to clean and safe water has reduced the burden on women and children, who traditionally spent hours collecting water from distant sources. This has freed up time for education and productive work. Additionally, reduced incidence of waterborne diseases and improved sanitation have translated into better public health outcomes, further supporting productivity and reducing household medical expenses.

Despite these notable achievements, the findings also reveal critical sustainability challenges. One key issue is the limited sense of long-term community ownership of infrastructure assets. While community members actively participate during the planning and construction phases, their engagement often diminishes during the maintenance stage. As a result, some infrastructure projects face risks of deterioration due to insufficient maintenance funding, lack of accountability, and environmental wear-and-tear, especially during the rainy season.

To address these sustainability threats, Arise Rwanda Ministries has introduced several strategic measures, including the formation of local oversight committees to manage infrastructure assets, collaboration with local government bodies to align maintenance with public service systems, and introduction of modest user fees in selected projects to fund routine repairs. These mechanisms aim to promote a culture of shared responsibility, resource mobilization, and local leadership in infrastructure management.

Still, the success of these strategies depends heavily on continued community sensitization and capacity-building to ensure that residents understand their Effects in infrastructure upkeep and recognize the long-term value of maintaining these assets. Therefore, expanding training on infrastructure management, involving youth in community work schemes, and integrating infrastructure maintenance into local cooperative efforts could enhance effectiveness.

In summary, infrastructure development projects spearheaded by Arise Rwanda Ministries have had a transformative impact on economic empowerment by improving connectivity, access to services, and overall living conditions. However, to sustain and amplify these gains, a more deliberate focus on community ownership, maintenance capacity, and long-term planning is necessary. Infrastructure, when paired with participatory governance and economic opportunity, becomes not just a physical asset but a catalyst for enduring community development and empowerment.

#### **5.1.4. The influence of community mobilization efforts in sustaining community economic empowerment of beneficiaries.**

Community mobilization has emerged as a foundational pillar in the implementation and sustainability of Arise Rwanda Ministries' economic empowerment programs. Through a culturally sensitive and inclusive approach, the organization effectively leverages local communication platforms such as village meetings, church gatherings, and community radio broadcasts to reach and engage a wide range of community members, including women, youth, and elders. This localized approach not only ensures relevance and accessibility but also fosters a deep sense of inclusion and shared purpose across demographic groups.

The findings demonstrate that active community participation significantly enhances ownership of development projects. When beneficiaries are involved in decision-making,

planning, and implementation processes, they are more likely to remain committed to maintaining and sustaining the outcomes. This participatory model strengthens social cohesion, encourages transparency, and increases the overall impact and longevity of empowerment interventions. Community members reported feeling more valued and responsible when their voices were heard, leading to greater motivation to protect and expand on the benefits of ongoing programs.

Despite these strengths, several barriers to effective mobilization persist. These include low attendance at community meetings due to household responsibilities, agricultural work, or conflicting schedules, especially among women and youth. Additionally, some residents exhibit mistrust or skepticism, often due to past experiences with short-lived or failed initiatives. A limited understanding of the long-term benefits of empowerment programs also contributes to disengagement, particularly among newly engaged or marginalized groups.

To address these challenges, Arise Rwanda Ministries has adopted innovative and motivational strategies. One of the most effective has been the use of community champions—respected individuals who have personally benefited from empowerment programs and now serve as advocates within their neighborhoods. These champions play a crucial EFFECT in inspiring others, breaking down resistance, and promoting program credibility through relatable, firsthand experiences. Furthermore, the organization regularly highlights success stories, such as that of a women's cooperative that started with basic savings and grew into a profitable grain milling enterprise. Such stories act as powerful tools of social proof, demonstrating what is possible through unity, discipline, and collective effort.

The influence of these mobilization efforts extends beyond program implementation. Community mobilization has helped to build social capital, foster mutual trust, and instill a spirit of volunteerism and mutual aid among participants. These intangible outcomes are

critical for sustaining long-term development, as they create a resilient and empowered community capable of self-organizing, advocating for their needs, and supporting peer-driven solutions.

Moving forward, the findings suggest that Arise Rwanda Ministries could further strengthen its mobilization strategy by incorporating continuous awareness campaigns, mobile outreach for hard-to-reach areas, and feedback mechanisms to keep community members engaged and informed. Additionally, investing in leadership development at the grassroots level would ensure that local structures are not only participatory but also capable of facilitating inclusive dialogue and accountability.

In conclusion, community mobilization efforts have proven to be transformative and indispensable in sustaining economic empowerment. By fostering a participatory culture, encouraging leadership from within, and aligning development activities with the community's own aspirations, Arise Rwanda Ministries demonstrates that sustainable change is most achievable when communities are not just beneficiaries—but active agents of their own empowerment.

## **5.2. Conclusion**

The study concludes that Arise Rwanda Ministries has made a significant and multidimensional contribution to sustainable community economic empowerment in Boneza Sector and surrounding communities. Through capacity building, financial support, infrastructure development, and community mobilization, the organization has facilitated meaningful improvements in livelihoods, social cohesion, and self-reliance.

Capacity-building initiatives empowered beneficiaries particularly women with entrepreneurial, financial management, and vocational skills that enabled many to start and

sustain small businesses. These outcomes align with Empowerment Theory, which posits that increased access to resources and participatory engagement fosters individual and community control over economic futures (Zimmerman, 1995). However, challenges such as low literacy and limited follow-up highlight the ongoing need for inclusive, adaptive programming.

Financial support programs enabled vulnerable households to launch or expand income-generating activities, improving living standards and resilience. Yet, barriers like fear of debt and resource constraints underscore the importance of sustained mentorship and financial education, reinforcing the theory's emphasis on building capacity beyond material assistance.

Infrastructure projects enhanced economic opportunities and human development by improving access to markets, water, and services. The Sustainable Livelihood Framework (SLF) helps explain how these physical assets, combined with financial, social, and human capital investments, interact to strengthen household resilience and sustainability (Chambers & Conway, 1992). Nonetheless, sustainability depends heavily on community ownership and effective maintenance.

Community mobilization efforts fostered social capital and collective responsibility, essential for sustained empowerment. Mobilization through culturally relevant communication and local leadership supported participation and project ownership, key elements of both Empowerment Theory and SLF.

This research adds to existing literature by providing an integrated, context-specific analysis of how NGO interventions interact across multiple livelihood dimensions to sustain economic empowerment in rural Rwanda. Unlike many studies that focus on isolated program components, this study demonstrates the synergistic effect of combining capacity building, financial services, infrastructure, and mobilization within a single NGO's strategy. It also

highlights practical challenges and community perspectives rarely captured in prior research, offering grounded recommendations for enhancing sustainability.

By linking empirical findings with established theories, this study deepens our understanding of sustainable empowerment as a dynamic, multifaceted process requiring ongoing adaptation and local ownership. It informs policymakers, NGOs, and development practitioners on designing holistic, participatory interventions that move beyond short-term gains to foster lasting economic independence in marginalized communities.

### **5.3. Recommendations**

Based on the findings of this study, several recommendations are proposed to enhance the effectiveness and sustainability of Arise Rwanda Ministries' community economic empowerment initiatives. These recommendations target both the organization and beneficiaries to strengthen impact, promote self-reliance, and ensure long-term development outcomes.

#### **Recommendations to Arise Rwanda Ministries**

To improve the reach, effectiveness, and sustainability of its empowerment programs, Arise Rwanda Ministries should:

Strengthen capacity-building programs by designing training tailored to the community's educational levels, gender dynamics, and livelihood needs. Focus on women and youth by incorporating practical, hands-on methods such as apprenticeships and peer learning. Implement refresher courses and mobile learning to increase accessibility. Establish a mentorship system with regular follow-up to support beneficiaries over time. This will increase skills retention and applicability, ensuring greater empowerment.

Enhance financial support programs through comprehensive financial literacy training embedded in loan and grant offerings. This will improve budgeting, debt management, and investment decisions, addressing fears of repayment. Expand funding by partnering with microfinance institutions, banks, and donors to reach more beneficiaries, especially women- and youth-led businesses. Adopt digital monitoring systems to improve transparency, efficiency, and real-time tracking of outcomes.

Ensure sustainability of infrastructure projects by training local infrastructure committees in maintenance, budgeting, and repairs. Grant these committee's autonomy with guidelines and maintenance funds raised via affordable user fees. Strengthen partnerships with local government to align projects with district development plans, promoting integration, resource sharing, and policy support. Engage community members actively throughout all project phases, reinforcing shared ownership and responsibility.

Deepen community mobilization efforts by diversifying outreach using culturally relevant tools such as SMS broadcasts, local language radio, drama, and storytelling. Empower community champions including elders, youth leaders, and successful beneficiaries to increase trust and participation. Establish feedback platforms and participatory forums to keep programs responsive to community needs, fostering stronger local ownership.

Adopt cross-cutting strategies that prioritize data-driven decision-making through improved monitoring, evaluation, and learning systems. Regularly collect beneficiary feedback and conduct inclusive evaluations to measure progress and refine interventions. Maintain a gender-sensitive and inclusive approach to ensure equitable access and impact for marginalized groups, including women-headed households and people with disabilities.

## **Recommendations to Beneficiaries**

To maximize benefits from Arise Rwanda Ministries' initiatives, beneficiaries should:

Fully engage in capacity-building opportunities by attending training regularly, actively participating, and applying new skills in daily activities. Form peer learning groups, cooperatives, or study circles to enhance understanding and motivation. Seek feedback and attend refresher or mentorship sessions to adapt to evolving challenges and markets.

Use financial support responsibly by following through on business plans and strategies developed during training. Practice budgeting, reinvest profits, and keep accurate records to grow businesses sustainably. Join local savings and lending groups for support and financial security. Seek mentorship or assistance when facing difficulties to prevent misuse of funds and loan defaults.

Take ownership of infrastructure assets by actively participating in maintenance and protection efforts. Join or support local management committees, engage in regular community upkeep activities, report damages promptly, and contribute modestly to repair funds. Cultivate pride and stewardship over shared resources, which discourages neglect and vandalism. Involve all community segments including women and youth in decision-making and upkeep to strengthen social cohesion and accountability.

Strengthen community mobilization and leadership by attending meetings, encouraging others to participate, and sharing personal success stories to inspire peers. Volunteer for leadership roles in cooperatives, savings groups, or committees to sustain community-driven development. Provide constructive feedback to program implementers and advocate for vulnerable or underrepresented groups.

Sustain a culture of accountability and growth by tracking personal and business goals, engaging in continuous learning, and holding oneself accountable. Model positive behaviors to motivate others and become agents of change within families and neighborhoods, thereby amplifying the impact of NGO programs.

### **Suggestions for Further Research**

While this study provides important insights, future research should consider the following to deepen understanding and improve development practices:

Conduct longitudinal studies examining the long-term impact (5-10 years) of specific empowerment components like financial literacy or infrastructure on household economic resilience. This will clarify the sustainability of outcomes beyond NGO support.

Compare multiple NGOs working in similar rural contexts to identify best practices and context-specific success factors, providing a broader evidence base for effective programming.

Explore the perspectives of diverse demographic groups such as men, youth, people with disabilities, and elderly community members, whose experiences may differ and are often underrepresented.

Investigate the EFFECT of public-private partnerships and local government collaborations in scaling NGO-led initiatives, to understand how multi-sector coordination can enhance resource use and program sustainability

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## Appendices

### Appendix 1: Interview Guide addressed to Arise Rwanda Ministries staffs

#### Introduction

My name is Rukundo Darius, and I am a Master's student in Development Studies at Uganda Martyrs University. I am conducting a research study titled *“The EFFECT of NGOs in Sustainable Community Economic Empowerment: A Case of Arise Rwanda Ministries.”*

You have been selected to participate in this study because of your valuable EFFECT in the organization. Your insights and experiences are crucial for understanding how NGO initiatives contribute to sustainable economic empowerment in the community.

Please be assured that all the information you provide will be treated with strict confidentiality and used solely for academic purposes. Your honest and thorough responses will greatly enhance the quality and success of this research.

Thank you very much for your time and cooperation.

Sincerely,

Rukundo Darius

Student, Uganda Martyrs University

#### Statement of acceptance

#### Part A: Bio data

1. Interview number .....
2. Date of interview .....
3. Place of interview .....
4. Occupation of respondent .....
5. Gender .....

**Part B: The EFFECT of Capacity Building Initiatives in Sustaining Community Economic Empowerment of Beneficiaries**

1. How do the capacity building initiatives support beneficiaries in improving their skills and knowledge?
2. Can you share examples of how capacity building has helped beneficiaries sustain their economic activities?
3. What are the main challenges faced in implementing capacity building programs effectively?
4. How do you assess the long-term impact of capacity building on beneficiaries' economic independence?
5. In what ways could capacity building programs be improved to better meet beneficiaries' needs?

**Part C: The Impact of Financial Support Programs in Sustaining Economic Empowerment of Beneficiaries**

6. What types of financial support does Arise Rwanda Ministries provide to beneficiaries?
7. In your view, how does financial support contribute to sustaining beneficiaries' economic empowerment?
8. What obstacles limit the impact of financial support programs?
9. How is the effectiveness of financial support monitored and evaluated over time?
10. How do beneficiaries typically manage or utilize the financial support they receive?

**Part D: The Contribution of Infrastructure Development Projects in Sustaining Community Economic Empowerment of Beneficiaries**

11. How have infrastructure projects improved the economic opportunities for beneficiaries?
12. What challenges are encountered in maintaining the infrastructure provided to the communities?
13. How do beneficiaries participate in the planning and upkeep of infrastructure projects?

14. What strategies are in place to ensure the sustainability of infrastructure projects after completion?
15. How has improved infrastructure influenced other aspects of community development beyond economic empowerment?

**Part E: The Influence of Community Mobilization Efforts in Sustaining Community Economic Empowerment of Beneficiaries**

16. How are community mobilization activities organized to engage beneficiaries in economic empowerment?
17. What EFFECT does community participation play in sustaining economic empowerment initiatives?
18. What difficulties do you observe in mobilizing the community for economic empowerment efforts?
19. How do you encourage ongoing community involvement and ownership of empowerment programs?
20. Can you describe any success stories where community mobilization significantly boosted economic empowerment?

## **Appendix II: Focused group discussion**

### **Focused Group Discussion Guide: Arise Rwanda Ministries Beneficiaries and Staff**

#### **Introduction:**

Welcome and thank you all for participating in this discussion. The purpose of today's session is to explore your experiences and views on how Arise Rwanda Ministries supports community economic empowerment through capacity building, financial support, infrastructure projects, and community mobilization. Your honest opinions and stories are very important to help us understand what works well and what can be improved. Everything shared here will remain confidential.

#### **Part 1: Capacity Building Initiatives**

1. How have capacity building programs helped you or your community improve skills and knowledge?
2. Can you share specific examples where these skills have helped sustain your economic activities?
3. What challenges have you faced in participating in or benefiting from these programs?
4. What suggestions do you have to make capacity building more effective and relevant?

#### **Part 2: Financial Support Programs**

5. What kinds of financial support have you received from Arise Rwanda Ministries?
6. How has this financial support affected your ability to maintain or grow your economic activities?
7. What difficulties or barriers have you encountered in accessing or using this support?
8. How could the financial support programs be improved to better serve your needs?

#### **Part 3: Infrastructure Development Projects**

9. In what ways has infrastructure development (e.g., roads, markets, water systems) changed economic opportunities in your community?
10. How involved have you been in the planning, implementation, or maintenance of these projects?

11. What are the main challenges in keeping the infrastructure functional and beneficial?
12. How can the sustainability of these infrastructure projects be ensured in the future?

**Part 4: Community Mobilization Efforts**

13. How does the community participate in mobilization efforts to support economic empowerment initiatives?
14. What EFFECT does community involvement play in the success of these programs?
15. What challenges have you experienced in community mobilization efforts?
16. How can community participation be encouraged and strengthened?

Thank you all for your valuable input. Your experiences and ideas are crucial to understanding how Arise Rwanda Ministries can better support sustainable economic empowerment in your community.