

## ABSTRACT

The objective of this study is to assess the impact of women's participation in groups-based credit programs activities on their empowerment in the White Nile Agricultural Services Project area (WNASP). The WNASP is one of IFDA rural development project, which aim at improving the agricultural services to small scale farmers and empowerment of rural women in the project area. The empowerment of women sought to be achieved by organizing them in groups-based credit programs. The credit programs involved women in income-generating activities and replaced the requirement of material collateral by groups responsibility, in which individual access to credit is determined by the formation of group and the group repayment behavior. The credit groups were formed to act as instrument of credit and empowerment for women. This study is focused on assessment the impact of members participation in group's activities on their empowerment.

The White Nile Agricultural Services Project activities covered 24 schemes distributed over the 4 provinces of the White Nile state, namely Kosti, El Jeblien, El Duiem and El Geteena. Each province consists of a number of schemes which were further subdivided into villages.

A multi-stage proportional random sampling method was used to select 15 credit groups (120 members ) from different villages for purpose of this study. 60 women (non-credit group's members) were also selected from these villages as a comparison group.

The primary data for this study was collected through a direct individual interview by the researcher to for fill the comprehensive questionnaire .Secondary data was collected from relative institutions , researches , journals and internet .

The conceptual model employed in this study to assess the impact of members participation in credit groups activities on their empowerment, consist of two part . The first part involved independent variables, these variables were age, educational level, family size and member monthly income. The dependent variable which reflect the extent of members participation in group different activities were, participation in group meetings, participation in group training, participation in group social activities and involvement in women in development meetings. These variables were measured by scores and assessed by the independent variables to see the extent of member's participation in different activities, and identify the factors which influences member's participation.

The second part deals with the concept of women's empowerment, which has been spited into three components and measured separately to arrive at a better understanding of impact of member's participation in group's activities on each component. The three components are:

- Level of participation in decision making power in some household product.
- Level of consultation over some house hold resources .
- Control over some household resources .

First we compare empowerment components of group members with empowerment components of comparison group to see if there is any significant differences between them. Then we assessed the three component of group member's empowerment by means scores of their participation level in different group's activities to see their impacts on member's empowerment.

Different statistical procedures were used in the analysis of data in this study using the statistical package for social science (SPSS) for data analysis and management, including descriptive statistics, student T-test, chi-square test, correlation and multiple regression.

***The analysis results indicated that:***

Members participated in their groups activities with different percentage level. 77.5 percent in groups meetings, 47.5% in groups training, 53.3 percent in WID unit meeting. T-test result also revealed that there is no significant association between member's participation in different activities and their age, level of education, family size and their income level before the project .

The study found that groups members showed a higher level of empowerment on consultation level and control over resources condition than do the non group's members. The study also found that there were a partial relationship between participation in credit group activities and empowerment conditions .

The study asserted that groups based credit program activities positively influenced women's empowerment . This determinants explained (correlated to ) 31.2 percentage of variations observed in groups members empowerments .

The study suggested some recommendations focused on ways for improving credit groups to empower their members.