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# CONTRIBUTION OF FARMER FIELD AND LIFE SCHOOLS TO RURAL WOMEN'S ECONOMIC EMPOWERMENT: A CASE STUDY OF THE RURAL WOMEN'S ECONOMIC EMPOWERMENT PROJECT IN RWANDA

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***Abstract:*** **This study assessed the contribution of Farmer Field and Life Schools (FFLS) to rural women's economic empowerment under Phase Two of the Joint Programme on Rural Women's Economic Empowerment (JP-RWEE) in Rwanda. It examined three outcome areas: perceived agricultural productivity, financial literacy, and leadership and decision-making. A descriptive survey design combined quantitative and qualitative approaches. The target population comprised 2,751 active FFLS beneficiaries in Kirehe and Nyamasheke districts, from whom 96 respondents were selected using stratified random sampling. Data were collected through structured questionnaires and key-informant interviews. Quantitative data were analyzed in STATA 13 using descriptive statistics, Pearson correlation, and multiple regression, while interview data were analyzed thematically. Respondents reported high perceived contribution ratings for agricultural productivity (M = 4.4688, SD = 0.5420), financial literacy (M = 4.2604, SD = 0.6198), and leadership and decision-making (M = 4.4583, SD = 0.5604). However, the regression models based on training sessions attended and modules completed did not significantly predict agricultural-productivity ratings ($R^2$ = 0.0059, p = 0.7604) or financial-literacy ratings ($R^2$ = 0.0166, p = 0.460). The leadership and decision-making model was statistically significant (F(2,93) = 3.52, p = 0.0335; $R^2$ = 0.0705), with attendance significantly associated with the outcome (p = 0.019). Interview findings highlighted improved farming knowledge, financial awareness, confidence, and participation in household and community discussions. The study concludes that FFLS is a useful empowerment platform, but training should be linked to productive resources, extension, financial services, markets, mentoring, and practical leadership opportunities.**

***Keywords:*** **Farmer Field and Life Schools; rural women; economic empowerment; agricultural productivity; financial literacy; leadership; decision-making; JP-RWEE; Rwanda.**

## I. INTRODUCTION

Rural women play a central role in agricultural production and household food security, yet their economic opportunities may be constrained by unequal access to land, finance, agricultural inputs, technology, markets, and decision-making spaces. Participatory agricultural learning approaches seek to address some of these constraints by strengthening practical knowledge, confidence, collective action, and life skills. Farmer Field and Life Schools (FFLS) combine experiential agricultural learning with life-skills and gender-related content, providing a community-based platform through which participants learn and exchange experience.

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In Rwanda, the Joint Programme on Rural Women's Economic Empowerment (JP-RWEE) has used FFLS as part of an integrated approach to strengthening rural women's livelihoods and agency. The programme links agricultural learning with financial literacy, nutrition, gender awareness, and participation in community activities. Existing literature describes the potential of farmer field school approaches to build human, social, natural, and financial capital, while also emphasizing that outcomes vary by context and access to complementary resources [1], [2].

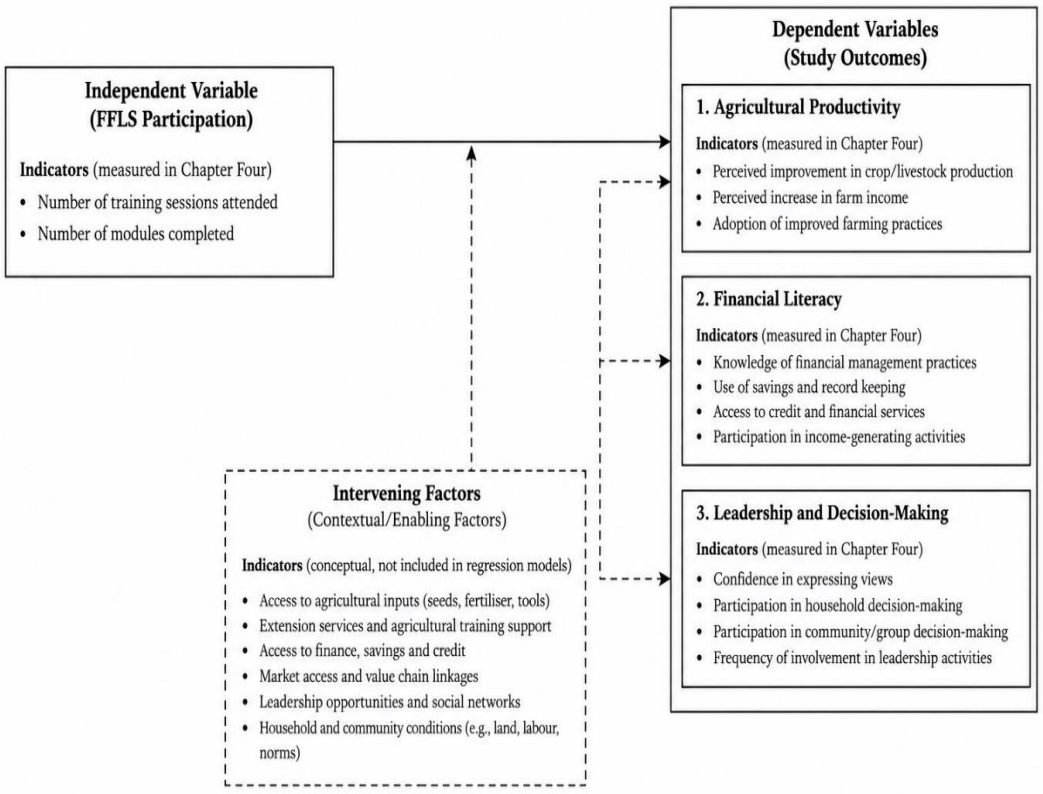
Despite programme experience, positive programme narratives alone do not establish how FFLS participation relates to specific empowerment outcomes in particular districts. This study addressed that evidence gap by assessing the perceived contribution of FFLS to agricultural productivity, financial literacy, and leadership and decision-making among JP-RWEE beneficiaries in Kirehe and Nyamasheke districts. It also examined whether two participation indicators—training sessions attended and modules completed—were statistically associated with these outcome ratings.

The study was guided by the following objectives: (i) to evaluate the contribution of FFLS to rural women's agricultural productivity; (ii) to assess its contribution to financial literacy; and (iii) to examine its contribution to leadership and decision-making under JP-RWEE in Rwanda.

The theories that guided this study are Empowerment Theory, with Human Capital Theory and Participatory Learning and Action providing complementary perspectives. Together, these perspectives help explain how participatory learning may build knowledge and capabilities, while recognizing that the translation of learning into economic outcomes can depend on wider social, institutional, and material conditions.

**Conceptual Framework**

The conceptual framework illustrates the possible relationship between participation in Farmer Field and Life Schools (FFLS) under the JP-RWEE project and three perceived outcomes: agricultural productivity, financial literacy, and leadership and decision-making. Participation is assessed by the number of training sessions attended and modules completed. The framework considers how knowledge acquisition, peer learning, and practical training may contribute to these outcomes. It also recognizes that access to agricultural inputs, extension services, financial resources, markets, and leadership opportunities may influence the relationship. The outcomes are assessed using respondents' ratings on a five-point scale and reflect their perceptions rather than independently verified changes in economic conditions.



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## II. METHODOLOGY

### *2.1. Research Design and Study Area*

This study adopted a descriptive survey design using quantitative and qualitative approaches. The quantitative component used a structured questionnaire to describe respondents' characteristics, FFLS participation, and perceived contribution ratings for agricultural productivity, financial literacy, and leadership and decision-making. The qualitative component used key-informant interviews to explore programme implementation and contextual factors that could help explain the quantitative patterns. The two sources of evidence were compared during interpretation. The study was conducted in Kirehe District (Eastern Province) and Nyamasheke District (Western Province) of Rwanda. Kirehe lies in a low-lying agro-ecological zone with small-scale crop cultivation, including maize, beans, and bananas, while Nyamasheke features hilly terrain with fertile soils suitable for tea, coffee, bananas, and beans. Both districts host JP-RWEE-supported FFLS interventions and present contrasting agro-ecological and market contexts.

### *2.2. Population and Sampling*

The target population consisted of 2,751 active rural women beneficiaries participating in FFLS under Phase Two of JP-RWEE: 1,239 in Kirehe and 1,512 in Nyamasheke. A sample of 96 respondents was selected using stratified random sampling, with allocation across the selected districts and relevant administrative strata.

**District distribution of FFLS participants**

| District | Number of FFLS Participants | Category of Beneficiaries |
|---|---|---|
| Nyamasheke | 1,512 | Rural women in FFLS |
| Kirehe | 1,239 | Rural women in FFLS |
| **Total** | **2,751** | Direct beneficiaries |

The sample size was estimated using Yamane's formula with a 10% margin of error. The formula was used to estimate the number of respondents required from a known population.

$$n = \frac{N}{1 + N * (e)2}$$

Where n is the sample size, N is the population size, and e is the margin of error. With N = 2,751 and e = 0.10, the calculation was n = 2,751 / [1 + 2,751(0.10²)] = 96.49, giving a target of approximately 96 respondents. The final survey sample comprised 96 respondents. Because the achieved sample is relatively small for multiple subgroup and inferential analyses, findings should be interpreted cautiously and the study's limited explanatory power should be acknowledged (Taherdoost, 2016; Saunders, Lewis, & Thornhill, 2019).

### *2.3. Data Collection and Analysis*

Data were collected through structured questionnaires and key-informant interviews. The instruments were reviewed and pre-tested to support validity and reliability. The quantitative analysis used STATA 13 to produce descriptive statistics and to examine Pearson correlations and multiple regression models. The main independent-variable indicators were the number of FFLS training sessions attended and modules completed. The three outcome measures were respondents' perceived contribution ratings for agricultural productivity, financial literacy, and leadership and decision-making. Interview information was analyzed thematically and used to contextualize quantitative patterns. The outcome scores represent respondents' reported perceptions and experiences; they should not be interpreted as independently verified changes in crop yields, household income, savings, or formal leadership status. The descriptive design identifies associations and does not establish that FFLS participation caused the reported outcomes.

ANOVA and multiple regression were used to examine the relationships between FFLS participation and the three study outcomes. Statistical significance was set at $p<0.05$. Qualitative interview data were analyzed thematically and compared with quantitative results. Since the study used a descriptive survey design, the findings were interpreted as associations rather than causal effects.The Multiple Regression Model was applied as follows:

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$Yod1=\beta0+\beta1(X1)+\beta2(X2)+e$
$Yod2=\beta0+\beta1(X1)+\beta2(X2)+e$
$Yod3=\beta0+\beta1(X1)+\beta2(X2)+e$

Where:
Yod1: represents the contribution to agricultural productivity; Yod2: represents the improving financial literacy; Yod3: represents the strengthening rural women's leadership in decision-making; β0: is the constant term X1: Number of modules completed; X2: Number of training sessions attended ; e: is the error term

## III. RESULTS

### *A. Perceived Contribution to Agricultural Productivity*

The first objective examined respondents' perceived contribution ratings for agricultural productivity in relation to participation in FFLS under the JP-RWEE in Rwanda

**Table 4.8: Contribution of the number of training sessions attended by each participant to Agricultural productivity.**

| Number of training sessions attended by each participant | Summary of Contribution of FFLS to Agricultural Productivity | | |
|---|---|---|---|
| | Mean | Std. Dev. | Freq. |
| 1 | 4 | 0.707107 | 5 |
| 2 | 4.5 | 0.707107 | 2 |
| 3 | 4.55 | 0.510418 | 20 |
| 4 | 4.5178571 | 0.504203 | 56 |
| 5 | 4.3076923 | 0.630425 | 13 |
| Total | 4.46875 | 0.541987 | 96 |

Source: Primary Data (2026)

**Table 4.9: Contribution of the number of modules completed to Agricultural productivity.**

| Number of modules Completed | Summary of Contribution of FFLS to Agricultural Productivity | | |
|---|---|---|---|
| | Mean | Std. Dev. | Freq. |
| 1 | 4.2 | 0.4472136 | 5 |
| 2 | 4.7272727 | 0.46709937 | 11 |
| 3 | 4.4 | 0.57735027 | 25 |
| 4 | 4.40625 | 0.55991791 | 32 |
| 5 | 4.5652174 | 0.5068698 | 23 |
| Total | 4.46875 | 0.54198708 | 96 |

Source: Primary Data (2026)

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Respondents gave FFLS a high perceived contribution rating for agricultural productivity (M = 4.4688, SD = 0.5420; n = 96). Interview findings indicated that FFLS provided practical agricultural knowledge and encouraged participants to consider improved farming practices. However, the regression model using training sessions attended and modules completed was not statistically significant ($R^2$ = 0.0059, F(2,93) = 0.27, p = 0.7604). The two participation indicators therefore explained very little variation in agricultural-productivity ratings. Interview evidence suggested that applying knowledge was also influenced by access to inputs, land, labour, extension services, technology, finance, and markets.

***B. Perceived Contribution to Financial Literacy***

The second objective examined respondents' perceived contribution ratings for financial literacy in relation to participation in FFLS under the JP-RWEE in Rwanda.

**Table 4.10: Contribution of the number of training sessions attended by each participant to financial literacy.**

| Number of trainings sessions attended by each participant | Summary of Contribution of FFLS to Financial Literacy | | |
|---|---|---|---|
| | Mean | Std. Dev. | Freq. |
| 1 | 4 | 0.707107 | 5 |
| 2 | 4.5 | 0.707107 | 2 |
| 3 | 4.2 | 0.523148 | 20 |
| 4 | 4.25 | 0.610514 | 56 |
| 5 | 4.4615385 | 0.77625 | 13 |
| Total | 4.2604167 | 0.619759 | 96 |

**Source:** Primary Data (2026)

**Table 4.11: Contribution of the number of modules completed to Financial Literacy**

| Number of modules Completed | Summary of Contribution of FFLS to Financial Literacy | | |
|---|---|---|---|
| | Mean | Std. Dev. | Freq. |
| 1 | 4.5 | 0.707107 | 2 |
| 2 | 4.4166667 | 0.514929 | 12 |
| 3 | 4.173913 | 0.650327 | 23 |
| 4 | 4.0833333 | 0.603561 | 36 |
| 5 | 4.5217391 | 0.593109 | 23 |
| Total | 4.2604167 | 0.619759 | 96 |

**Source:** Primary Data (2026)

The mean perceived contribution rating for financial literacy was 4.2604 (SD = 0.6198; n = 96). Interview findings highlighted greater awareness of budgeting, saving, record-keeping, and planning the use of money. Nevertheless, the regression model was not statistically significant ($R^2$ = 0.0166, F(2,93) = 0.78, p = 0.460). Training attendance and module completion did not significantly predict the financial-literacy rating. Participants' ability to apply financial knowledge was described as dependent partly on income, access to savings mechanisms, credit facilities, financial services, and markets.

Number of modules completed 5=1, Number of modules completed 6=2, Number of modules completed 7=3, Number of modules completed 8=4, Number of modules completed 9=5

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Table 4.11 summarizes respondents' perceived contribution ratings for financial literacy by number of modules completed. The overall mean rating was 4.2604 (SD = 0.6198). This rating reflects respondents' perceptions rather than independently verified increases in savings, credit access, or income.

***C. Perceived Contribution of FFLS to Leadership and Decision-Making***

The third objective examined respondents' perceived contribution ratings for leadership and decision-making. Respondents reported a high mean rating of 4.4583 (SD = 0.5604). This rating represents respondents' perceptions, not an independently verified increase in women's leadership or decision-making.

The results are presented and interpreted as follow:

**Table 4.12: Contribution of the number of training sessions attended by each participant to Leadership in Decision-Making.**

| Number of trainings sessions attended by each participant | Summary of Contribution of FFLS to Leadership in Decision-Making | | |
|---|---|---|---|
| | Mean | Std. Dev. | Freq. |
| 1 | 3.6 | 0.547723 | 5 |
| 2 | 4.5 | 0.707107 | 2 |
| 3 | 4.45 | 0.510418 | 20 |
| 4 | 4.5535714 | 0.501621 | 56 |
| 5 | 4.3846154 | 0.650444 | 13 |
| Total | 4.4583333 | 0.56038834 | 96 |

**Source:** Primary Data (2026

Number of training sessions attended between 30 and 60=1, Number of training sessions attended between 61 and 90 =2, Number of training sessions attended between 91 and 120 =3, Number of training sessions attended between 121 and 150 =4, Number of training sessions attended above 150=5

Table 4.12 summarizes respondents' perceived contribution ratings for leadership and decision-making by training-session category. The overall mean rating was 4.4583 (SD = 0.5604). This rating reflects respondents' perceptions and does not independently establish an increase in leadership or decision-making.

**Table 4.13: Contribution of the number of modules completed to Leadership in Decision-Making**

| Number of modules Completed | Summary of Contribution of FFLS to Leadership in Decision-Making | | |
|---|---|---|---|
| | Mean | Std. Dev. | Freq. |
| 5(1) | 4.4 | 0.547723 | 5 |
| 6(2) | 4.7272727 | 0.467099 | 11 |
| 7(3) | 4.2 | 0.5 | 25 |
| 8(4) | 4.40625 | 0.614837 | 32 |
| 9(5) | 4.6956522 | 0.470472 | 23 |
| Total | 4.4583333 | 0.560388 | 96 |

Number of modules completed 5=1, Number of modules completed 6=2, Number of modules completed 7=3, Number of modules completed 8=4, Number of modules completed 9=5

The data was analyzed, out of 96 respondents, to the Number of modules completed had significantly contribute to success of RWEE phase two project. The finding the average means of results was 4.4583333 that was between Number of modules completed 8=4 and Number of modules completed 9=5), it presented that number of modules completed had the significant impact on performance of JP. RWEE phase two projects by contributing to increase Leadership in Decision-Making.

The perceived contribution rating for leadership and decision-making was also high (M = 4.4583, SD = 0.5604; n = 96). Qualitative findings described opportunities to share views, communicate, participate in group discussions, and contribute to household, farming, and community decisions. The regression model was statistically significant, F(2,93) = 3.52, p = 0.0335, and explained 7.05% of the variation in the outcome ($R^2$ = 0.0705). Training sessions attended were significantly associated with the outcome (p = 0.019), whereas modules completed were not statistically significant (p = 0.316). This suggests that repeated attendance and opportunities to practise participation may be particularly relevant to leadership development, although the model explains only a modest share of the variation.

**TABLE I: SUMMARY OF MAIN QUANTITATIVE FINDINGS**

| Outcome | Mean (SD) | Regression $R^2$ | Model p-value |
|---|---|---|---|
| Agricultural productivity | 4.4688 (0.5420) | 0.0059 | 0.7604 |
| Financial literacy | 4.2604 (0.6198) | 0.0166 | 0.4600 |
| Leadership and decision-making | 4.4583 (0.5604) | 0.0705 | 0.0335 |

Source: Primary data, 2026. Outcome means are perceived contribution ratings; regression models use training sessions attended and modules completed as predictors.

### *5.1.1 Contribution of FFLS to Agricultural Productivity*

The first objective was to evaluate the contribution of FFLS to agricultural productivity among rural women. The descriptive results show a high perceived contribution. The mean score associated with the number of training sessions attended was 4.46875, with a standard deviation of 0.541987, based on 96 respondents. This indicates that respondents generally rated the contribution between the upper categories of the scale. The findings therefore suggest that participation in FFLS was perceived to contribute positively to agricultural productivity.

The correlation analysis showed positive relationships between the number of training sessions attended and agricultural productivity (r = 0.0679) and between modules completed and agricultural productivity (r = 0.0012). However, the relationships were very weak.

The regression model was Y1 = 4.261244 + 0.01707X1 + 0.0391939X2, where X1 represents modules completed and X2 represents training sessions attended. Both coefficients were positive, but neither was statistically significant: modules completed p = 0.732 and training sessions p = 0.526. The model had $R^2$ = 0.0059 and Prob > F = 0.7604.

Thus, the descriptive evidence supports a positive perceived contribution of FFLS, but the inferential evidence shows that attendance and module completion alone explain very little variation in agricultural productivity. Other factors such as access to inputs, land, extension services, technology, climate, markets and finance may also be important.

The qualitative interpretation should emphasize the pathway from knowledge to application. Interview evidence should be used to show which farming practices women considered useful and which contextual factors enabled or constrained application. The statistical result suggests that FFLS exposure alone did not account for most differences in agricultural productivity, making complementary resources and services important parts of the interpretation.

### *5.1.2 Contribution of FFLS to Financial Literacy*

The second objective was to assess the contribution of FFLS to improving financial literacy. The mean score for participation associated with financial literacy was 4.2604167, with a standard deviation of 0.619759. The results indicate that respondents generally agreed that FFLS participation contributed to improved financial literacy. The correlation coefficients were positive but weak: r = 0.1261 for training sessions attended and r = 0.0460 for modules completed.

The regression model was Y2 = 3.893943 + 0.013992X1 + 0.0847884X2. The coefficients were positive, but training sessions (p = 0.229) and modules completed (p = 0.805) were not statistically significant. The overall model was not statistically significant (F = 0.78; Prob > F = 0.46) and $R^2$ was only 0.0166.

The findings therefore indicate a positive perceived contribution, but participation intensity alone does not sufficiently explain differences in financial literacy. Financial inclusion, savings groups, income, business experience, access to credit and previous financial knowledge may also influence the outcome.

The qualitative interpretation should focus on the practical use of financial knowledge: budgeting, saving, record keeping, credit decisions, savings-group participation and income-generating activities. These themes can explain why women may perceive FFLS as useful while variation in financial literacy is also influenced by financial access, income, business experience and previous knowledge.

#### *5.1.3 Contribution of FFLS to Leadership in Decision-Making*

The third objective was to examine the contribution of FFLS to strengthening rural women's leadership in decision-making. The mean score associated with training participation was 4.4583333 with a standard deviation of 0.56038834. Respondents therefore generally perceived FFLS as contributing positively to leadership and decision-making. The correlation coefficients were r = 0.2455 for training sessions attended and r = 0.0858 for modules completed. The relationship between training sessions and leadership was stronger than the relationships observed for the other two outcomes, although it remained a weak positive association.

The regression model was Y3 = 3.728246 + 0.0501264X1 + 0.1474715X2. The overall model was statistically significant ($F(2,93) = 3.52$; Prob > F = 0.0335) and explained 7.05% of variation in leadership in decision-making ($R^2 = 0.0705$). Training sessions attended were statistically significant (p = 0.019), while modules completed were not statistically significant (p = 0.316).

This provides the strongest inferential evidence among the three objectives that sustained participation in FFLS, particularly repeated attendance at training sessions, is associated with stronger leadership in decision-making.

The qualitative interpretation should document changes in confidence, speaking in meetings, household and farming decision-making, participation in community structures and leadership responsibilities. It should also explore whether repeated attendance created opportunities for practice and interaction. This provides a plausible explanatory pathway for the stronger association between attendance and leadership observed in the quantitative data, without claiming that the statistical association proves causation.

## IV. DISCUSSION

The high descriptive ratings across all three outcome areas indicate that respondents generally viewed FFLS as useful to their learning and empowerment. This is consistent with literature describing farmer field schools as participatory approaches that can build agricultural knowledge, social connections, and capacities relevant to rural livelihoods. The qualitative findings add detail to these ratings: participants described learning farming practices, improving financial awareness, and gaining confidence to express views in household and group settings.

At the same time, the regression results caution against interpreting positive perceptions as proof that training participation alone produces measurable economic change. Attendance and module completion did not significantly predict agricultural-productivity or financial-literacy ratings. These outcomes may be influenced by conditions outside the training environment, including access to inputs, land, extension, credit, savings opportunities, income-generating activities, and markets. Research on women's empowerment and food security similarly points to the importance of economic and institutional context alongside individual capabilities

Leadership and decision-making showed the strongest statistical evidence among the three outcomes. The overall model was significant, and attendance was positively associated with the leadership rating. Repeated participation may provide more opportunities to discuss problems, share experiences, negotiate, and practise decision-making. However, the model explained only 7.05% of variation, indicating that household relationships, community norms, formal leadership opportunities, and other factors also matter. As the study was descriptive and based partly on self-reported perceptions, the findings should be interpreted as associations rather than causal effects.

## V. CONCLUSION

This study assessed the contribution of Farmer Field and Life Schools to rural women's economic empowerment under JP-RWEE in Kirehe and Nyamasheke districts, Rwanda. Among 96 respondents, perceived contribution ratings were high for agricultural productivity, financial literacy, and leadership and decision-making. Qualitative findings indicated that FFLS

supported practical agricultural learning, financial awareness, confidence, and participation in household and community discussions. These results suggest that FFLS offers a relevant community platform for strengthening rural women's knowledge, capabilities, and agency.

However, the statistical findings show that the number of training sessions attended and modules completed did not significantly predict agricultural-productivity or financial-literacy ratings. The leadership and decision-making model was statistically significant, with attendance associated with a stronger rating, but the model explained a limited proportion of outcome variation. Therefore, the findings do not support attributing all perceived empowerment outcomes to training participation alone.

JP-RWEE implementing partners should sustain regular FFLS participation and connect training to agricultural inputs, extension services, climate-smart technologies, post-harvest support, markets, savings and credit opportunities, and practical financial-management exercises. Leadership modules should include communication, negotiation, public speaking, group governance, and mentoring, with opportunities for women to apply these skills in cooperatives and community structures. Future research should use baseline and follow-up measurements and, where feasible, comparison groups to assess changes in productivity, financial behaviour, and leadership more robustly. Overall, integrated support is likely to be more useful than training alone in helping rural women apply what they learn and advance sustainable economic empowerment.

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