



UNIVERSITY *of*  
RWANDA

**COLLEGE OF ARTS AND SOCIAL SCIENCES**

**POVERTY ALLEVIATION PROGRAM FOR POOR WOMEN HEADING  
HOUSEHOLDS IN RWANDA:**

**A CASE OF VISION 2020 UMURENGE PROGRAM (VUP) IN KIGALI CITY**

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A dissertation submitted in partial fulfillment of the requirements for the award of a degree of Masters of Social Sciences in Gender Development in the College of Arts and Social Sciences (CASS)

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Signed..... Date.....

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## **LIST OF ACCRONYMS AND ABBREVIATIONS**

<b>AIDS</b>	Acquired Immune Deficiency Syndrome
<b>DS</b>	Direct support
<b>EDPRS I</b>	Economic Development and Poverty Reduction Strategy I
<b>EICV</b>	Household Living Conditions Survey
<b>EU</b>	European Union
<b>FAO</b>	Food and Agricultural Organization
<b>FGD</b>	Focused Group Discussion
<b>FHH</b>	Female Headed Household
<b>FS</b>	Financial Support
<b>GDP</b>	Gross Domestic Product
<b>GNP</b>	Gross National Product
<b>HIV</b>	Human Immunodeficiency Virus
<b>ILO</b>	International Labour Organization
<b>IMF</b>	International Monetary Fund
<b>ICRW</b>	International Center for Research on Women
<b>IPU</b>	Inter-Parliamentary Union
<b>LODA</b>	Local Administrative Entities Development Agency
<b>MDGs</b>	Millennium Development Goals
<b>MINALOC</b>	Ministry of Local Government
<b>MINECOFIN</b>	Ministry of Finance and Economic Development
<b>NGO</b>	Non-Governmental Organizations
<b>PRSP</b>	Poverty Reduction Strategy Paper
<b>PW</b>	Public Support
<b>SSA</b>	Sub-Saharan Africa
<b>UNDP</b>	United Nation Development Programme
<b>UNDESA</b>	UN Department of Economic and Social Affairs
<b>UNICEF</b>	United Nation Children’s Fund
<b>USAID</b>	United States Aid for International Development
<b>VUP</b>	Vision 2020 Umurenge Program
<b>WID</b>	Women in Development

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## **ABSTRACT**

The research aims to assess the impact of the VUP program on poverty alleviation among women heading households in Kigali city, Rwanda. The study examined how VUP components; public works, direct support, and financial services have contributed to the process of poverty reduction. Both quantitative and qualitative approaches were used to achieve research objectives. The study population was 11,025 VUP beneficiaries. The sample size was 96 including 90 VUP beneficiaries and 6 leaders. Techniques of questionnaire, interview, key informants, and focus group discussions both on the field and on telephones were used in data collection. The data were analyzed using STATA 14 to calculate frequencies and percentages. We used tables in data presentation.

This research revealed that 47% of women heading households in Kigali city participated in VUP public works, 28% of them in direct support and 25% in financial services. The study also revealed that 64% of women headed households said that being enrolled in VUP has contributed to the increase of their household's income. However, 41% of women heading households said that being in public works have not contributed to their living standards due to lack of available work, late payments and so on. According to this study, women heading households, said that long-distance (78%), insufficient payment or less amount of loan in the FS (67.5%), late payment (60%) and illiteracy (55%) among the main challenges they faced in VUP program.

As practical measures to these challenges faced by women heading households in Kigali city, women suggested, the increase of wages from public work (87 %), payment on-time (76%), and the increase of projects to work on in the public work (71%) to overcome the challenges they faced VUP program. Based on findings, the researcher suggested that VUP implementers should be trained about the project management. Also, as late payments and long distance to worksite worsen the condition of VUP beneficiaries, the local government could ensure improving processes of payment to pay workers on time and to make childcare facilities at worksite.

**Key words:** Poverty alleviation, VUP, poverty, women headed households

## **CHAPTER ONE: GENERAL INTRODUCTION**

### **1.0 Introduction**

Chapter one represents and expresses the background under which the study is pinned, statement of the problem, both general and specific objectives of the study. The chapter also includes research questions, significance of the study, the scope and the organization of the study based on the impact of the VUP program on the poverty experienced by women heading households in Rwanda.

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

#### **1.1.1 Global Perspective**

Globally, poverty has been of great concern that no single country disrespects but is considered seriously as its long term affects human development (Acquah *et al.*, 2017). The burden of poverty is unfairly spread among global communities just like inequality (Asadullah & Chaudhury, 2012). There are two-point eight billion families living on less than a dollar a day. There are high incidences of hunger about poverty in households headed by poor women in African countries and hardly a day passes without one hearing talk of looming food crisis across the country (Ahmed *et al.*, 2013). Of late there have been a lot of societal improvements but poverty is an issue that has created dilemma on how it can be resolved. Alkire and Foster (2011) notes that poverty affects everyone irrespective of their gender status but the elderly, uneducated persons, low income individuals and women in particular are more vulnerable to poverty. In fact, the social status has greatly intensified poverty in some ways while also changing its characteristics ever since introduction of concept feminization and poverty.

According to Bulla *et al.*, (2014) poor women who head households have fewer possessions and are in a situation where they cannot raise human capital excluding them from their community's social capital. The scales of poverty in households headed by poor women in the world are staggering, behind it lays an immense scale of individual tragedy and human suffering (UN, 2009). In developing countries women are excluded from the labor market and in situation where male responsibilities supporting the family are lacking women will always face the challenges that are not limited to social benefits.

According to Eurostat (2017) European Union (EU) member states was established with most important missions being reduction of poverty. In the process of combating poverty, the poverty levels have remained persistently high in other words it has been progressively increasing making the EU 2020 to target for poverty reduction (Collado *et al.*, 2016). Report by World Bank 2015 indicates that with more and progressive better paying jobs many people are being lifted out of poverty. In Europe the number of employees living under extreme poverty has successfully reduced from 52 % in 1991 to an estimated 11 % in 2015 whereas the number of people in the working middle class, living on more than \$ 4 a day, almost trebled between 1991 and 2015 (UNHCR, 2016). However, women across the EU countries have been at a higher risk of poverty as a result of gender inequalities in the labour market experienced as noted by European Institute for Gender Equality in 2014 a fifth of women in EU are living in poverty due to caring and domestic responsibilities.

According to Priyanka and Preethi (2014) the government of India, NGOs, and other financial institutions has introduced various welfare schemes and activities to reduce poverty especially for poor women heading households in their country. The microfinance provides financial support through loans and savings amenities to vulnerable women heading households as a result of exclusion from commercial financial services has been developed as a key strategy for reducing their poverty level and increasing their living styles. Badodiya *et al.*, (2012) notes that India has contributed a lot in reducing the individual living under the poverty line most of them being poor women. Introduction of Swarnajayanti Gram Swarozgar Yojana in India has been an important tool in combating unemployment and underemployment in the rural areas and for attacking rural mass poor women heading the household and raising them above the poverty line (Badodiya *et al.*, 2012). This is similar to VUP program undertaken by the government of Rwanda to combat poverty in households.

Over the past decades China, is considered as one of the rapidly growing economy in terms of economic development which has contributed a lot of progress in poverty alleviation globally (Tollefson, 2015). According to Li *et al.*, (2016), reduction of poverty in rural parts of China has been contributed by: income or economic growth; deviations in income inequality and public policies changes. In its program entitled "development-oriented Poverty Reduction Program" in order to alleviate poverty in rural China, with key financial programs encompassing the poor individuals, key village projects, whereby training programs like the sunshine project, pro-farmer policies, and welfare programs. In other

words, China's being a global leader has approached poverty reduction through an anti-poverty path basing on the country's national conditions, active explorations and extensive practices (Weiping, 2018). China's poverty line is set at 1.9 Us dollars per day. Within a period of 32 years from 1981 China has managed in lifting eighty hundred and fifty million people out of extreme (Chandy *et al.*, 2013).

In Sub-Saharan Africa (SSA) many countries have been afflicted by different forms of poverty leaving the region as the poorest globally (IMF, 2015). In addition, the terms of income inequality, SSA has been ranked as one of the most unequal regions in the world. Report by USAID in 2014 indicates that SSA has been having gender inequalities in terms of non-income dimensions like education and the labour market in particular countries with stark differences regarding women and men. According to Fosu (2010) there has been great response to poverty reduction rendering to a decreasing gender inequality. This is seen where women in Africa have been upcoming in terms of politics and legislation making them an important factor in decision-making. However, women and men have different experiences in terms of poverty (Grobler, 2016). Considering that there is difference in causes and effects of poverty in gender there is need to focus on the two sides of the coin in terms of gender.

### **1.1.2 Regional Perspective**

According to Garcia *et al.*, (2012) Sub-Saharan Africa on its part is confounded with a situation whereby the agricultural sector, the backbone of its economy, has been declining performance over a long period and with increasing poverty in households headed by women. What is worrying is the fact that the situation is not getting better; instead, it is worsening thus increasing poverty (IMF, 2013). The families in households headed by poor women cannot afford the complementary inputs to enhance the productivity of the assets they have, be it fertilizers or new technology for farming and the ones with few assets are most vulnerable (African Development Bank, 2011). In essence, this leads us to understand the nature of the mechanism by which once females become poor, they fall into poverty by having them as the single reader of the families (Bigsten, 2014).

According to Chant (2008) West-Africa women are poorer than men due to the development of the concept of feminization of poverty that has provided gender a place within international dialogues on poverty reduction initiatives. This is seen in Ghana and other parts of West-Africa, where women before colonization occupied unwavering roles

but of late due to feminization of poverty, they have become prone to severe poverty (Muhibbu-Din, 2011). As a result of poverty, gender inequalities responses in terms of development and resources management most individuals in Congo fundamentally depend on different aspects which are beyond control (van der Windt 2014).

According to World Bank report (2010) households headed by poor women shows deep poverty especially when fundamentals opportunities are denied in Uganda. As a result of gender discriminatory women's face challenges in ownership of assets and have limited access or control of natural resources. Where female are the head of households their inability in financing startup capital has prevented them from investing in businesses activities (Lydia, 2010). In spite of unavoidable challenges women in different parts of the world contributes either directly or indirectly in a number of arenas (Kellow, 2011). This is intimately linked to the economic and social policy regime of any given society, as well as to trends in women's employment, wages, and household headship abandonment of wives and children.

### **1.1.3 Rwanda Perspective**

In Rwanda, although poverty levels enormously declined in the last decade, a significant segment of the population remains in poverty where the majority are women (Clare *et al.*, 2017). According to EICV5, poverty levels and levels of vulnerability in Rwanda vary by region, age, and gender, and educational background. Data shows that young people under 21 years of age and adults beyond 60 years are prone to poverty than any other population group. In addition, poverty is seen to be more acute among women than in men (FAO, 2016). Report by the Inter-Parliamentary Union (IPU) in 2009 showed that Rwanda's parliament has made history when its lower house elected the majority (56.3%) of women members (GoR, 2011).

Gender differences in poverty levels in Rwanda are significant where female-headed households experience poverty more than male-headed households. Factors that contribute to this situation include women's engagement in unpaid care and domestic work, low levels of education which puts women at risk of being disadvantaged in the labor market, sustained effects of Gender-based violence, and limited access to and use of productive resources, etc. These factors and many others put women at risk of experiencing poverty compared to their counterparts (MINECOFIN, 2013). Studies show that provision of basic social assistance transfer to poor households with young children and a modest pension to

the elderly population could reduce poverty incidence by 40%, and the program was reported as a major contributor towards the achievement of the first round of the Millennium Development Goals (Moshman, 2015).

Report by OTF (2010) indicates that poverty in Rwanda declined from 2001 to 2005 in urban areas from 60.4% to 56.9% in a non-homogeneous trend and from 60.4% to 56.9% in rural areas. In addition, the rate of poverty reduced by 12% between 2005/2006 and 2010/2011 whereby almost one million people were pulled out of poverty. By the end of 2011 only 44.9% of the population were living below the poverty line (EDPRS I, 2011). By 2018 poverty levels reduced from 44.9% to below 30% through the framework of EDPRS II addressing the themes on rural development (MINECOFIN, 2018).

In achieving the EDPRS II focus have been on increased productivity of agriculture by engaging majority of the population that has ensured sustainable poverty reduction. Among four priorities concerned by the developmental efforts in this area is strengthening Umurenge SACCOs in order to reduce reported persistent inequality between men and women in accessing economic resources which remains one of the main challenges in addressing rural poverty. Poverty alleviation initiatives in Rwanda needs to identify and address the engendered root causes of poverty specifically target poor women so as to immediately initiate the processes of addressing and redressing the causes, experiences, and effects of poverty. By considering the VUP realities regarding poverty alleviation this study has been undertaken on evaluating the impact of the VUP program on the poverty experienced by women heading households in Rwanda.

#### **1.1.4 Vision 2020 Umurenge Program component in Rwanda**

The VUP is organized around three components to implement the client-based solutions and put money straight into the pockets of hard-working Rwandans who participate in the VUP:

1. Public works are envisioned using community-based participatory approaches (e.g. Ubudehe) and intend to build productive community assets. Since private land ownership is widespread in Rwanda, public works can take place on either public or private land (e.g. terracing). However, the case must be made that the assets benefit the community at large. Indeed, when such benefits are clear, the community



will have the incentive, or a vested interest, to conduct the maintenance of these community assets, thereby ensuring sustainability.

2. Credit packages to tackle extreme poverty as well as to foster entrepreneurship and off farm employment opportunities; these packages are designed to make the best possible use of scarce public resources, involve the private financial sector, and provide people with incentives to improve their own productive capacities.
3. Direct supports to improve access social services or to provide for landless households with no members qualifying for public works or credit packages; such unconditional supports seek to expand health and education coverage as well as to encourage the development of “appropriate” skills, handicraft, or social service activities.

These three program components are not necessarily mutually exclusive. For instance, public works can be complemented with credit packages, etc. In addition, a distinction is made between a household and members of the household. This is crucial to cater for women and youth which represent important productive capacities but may not be heads of households.

Hence, eligibility to these programs intends to address the concerns of women and the youth populations. The program components will be implemented through a set of projects which will be design and coordinated at Umurenge level and implemented at Umudugudu level. Both program components and projects are linked to technical specialists in sector ministries which also provide the strategic direction and priorities as well as specific technical standards and policies.

The relationship between productive capacities brought by VUP for employing the poor peoples and poverty reduction depends on changes in employment opportunities and conditions. While enhanced productive capacities in labor-intensive sectors will lead to an increase in productive employment, there can also be tradeoffs.

### **1.2 Statement of the problem**

Considering their socio-economic responsibilities, poor women heading households still face problems with low levels of access to knowledge, financial and material resources, facilities, and leadership involvement, these issues influence their socio-economic backgrounds, contributing to poverty (Mutamba and Izabiliza 2005). Also the political, social, and economic background of Rwanda was deeply affected by the genocide of 1994, according to Mutamba and Izabiliza (2005). These events have impoverished and increased

the vulnerability of Rwandans, particularly woman-headed households and women whose husbands are in prison, who are at higher risk of being poor than other groups. Under such circumstances, women have had to take responsibility for activities previously carried out by men or together by a husband and wife( same author).

However, to build successful local through VUP contribution for accelerated poverty reduction and development in economic growth, agricultural inputs resources on making agricultural growth performance must be available to policy makers.

Poverty in Rwanda prevents some females from enjoying their life privileges like education, access to health facilities, participation in politics, and the ability to control resources (Kabeer, 2016). The existence of poverty worries concerned development practitioners due to the effects that accrue from it. Female-headed households have low incomes, low education, do not own land, have constraints in accessing health facilities, they depend on subsistence farming but do not determine and control sales, and do not make their life choices (Betty Mategeko, 2011).

The Kigali city development Plan of 2012 indicates that the domestic and social burden falls on women. This is most evident in times of famine when women constitute over 74% of those who queue for supplementary food supply. Even in the food for work programs where men would be expected to be more, the women constitute more than 78% of those working for food.

Female-headed households account for the majority of rural households and they lack ownership or effective control over land, water, and other resources (Oxfam, 2015). During the dry season, women especially female-headed households are the most affected by the increase of the burden of taking care of their families as men travel to urban centers in search of casual employment; however, Rwanda has developed a nationwide social protection program entitled the Vision 2020 Umurenge Program (VUP) to eradicate extreme poverty and it has been expanded, currently reaching over a million beneficiaries, over 50% of whom are female. Findings from EICV5 (2016/17) show that 25% of households are headed by a female, 35.8% of them are over 60 years old and above, 4.1% are under 25 years and 39.5% of them are classified as poor.

Rwanda has developed a social protection policy and entitled it “Vision Umurenge Program” for helping create conditions which can lead to a significant empowerment of

those who at present have little control over the forces that condition their lives. The present research aimed at evaluating the impact of the VUP program on the poverty experienced by women heading households in Rwanda.

### **1.3 Objectives of the Study**

#### **1.3.1 General objective**

The study seeks to evaluate the impact of the VUP program on the poverty experienced by women heading households in Rwanda.

#### **1.3.2 Specific objectives**

The study was guided by the following research questions:

- To assess the participation of female-headed households in paid activities of VUP programs in Kigali city.
- To evaluate how income from VUP programs helps to alleviate poverty in households headed by women in Kigali City.
- To assess potential challenges that may prevent poor women heading households to benefit from the VUP activities in Kigali city.
- To suggest practical measures to face challenges preventing poor women heading households to benefit from VUP in Kigali city.

### **1.4 Research Questions**

The study was guided by the following research questions:

- Are female-headed households in Kigali city participating in paid activities of the VUP program?
- How does the income from VUP alleviate poverty in households headed by women in Kigali City?
- What are the potential challenges that may prevent poor women heading households to benefit from the VUP Activities in Kigali city?
- What are the practical measures to face challenges preventing poor women heading households to benefit from VUP in Kigali city?

## **1.5 Significance of the Study**

This study presents great interests with different organizations and people at different levels. In particular this study will be of importance to the community, University of Rwanda, researchers at the institutions level, women under VUP program and the Government of Rwanda.

### **1.5.1 Government of Rwanda**

This study was conducted in Kigali City among poor women benefiting from the VUP program. This research will provide more knowledge and perceptions to public works, direct support and financial services for the purpose of poverty alleviation among poor women heading households in Rwanda. It will help to gain more knowledge on poverty reduction strategies and to know how women are able to work to increase their income and improve their living standards.

### **1.5.2 Researcher**

As a researcher, this study will help to develop more research skills and knowledge about VUP program. It is expected that the study will be of more benefit to the government planners, the people of Kigali city, the country and other researchers in Gender studies by putting into the practice and know different issues encountered in the implementation of the VUP program. The research will fulfill one of the requirements for one to obtain a Masters' Degree at University of Rwanda.

### **1.5.3 University of Rwanda**

At University level other researchers will highly gain from this study. Through a scientific research on VUP program future researchers will benefit highly as it will be a good indicator of the quality of education provided at academic level. This research will be one among other contributions of University of Rwanda to the Community of Rwanda in general.

## **1.6 Scope of the Study**

In Rwanda, VUP has contributed to the social-economic development of poor women by increasing their income, regardless of the effort made by the government in its gender policy, female headed households are likely to be poor (39.5%) compared to male headed

households (37.6%) (EICV5: Gender, 2018), that's why this study focused on women heading households and the impact of VUP program in poverty alleviation among them, especially in Kigali city based on their participation in VUP activities, their income from VUP paid activities, challenges faced and solutions to those challenges. The study covered the period of 2018-2019.

### **1.7 Organization of the Study**

This study is grouped into five chapters. Chapter one presents the general introduction to the study, statement of the problem, objectives of the study, research questions, and the scope of the study, significance, and the organization of the study. The second chapter presents a literature review concerning the study objectives. The third chapter defines the methodology used in this study such as data collection methods, research design, the population of the study, the sampling methods, and data analysis methods. The fourth chapter presents research findings and interpretation whereas the fifth chapter presents the conclusion and recommendations to the study.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.0 Introduction**

Chapter two covered the theories from different authors which give a review of what other researchers have written about VUP 2020 as a program that contributed to poverty reduction of households. It contains a deep analysis on definition of key concepts, theoretical framework and empirical review of literature along with critical review. It also gives a conceptual framework for the study. It gives a summary and gaps that has to be filled by the study based on the literature.

## 2.1 Definition of key operational terms

**Female headed** ~ in this study the term refers to an adult female who is/has been the sole or chief provider and takes a lot of decisions in a family setup (Chant, 2008). In this research, we emphasized on female headed households because we have a big number of vulnerable women heading households due to the loss of men in Genocide against Tutsi or those who are in prison because of their participation in Genocide and most of them are men.

**Household** ~ According to Dorrit and Rogan (2012) a household refers to a group of people who are bound by kinship ties and who stay and eat together in the same homestead, under one roof or several roofs in a compound and have the same source of good. This study chose a household because VUP is a program which targets a household.

**Poverty** ~ the UN declaration defines poverty as a state that is categorized as unembellished lack of basic human wants that includes food, clothing and shelter. This condition is not limited to inadequate health and sanitation facilities and safe drinking water (Ravallion, 2015). In this study carried in Rwanda, poverty is well-defined as lack of basic needs in daily life and unable to consume 159,375 RWF per year or 105,064 RWF for the extreme poverty, poor women are defined as women who are not able to school their children, cannot get enough food, and have no shelter (EICV4).

**Poverty Alleviation** ~ refers to a set of events in terms of fiscal and philanthropic tantulum intended to permanently lift people out of poverty (Oyinbo & Olaleye, 2016). In this study, concentration has been on VUP program which is carried out by Rwanda Government aiming on alleviating poverty in Rwanda.

**Vision 2020 Umurenge Program** ~ refers to an initiative under the government of Rwanda partnering with Non-Governmental organizations with an aim of reducing extreme poverty in Rwanda (Mukakibibi, 2017).

**Direct Support** ~ direct cash transfer for very poor households who cannot work that is provided by VUP program (EICV3, 2012).

**Public Works** ~ is a VUP component that provides jobs for very poor households with a member who can work (EICV5, 2017).

**Financial Services** ~ is a microcredit scheme that provides small loans at modest interest rates to individuals or groups (EICV5, 2017).

## **2.2 Theoretical Framework**

In this study, the theoretical framework aims at bringing out an understanding of VUP as government program under the subheadings on women in development and empowerment. The study hinges on patriarchy and feminist theory.

### **2.2.1 Patriarchy theory**

The origins of patriarchy are closely related to the concept of gender roles, or the set of social and behavioral norms that are considered to be socially appropriate for individuals of a specific sex. Much work has been devoted to understanding why women are typically thought to inhabit a domestic role while men are expected to seek profession satisfaction outside of the home. On structural oppression, the theories posit that women's oppression and inequality are a result of capitalism and patriarchy. Structural oppression theories posit that Socialist feminists agree with Karl Marx and Friedrich Engels that the working class is exploited as a consequence of capitalism, but they seek to extend this exploitation not just to class but also to gender (Brown, 2014). One way in which structural oppression of women, specifically the economic kind, manifests in society is in the gender wage gap, which shows that men routinely earn more for the same work than women (Risman, 2016). Male dominance in a family is referred to patriarchy. Dominance of men in families are translated into their dominance in social life and social activities that are projected in local culture. Due to patriarchy women are limited to a number of activities that they can perform in society. In most countries, political activities participation was exclusively denied to women (Asad et al., 2017). The role of the father in Patriarchy system is dominant in social organization, as the father has the lead and power over all the family members and property, it is a cultural phenomenon. Patriarchy is a multidimensional condition of power and status (Al-Abdeh 2017). Some indicators for patriarchy include: lack of property, lack of domestic authority, lack of power of women in kinship, lack male-female joint participation in community decision making, underestimation of women labor capability. Throughout feminist theory, patriarchy refers to the male-ruled structure of a cultural and political modern system (Mahtab, 2007).

Feminist theory defines patriarchy as the structure of modern cultural and political system which is ruled by men. Most forms of feminism describe patriarchy as an unfair social system to women, besides the idea of patriarchy in feminism theory it contains all forms of mechanism that impose masculine power over women. In contrast, feminism theory aims at understanding the nature of gender differences and inequalities. It examines the social roles and experiences of women, and promotes the rights, interests and issues of women. Patriarchy describes not just how our culture functions but how it governs us. Patriarchy is better described as male dominance and is the primary obstacle to the advancement and growth of women (Hamilton, 2012).

According to Khan (2011) the strength and the nature of the women empowerment varies from society to society and from country to country due to the alteration in socio-cultural and economic setup. This is the reason that women have poor living standard throughout the world that includes gender based socio-economic inequality (Arab & Hafeez, 2011). The situation of the third world is more catastrophic in this regard. Women are considered to be secondary and they do not have any authority or role in the economic and political affairs of the society.

The portfolio theory comprises the links between farm and nonfarm investments (Reardon, 1994; Mathenge and Tschirley, 2007; Oseni and Winters, 2009). On the one hand, income gains from the use of improved technologies can be invested in nonfarm activities. On the other hand, nonfarm incomes can be used to purchase modern inputs, and therefore increase farm incomes through agricultural productivity growth. In addition, the diminishing or time varying returns to labour or land can motivate household diversification into the nonfarm employment sector.

Nevertheless, social and cultural conditioning is largely responsible for the creation of gender roles for both men and women. Patriarchy is the product of sociological constructions passed from generation to generation; such constructions are more evident in societies with conservative cultures and less economic growth. Due to the historical marginalization of women in Rwanda, VUP program have had the growing number of females headed households benefited from it. This theory relates with the study in that men tends to dominate while women are more vulnerable in cases where they are heading households.



## **2.3 Concepts of poverty in women under the study**

On the other side, the section targets to give a clear understanding of women in development, women empowerment and poverty in terms of development.

### **2.3.1 Women in Development (WID)**

In early 1970, women were excluded from benefiting in development programs worldwide. Due to this, women were demanding their inclusion in Development (Chant & Sweetman, 2012). Ever since then Women in Development (WID) approach has become apparent though, integration of women has been a matter of the past in terms of development due to gender discrimination. The main focus of women in development is to make sure that women are involved in all projects despite their nature (Tripp, 2012). Not only are there one-third of the world's households headed by women, and up to half in parts of the developing world, but the sexual division of labour is far from clear and resource control is far from equal. Hence focusing on women in terms of empowerment and development ensures that the mainstream of development is achieved (Tadros, 2011).

Governments, NGO and donor agencies are involved in Women in Development (WID), as WID is connected to a variety of activities regarding women in the development area (Cool, 2010). The 1975 World Conference of the International Women's Year at Mexico City, and the United Nations Decade for Women (1976-1985), gave expression to the major preoccupations of women around the world: improved educational and employment opportunities; equality in political and social participation; and increased health and welfare services (Education for All Global Monitoring Report, 2010). WID highlight that women must actively integrate into the development process for the achievement of effective development.

According to Esty (2014) the increasing number of women who headed households was particularly deprived; a trend summarized in the phrase "feminization of poverty". National planners may have seen women as a used labor force, but the push of WID argument was that women were overworked and underproductive in their economic activities. Before the start of alternative work, women needed to be relieved from the hard work that describes their daily problems to supply basic necessities to their families (Action Aid, 2011).

Due to the change made by WID, women's contribution was made visible. There are different initiatives for eradicating poverty in Rwanda that target different groups especially

vulnerable ones (Rwanda Women Network, 2010). With reference to the Rwanda National Gender Policy, the government initiated several programs, such as HIMO (Highly Intensive Labor Program), Women's Bank, Women Guarantee Fund, potatoes farming cooperatives, One Cow per poor household, Basket weaving, fishing cooperatives, and VUP activities among others (Cargill, 2016). Those programs aimed at considerably reducing poverty in Rwanda. Its fruitful implementation resulted in the reduction of economic dependence of women on men, it has also increased the participation of women in the improvement of living standard of the family and women's involvement in traditionally male reserved roles and activities among others (Hendy, 2015). WID through many activities, it promoted gender equality in respective households and community it has also reduced poverty among poor women. Like, in Rwandan society many activities were masculine professions but now, women can work as men do (UN Women, 2015). The government of Rwanda initiated these programs to address women's everyday needs of women headed households.

### **2.3.2 Women's empowerment approach**

According to United Nation's report on women's economic empowerment (2013), empowerment aims to move persons from oppressed powerlessness to positions of power. Women's empowerment is very key in understanding gender equality and women's rights (Tam, 2011). It helps/build women in participating or contributing in the development of the country and their personal development; access and participation on labour market, participation in all levels of decision making from households' level to international levels (Waqas *et al.*, 2010). Empowering women in growth opportunities enable the acceleration of social and economic development, 90% of a woman earning are invested in their respective families, leading to improvement of health and education for their children. This process alleviates poverty sustainably as children are well educated and with good health. Women's empowerment refers to the process where women are able to interpret their own situation and to identify the desired changes that they would like to make and go ahead and make those changes in their lives, family and community and positively benefit from those changes (Cornwall & Rivas, 2015).

However, this is being addressed by the government of Rwanda through putting in place policies that aim at economically empowering women. In this context, empowerment relates to women's participating in income generating activities such as public works where

women work and earn money, financial support where women start small businesses from small loans they get.

### **2.3.3 Poverty and household's development.**

Poverty is "pronounced deprivation in well-being". The poor are those who do not have enough income or consumption to put them above some adequate minimum threshold (Vaaltein & Schiller, 2014). While poverty is sometimes seen as material deprivation, there is more to it than this. Many situations and conditions can exacerbate poverty-war, climate change, environmental degradation, resource scarcity and more. Dzanku, FJirstrom and HMarstrop, (2015) found that people define poverty in different ways: hunger; lack of shelter; being sick and not able to seek medical care; not being able to go to school; not knowing how to read; not being able to speak properly; not having a job; a fear of the future; living one day at a time; powerlessness; hopelessness; lack of a voice; and lack of representation and freedom. In certain cases, poverty is perceived as a lack of exposure to the various mechanisms that influence their everyday lives, and exclusion from active involvement in the society.

Development projects primarily support individuals who lack adequate resources to meet their needs, and communities in poverty who need support (Geburu, 2010). With the primary objective of eradicating poverty, community development organizations may follow various approaches: human, cultural, political-economic, regional, cumulative and cyclical (Joo, 2011).

Poverty in its broadest sense is lack of necessities. Based on universal principles of human dignity, adequate food, shelter, medical care and protection are commonly thought appropriate. But what is a necessity for one person isn't a necessity for others. Needs can be related to what is possible and based on social definition and previous experience (Waddington, 2014). The approach adopted by organizations is important in terms of their perception of poverty, which is focused on political prejudices and values. These political prejudices and values are expressed in the way people perceive and address poverty, as well as action plans against poverty (Stewart, 2010).

### **2.3.4 Poverty and women heading households in Rwanda**

Poverty has diversified within society into various categories, and is recognized as a major challenge to the survival of a very significant segment of Rwandan households. The 2002 Rwanda Poverty Eradication Plan states that the poor continue to be categorized as landless, disabled, female-headed households, people-headed households without formal education, pastoralists, AIDs orphans, street children, and mendicants. UNICEF (2013) notes that poverty has multiple spheres and can be understood as a complex set of deprivations; it includes income shortages and deprivations in other fields, such as education, life expectancy, standard of living and quality of life, and food security. Different forms of poverty in human life are interrelated and reinforce one another, for example, lack of education also determines a poor person's conditions but it also hinders other important aspects of a person's well-being such as employment and income, good health and other basic amenities such as clean water and sanitation (Mupenzi, 2010).

In this sense, poverty is the deprivation side of human growth, the denial of fundamental options and opportunities to lead a good, safe, creative, free life and enjoy decent living standards. Poverty has many aspects that vary from place to place and over time and is defined in many ways and most cases are circumstances that people want to escape (World Bank, 2013a).

The Rwanda Economic Recovery Strategy Paper of 2003 estimates that 50% of Rwandan live below the poverty line; 80% of these are in the rural areas, among the poor households, subsistence farmers and pastoralists account for over 50% of poverty-stricken Rwandan 'pie over-dependence on subsistence farming by women explains why they are extremely vulnerable to poverty, from the above, female-headed households are classified as one of the groups of the poor in Rwanda hence there is need to understand these group of women concerning poverty. Similarly, the paper on Strategy for Revitalizing Agriculture (2004) notes that about 80% of its population especially women live in rural areas and derive their livelihood largely from subsistence agriculture. Flintan (2010) notes that women have relatively low entitlements such as restricted access to land ownership, credit facilities and other means of production often have limited access to education contributing to low rates of education. Women also face barriers in terms of becoming large- scale farmers or businesswomen due to inadequate access to capital and land (Rwanda Women Network, 2010). Similarly, situation analysis of Rwanda women and children presents women as

marginalized lot compared to men in the area of decision-making, property ownership, and management of agriculture; in essence, such deprivations predispose women to experience poverty (UNICEF, 2013).

Property ownership was one of the major economic structures, which either hindered or promoted women's participation in development (Hategekimana, 2012). He further notes that rural development is predominantly attributed to women because women are numerically dominant in many parts of Rwanda's countryside with its historical pattern of male rural-urban migration. Since women have limited access to the ownership of property, this presumably affects the entire agricultural and rural development strategy (Bandiera, & Natraj, 2013).

According to Mokomane (2012), most women in Sub-Saharan Africa seem to be even more vulnerable and live in poverty because of their lack of education and skills, their duty to take care of their homes and families, and their inability to access property and other resources managed by men. Cultural and institutional mechanisms conspire to deprive women of both property and economic resources; women spend far more time on childcare and household duties than men, leaving little or no room for business engagement (Shanks & Danzinger, 2011). According to Mukashema and Sapsford (2012) there are six factors contribute to the persistence of poverty among women-headed households in Rwanda: Lower level of education, lack of self-esteem, family size, small lands, fear of risk-taking and Health disability. The author also adds that domestic violence over the years has remained a major headache in Rwanda with reported of ever having experienced it progressively among women. In addition, IMF (2015) poverty has been higher in the rural areas 49.1% compared to urban areas 33.7%. This affects the female-headed households since the majority of people in the rural areas comprises of women. Consequently, there has been an increase in child malnutrition rates amid high food prices even in the areas expecting some harvest. The drought has led to little arable pasture land or animal water; families have to watch the livestock their main way of feeding their families weaken or die (Kabare, 2015).

Mathisen (2012) observes that there was growing danger in the third world countries among them Rwanda included to think first of food aid when suggesting means of fighting hunger, yet the consequences of food aid could be extremely devastating economically. Thus, he states "Food aid generates dependency and thus erodes the people's initiative to produce

sufficient food locally. This leaves room for exploitation by the agribusiness concerns interested in dominating the food market and repaying huge benefits, moreover, in many cases, food given as food Aid has been in store too long and is not fit for human consumption and even unfit for animal consumption in America." Tumwine, (2011). notes that experiences from famine-stricken areas of Rwanda dramatize the negative effects of famine relief rations, for instance, large quantities of dried maize grain pour into the famine-stricken districts and sometimes the maize is eaten with little protein supplements which lead to malnutrition.

Poverty in households headed by women is characterized by insufficient food, perpetual hunger, and heavy reliance on handouts. In addition, cutting meals to one or two a day, adjusting diets involuntarily, sending children to eat in neighboring homes (World Bank, 2013). Female-headed households are among the poor households that comprise of large family size and dependency from relatives. HDR (2013) points out that for any agricultural development to take place, the indispensable role of women should not be ignored. He observes that this is particularly so in the Sub-Saharan Africa where women provide most of the labor force in agriculture. According to VUP report (EICV5) gender differences in poverty levels in Rwanda are significant where by female headed households experience poverty more than male headed households. Factors that contribute to this situation include women's engagement in unpaid care and domestic work, low levels of education which puts women at risk of being disadvantaged in the labor market, sustained effects of Gender based violence, and limited access to and use of productive resources etc. These factors and many others put women at a risk of experiencing poverty compared to their counterparts. Despite the fact that poverty levels in Rwanda tremendously declined in the last decade, a significant segment of the population remains in poverty where majority are women. However, a positive trend in poverty reduction among female headed households was recorded as significant with 4.4 percentage points within a period of four years attributed from a reduction in poverty from 43.9 percent in 2013/14 to 39.5 percent in 2016/17. Similarly, a decline in extreme poverty among female headed households was recorded from 19.5 percent in 2013/14 to 17.8 percent in 2016/17. On the other hand, numbers of female headed households categorized under moderate poor declined from 24.4 percent to 21.7 percent (EICV5)

### **2.3.5 VUP program and poor women heading households in Rwanda**

The Vision 2020 Umurenge Program (VUP) uses the current framework of decentralization and leverages technical and financial assistance to increase Rwanda's poverty reduction rate (VUP, 2007). Rwanda's Vision 2020, the long-term development strategy, aims to push poverty below 20 percent by 2020. VUP is for the very poorest to 'graduate' out of poverty through the program. The VUP seeks to improve 'poverty reduction performance' by ensuring that economic development rapidly translates into poverty reduction (VUP, 2007). In its objectives VUP had: to strengthen people's productive capacities, to improve community living assets and ensuring their sustainable usage and to increase the targeting of social protection to the most vulnerable (VUP, 2007). VUP has three components: The first one is known as Public work which uses community-based participatory approaches to build community properties and create off-farm employment infrastructure. The second one is financial support with credit packages to grab extreme poverty as well as to foster entrepreneurship and off-farm employment opportunities; The third component includes direct support to improve access to social services or to provide landless households with no members qualifying for public works or credit packages; such supports are aimed at expanding the coverage of health and education and encouraging the development of "appropriate" skills, crafts or social service activities (VUP,2007).

According to Andrew et al. (2015), women heading households assume greater responsibility for family maintenance; in order to help their families, they need greater control of assets and greater social security. According to the Integrated Households Conditions Survey 2017 (EICV5), the percentage of women headed household participating in VUP public works is reported as 45.4 percent, however, data shows gender disparities in VUP financial services, only 16.6 percent of participants of VUP financial services are females. VUP program presents sound evidence not only for smoothing household income during economic shocks but also presents future investments that tackles inter-generational poverty and inequalities. However, the program has several challenges among which sustaining poor households from falling back into poverty remains a complex puzzle (Clare et al. 2017). However, the short-term results achieved are so important to the extreme poor households because they gain minimum level of resources to meet their basic needs. In the long run however livelihood support program such as education and health may positively contribute to the graduation of poor households

from poverty. Same author, said that eradicating poverty in Rwanda is a government priority set out in the current national strategy for transformation and the long-term Vision 2020 development program (Clare et al. 2017)

VUP has proved to have a positive impact on female-headed household's material. VUP wages are used as a facilitator for small investments in minor trade, brewing and selling beer and renting small plots of land. Income from VUP helps women heading households to invest in livestock. VUP beneficiaries gain new skills through VUP activities. According to FAO report (2016), women own a financial account and a possibility of accessing other financial services such as credit and savings through VUP payments in SACCOs. Same author said that, participating in VUP accelerate women's inclusion in social networks and facilitate the formation of new friendship networks, enabling them to join 'mothers' evenings' groups as a result of having more cash income and from this ,they can enhance their personal hygiene, and they increase the exposure to work life , and interactions at work sites. The sense of unity and support among them increased. However, women who participate in VUP increase their workloads as they have to do paid and care work (Clare et al. 2017) and are unable to find jobs elsewhere with similar required skills due to domestic obligations and limited number of work days available and delays in payment compromise the potential for improving women's economic advancement (FAO, 2016).

The empowerment of female headed households through VUP encountered many challenges during the implementation process: VUP targeting mechanisms are weak with risk of excluding the poorest, short-term employments status, low payments, and delays in receiving payments, long distance and difficulty of public works tasks among the main challenges faced by female headed households (FAO, 2016). To avoid all those challenges, VUP monitors must ensure that wage payments are delivered on time and expanding VUP project portfolio to include projects that can be performed closer to the households and addressing priorities and interests of women and exploring how to best develop collaborations between the VUP and other programmes that address rural development issues.

### **2.3.6 Causes of poverty among females in Rwanda**

Fundamentally, poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not



having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living in marginal or fragile environments, without access to clean water or sanitation (World Bank 2007).

Women in rural areas in Rwanda are the most affected as it is more difficult to get access to health care, and labor-intensive industries such as agriculture has the main employers and so any loss of life leads to loss of productivity due to illness hence has a great impact on the local economy. In addition to these regional differences, malaria also affects the poorest section of the society the most, this is because medical care and prevention may be expensive and low-cost housing is less likely to provide protection against mosquito. (Ministry of health 2010).

Women are mostly concentrated in rural areas of Rwanda and they suffer the effects of poverty. The Comprehensive Food Security and Vulnerability Analysis conducted in 2006 by the World Food Programme, in close collaboration with the Rwanda National Institute of Statistics, indicated that 28 per cent of the rural population was food-insecure and 24 per cent was highly vulnerable to food insecurity. Although access to primary education has improved in rural areas (where the school enrolment rate is 77 per cent, against a rate of 87 per cent in urban areas), the enrolment rate in rural secondary schools is as low as 6 per cent, and dropout rates are higher than those in urban areas, particularly for girls (UNDP, 2007).

The 1994 war and the genocide obliterated the country's economy, social fabric, human resource base, and institutions. Almost 90 percent of the population lives on less than US\$2 per day and half of its population live on less than US\$1 per day. Government statistics indicated that 65.3 percent of the people lived below the poverty line in 1998.

## **2.4 Empirical literature**

### **2.4.1 Participation of female headed households in activities**

According to Hafeez and Ahmed (2012) study on rural women indicated that women headed households will always participate substantially in all activities despite the nature either geared directly or indirectly towards productive utilities of some kind. The author

found out that rural women have been extensively engaged in agricultural practices especially farming and livestock keeping. Despite being involved in productive activities they greatly engage on performing household chores.

Mupenzi (2010) urges that women being the head of household has been increasingly been a matter of discussion due to the fact that Men are being involved in negative ideas causing them to die prematurely and making the women to be the sole breadwinner. Specifically, in Rwanda the report by MINALOC (2019) indicates that there is higher population of females (64.2) compared to than the (46.8) population of male.

Various studies have been carried out to analyze the labor force participation both in and outside of Rwanda. This section discusses the scientific labor force participation studies. Becker (2015) developed a theoretical model of time allocation, following the traditional theory of utility maximization (Straus & Waldorf, 2011). Time is used as an additional commodity within the Utility Maximization process. The study assumes that female heading households are producers as well as consumers. Time is an important input to produce commodities. The effect of changes in wages, other incomes, goods prices and the efficiency of working and consumption times on the time and commodity allocation system was analyzed (Berndt, 2010). Overview of some theoretical problems concerning labor force participation and labor supply decisions about the behaviors of individuals and female households. It is presumed that the person allocates time to market activities and non-marketable activities (typically leisure). Utility is maximized by selecting a combination of goods and hours of leisure subject to time and income constraints. The study showed that other factors (e.g. non-labor income, preferences, and prices) are the same, the rise in wage levels will rise the hours of market work while the increase in no labor income will cause an increase in leisure and goods consumption (Ibraz, 2013).

While researching rural women's productive activities, it has been shown that females engage significantly in activities directly or indirectly oriented towards productive utilities of some kind. Those utilities are both revenue-generating and expenditures saving. Rural women are actively involved in many agricultural and livestock rendering activities, dairy processing, poultry, and handicraft manufacturing (Reyntjens, 2013).

We also conduct household duties beyond those successful tasks. Purdah institution and sex segregation, which restricts women and their activities to the private domains, serve as an important cultural tool in establishing barriers to meaningful roles for women. (Chaudhry and Khan 2017) found that the activity rates of rural women depend to a large

extent on the social status of the household concerned. Landlessness and land ownership are generally indicative of household poverty and wealth, respectively. Household incomes are inversely related to women's activity rates. The increased mechanization of agriculture in Rwanda in recent years has also appeared to lead to a decrease in participation rates for rural women. Women have long been involved in a number of agricultural practices in rural areas, such as land planning, seeding, gathering manure from the farmyard, weeding, and harvesting. Women are also responsible for cooking, drying, and processing the grains. The younger female has been found to be less likely to get involved in economic activities. The nuclear family structure and the existence of small children often have a significant negative correlation with women's participation in economic activities. Nevertheless, the likelihood of rural women's involvement in Rwanda's economic activities is higher, and if their husbands belong to the agricultural sector, they are more likely to participate in economic activities.

#### **2.4.2 Challenges that poor women face when heading households**

According to the United Nations Development Program (2014) long ago, women were considered in society like ones who cannot perform the income generating activities and would depend on men in almost all socio-economic matter. Women did not get the chance to study massively as men in the ancient Rwanda, which impacted negatively on the professional competences of women (Hakizimana, 2014). Their self-esteem and competition with men is at very low level because of their educational background. In Rwanda, women in general have been persistently poor in relation to men and particularly female headed households (FHHs) whose number has suddenly increased in Rwanda in the aftermath of 1994 genocide against Tutsis (Hakizimana, 2014). History has been considering women as a weaker sex, but they took the responsibility to cater for their families irrespective of their lower level of competition. The constraints faced by poor women are lack of access to formal sector funds in order to allow them to take advantage of economic opportunities to increase their production, thereby alleviate poverty (Boserup, 1993). Among them are the Female-Headed Households (FHHs) who sweat but do not benefit optimally from their labor. Nevertheless, it can be argued that women's access to microcredit through participation in income-generating activities in the informal sector is not a way to crack the power system many poor women are faced with. Progress in one aspect alone, however important it may be, is, by itself, insufficient to bring about a major

change in women's status. Income-generating practices seek to rectify income poverty, leaving the class, cultural and patriarchal structures that dictate and discriminate against women's access to and distribution of resources untouched. According to Chant, (2007) Wide-ranging approaches are required, focused not on the informal networks and associations of individual women, but on the organizational mechanisms of collective pressure to address gender inequalities within society. Research have shown that women typically have more restricted social and business networks of the sort compared to men, which promote access to financial services and revenue.

### **2.4.3 Practical measures to face challenges that poor women encounter when heading households**

According to (Komathi & Rossazana 2018) capacity building is investments in human capital to expand the working skills, communication, and knowledge that significantly contribute to poverty alleviation. Capacity building is one form of measures that consist of knowledge delivering, business training, generation of innovative ideas, in-house work, the study of new skills, skills growth, and new technology that lead to the increase in the community's wellbeing (Wu and Tsai, 2016) towards poverty alleviation and challenges faced by poor female heading households. Moreover, in order to balance this equation, it is important to research the responses of female-headed households to social injustices which are not created by themselves. To empower Rwandan women, an emphasis should be put on increasing entrepreneurship and cooperative management skills and give loans to enable them to start small businesses and more sensitization about the family planning program to match the family size and family resources. In light with this study, the Government of Rwanda has created several programs, among them Vision 2020 as a practical measure to handle challenges faced by poor households as the country was confronted with a large number of households headed by women who struggle to fight poverty.

## **2.5 Conceptual Framework**

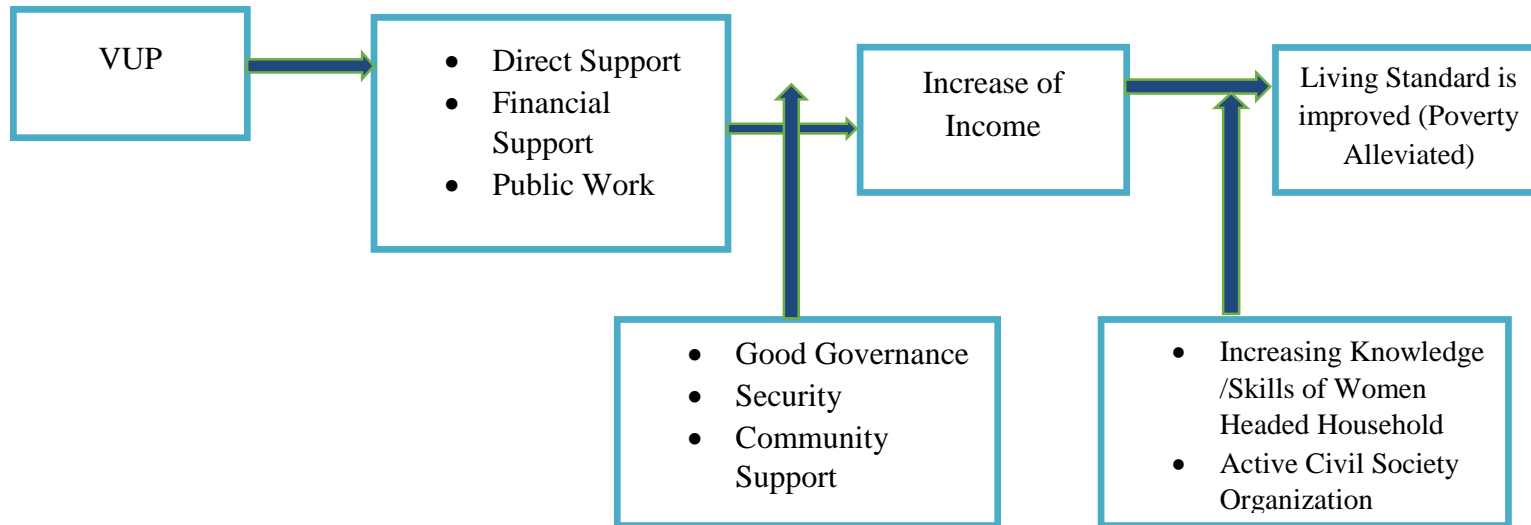
The thesis investigated how VUP pillars (VUP public works, VUP direct support, and VUP financial services) have contributed in the process of poverty reduction to see whether the government has room to man oeuvre, to create its own development agenda on households where females are the main leaders of the households. Through these components, VUP aims to see beneficiaries move from Ubudehe categories 1 and 2 to higher categories, demonstrating a decrease in poverty levels. The three program components are not

necessarily mutually exclusive. For instance, public works can be complemented with credit packages through FS. One of the purposes of FS is to allow participants to develop their own projects that will eventually be self-sustainable and enable them to graduate out of extreme poverty. Although participants could be engaged in FS and PW or DS, they are only able to be engaged in PW or DS, not both at the same time.

In practice, however, most participants are only engaged in one programme component at a time. In this study, all respondents indicated that they were beneficiaries of only one of the three components. Therefore, each component is analyzed separately to allow for an understanding of the most effective programme component to the graduation of beneficiaries. In addition, VUP makes a distinction between a household and members of the household. Eligibility depends on household membership, rather than being the head of household. This is crucial in order to cater for women and youth, who represent important productive capacities but may not be heads of households. The program components are implemented through a set of projects, which are designed and coordinated at Umurenge level and implemented at Umudugudu level. Both program components and projects are linked to technical specialists in sectors, who provide the strategic direction and priorities, as well as specific technical standards and policies.

From the study poverty alleviation programs are the independent variables that is; VUP public works, VUP direct support, and VUP financial services whereas the level in which poverty is reduced is the dependent variable which is not limited to Living Standard is improved (Poverty Alleviated) in terms of income at the households, being able to access food, health and other basic needs.

**Figure 1. VUP conceptual framework**



The VUP Program has three components: public works which uses a community based participatory approach to build community assets and create an off-farm employment infrastructure. Direct support which aims to improve access to social services or to provide for landless households with no members who qualify for public works or credit packages and financial support component of VUP which provide support through loans to eligible beneficiaries to develop sustainable livelihoods. The environment of beneficiaries which are Good Governance, security, community support also contributes to the success of the program toward the improvement of wellbeing/living Standard of the beneficiaries.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.0 Introduction**

This chapter aims to identify the appropriate methodology used, it demonstrates the process and various methods employed to find out how VUP program has contributed to poverty alleviation among women heading households in Kigali City. This section also describes the practical methodology used which is Qualitative and Quantitative (mixed) approach. It gives details of the research design adopted, population study, sampling procedures, data collection procedures, and the final data analysis techniques that were applied. They are discussed under the following: Population of the study; Sampling methodology and Sample size; limitation of the study and data collection technique.

### **3.1 Research design**

The research design for a study is envisioned to provide an appropriate framework for the study or in other words it is also a process that shows how information for a study can be obtained (Almalki, 2016). The design of this research is a descriptive research; a set of questionnaires was filled on field to analyses the frequencies. It also consists of a series of well structures questionnaires (for VUP Beneficiaries in Kigali City), one Focus group and one key informant. It has employed mixed approach (Qualitative and Quantitative). Quantitative approach focusses on gathering numerical data collected on field through questionnaire and generalizes it across groups of people to explain a given phenomenon (Babbie and Earl (2010). The numerical data collected used five-point Likert scale technique it was analyzed to understand the objectives of the study and some objective result was also compared to the result of EICV5 findings.

Qualitative research focus on collecting and analyzing non numerical data such as text, video or audio to deeply understand concept, opinions or experience of interviewees ((Bliss, Monk & Ogborn, 2010). FCG and Key informant are the method used in the qualitative part of this research. Qualitative method was used to complement the result found in quantitative for the deep understanding of how VUP program has contributed to poverty alleviation among women headed household in Kigali City.

### 3.2 The population of the study

Kombo and Tromp (2011) refer to population as a collection of elements, objects, individuals, or items from which a sample is considered. This is in agreement with Kothari (2011) who defines target population as all the members of a real or hypothetical set of people, events or objects to which a researcher wishes to generalize the results of the research study. This study was conducted among women-headed households of VUP beneficiaries in Kigali City, where 2924 in Direct Support, 2609 in Financial Support, and 5492 Public work which gives a total of 11,025 beneficiaries.

**Table N° 1. Population size**

	<b>FS</b>	<b>PW</b>	<b>DS</b>	<b>Total</b>
<b>Gasabo</b>	1,723	3,881	1,676	<b>7,280</b>
<b>Kicukiro</b>	412	676	653	<b>1,741</b>
<b>Nyarugenge</b>	474	935	595	<b>2,004</b>
<b>Total</b>	<b>2,609</b>	<b>5,492</b>	<b>2,924</b>	<b>11,025</b>

Source: LODA, 2019

### 3.3 Sampling methodology and sample size

Sampling is the process of selecting a few individuals for a study to represent the larger group from which they are selected (Mugenda & Mugenda, 2013). The main goal of sampling in this study was to obtain a group representing the target population of Kigali city (Kombo & Tromp 2011). The study used mixed probability and non-probability sampling techniques where both simple and stratified random technique were used. Simple random Sampling was used in order to give all person's equal chance to participate in the study while stratified sampling was used in order to ensure that all characteristics of the population are represented in this study.

Stratified sampling method is a sampling method that involves the division of a population into smaller homogenous sub-groups known as strata (Conroy, 2016). This sampling method was used



in this research to allocate the total sample to each VUP Component. Where each VUP component was classified as sampling stratum. The sample size was designed using a Krejcie & Morgan table (Robert & Daryl, 1970) the sample size is 370 at 95% of confidence with a margin error of 5%. This sample size is large and requires more resources, for this reason, the margin error was increased at 10%. At a 95% confidence interval and margin of error of 10% lead to a sample of 96 beneficiaries. After getting the sample of 96, this was distributed in the 3 VUP component district of Kigali City using stratified random sampling where stratum is each VUP component.

**Table N° 2. Sample size**

<b>VUP Components</b>	<b>Sample Size</b>
<b>FS</b>	23
<b>PW</b>	48
<b>DS</b>	25
<b>Total</b>	<b>96</b>

Source: Researcher, 2020

### **3.4 Data Collection**

The study used both primary and secondary data sources. According to Creswell (2014) primary data is the first hand, original and unique data that is collected directly by the researcher from a source such as questionnaires, interviews, observations, case studies and surveys as opposed to primary data, while secondary data refers to published data sometimes refereed to be impure since the data have undergone through many statistical adjustments. Secondary data sources are not limited to journals, publications by the government, textbooks and websites.

The primary data was from the women involved in the VUP program and the questions on poverty experienced by women heading households in Rwanda who were under the VUP program while secondary data helped to ascertain primary data.

### **3.5.1. Primary data collection**

The study used primary data collected from women heading households who are VUP beneficiaries.

### **3.5.2. Secondary data collection**

## **3.5 Data Collection Techniques**

Three data collection methods were used in this research: Face to face Interviews, Focus group discussion, and interviews with key informants.

### **3.5.1 Face to Face Interviews**

The face-to-face interview also called an in-person interview is the most popular and oldest form of survey data collection (Sekaran & Bougie, 2011). An interviewer is physically present to ask the survey questions and to assist the respondent in answering them (Lavrakas, 2013). This technique has been used on VUP beneficiaries to know how they benefit from it to enable them to alleviate poverty and what are the possible challenges they may face in reaching the program benefits.

### **3.5.2 Focus Group Discussion**

According to Nyumba *et al.*, (2017) focus group discussion refers to as a qualitative approach in gaining an in-depth understanding of social issues. The discussions are either guided, or recorded by the researcher who acts as the moderator (Orodho, 2013). The method aims to obtain data from a purposely selected group of individuals rather than from a statistically representative sample of a broader population (Bennett *et al.*, 2017). The focus group discussions were formed to be able to get the insight of the program and to enable the researcher to understand how the Program has helped its beneficiaries to alleviate poverty and what are the challenges they have faced. A focus group was made by 8 people benefiting in the VUP Program.

### **3.5.3 Key Informants**

Key informant interviews are qualitative in-depth interviews with people who know what is going on in the community. Its purpose of key informant interviews is to collect information from a wide range of people including community leaders, professionals, or residents—who have firsthand knowledge about the community (Lavrakas, 2013). The key informant interviews were conducted in Kigali Districts, were staff in charge of Social affairs explained the challenges women in the VUP program faced and its contribution to the wellbeing of if beneficiaries. The key informants were reached on a phone call.

### **3.5.4 Questionnaires**

A questionnaire is a research instrument that consists of a series of questions to gather information from respondents (Cooper, & Schindler, 2011). For key informants, the respondent filled the questionnaires themselves. Respondents were of three components of the VUP Program: Direct support, Financial Support, and Public Work.

### **3.6 Data processing and analysis**

Data collected was screened to find out any missing values or errors that could be corrected. Before any statistical analyses were done, the researcher checked for normality of the variables under the study. The raw data was organized, cleaned and coded using STATA 14. The study assumed that the variables were normally distributed.

The process involved the identification and correcting of errors in the data (data cleaning), coding the data and storing it in excel form. Data was coded and analyzed simultaneously using content analysis method. A list of key categories and themes for each variable were generated and this helped to guide the nature of integration needed for the qualitative data processed.

Both descriptive and inferential statistics were analyzed. The descriptive statistics was used to describe the characteristics of the VUP beneficiaries. Five-point Likert scales were also analyzed to understand the feeling of beneficiaries by how much they agree or disagree a particular

developed research objective. With mixed approach the result from quantitative approach was compared to qualitative result which has deepened the findings of this research.

### **3.7 Limitations of the study**

One of the limitations that were encountered while conducting the research was getting the respondents to be interviewed since some of the respondents were working indoors due to COVID-19 pandemic. To overcome this, the researcher administered questionnaires through a telephone conversation whereby the targeted respondents were asked questions and the researcher ticked their responses. The study also acknowledges that not all information sought for this research was in the public domain and to overcome this challenge permission was sought to access the organizations documentation which captured the required information. Finally, the reluctance of the women in VUP programs to disclose crucial information in the name of privacy was an obstacle to the study. The limitations were countered by creating a convenient time schedule with the respondents and guaranteed them that the information was confidential and would be used for academic purposes only. Unfulfilled commitments have the potential to discourage community involvement in future research. The researcher therefore had kept reassuring participants about the study's purpose and usefulness of it so that we avoid any commitments with regard to the delivery of anything.

### **3.8 Ethical Considerations**

The ethics issues are useful so that respondent gives reliant answers that can contribute to the success of the data collection, the respondent has the right to answer or not answer to the question in this research, before starting the interview the interviewer has explained well the importance of the study, the confidentiality of the responses, the name of the respondent will not be mention anywhere and no one will disclose the answers of the respondent for any other purpose. The data was only used for this study. This research also used other publications which are referenced using APA style reference to avoid plagiarism.

## **CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

### **4.0 Introduction**

Chapter four provides information on the findings of the study. It interprets and analyses the data that was gathered using the questionnaire, interviews, and focus group discussions. Data obtained from the field was analyzed using STATA 14. Data is presented in the form of frequency tables and graphs. Some aspects of the data obtained from open-ended questionnaires were thematically analyzed and supported by information obtained through the focused group discussion. The analysis focused on the general objective of the study that sought to assess poverty alleviation program for poor women heading households in Rwanda, a case study of VUP in Kigali city.

In this research, out of 96 questionnaires administered to the respondents, a total of 90 questionnaires were returned. This represent 93.8% response rate which is satisfactory to make conclusions for the study. According to Mugenda and Mugenda (2009) a response rate of 70% and above is rated very good. According to Kothari (2011) a response rate of 50% is acceptable for a descriptive study. Kombo and Tromp, (2011) further assert that response rates approximating 60% should be the goal of researchers for most research. Therefore, 93.8% response rate was very good for the study.

#### **4.1. Identification of respondents**

The study used three socio-economic indicators in order to identify the respondents. These are: age structure, marital status and the level education. However, other indicators of the respondents were analyzed and coupled with the study objectives through outlining of potential attentions in regard to VUP programs under women in Kigali city.

#### 4.1.1 Age structure of female headed households

The study requested the respondents to indicate their age. The findings are indicated in table N° 3

**Table N°3. Age structure of female headed households**

<b>Respondent Age group</b>	<b>Frequency</b>	<b>Percentage</b>
From 21 to 30 years	4	4.4
From 31 to 40 years	14	15.6
From 41 to 50 years	15	16.7
From 51 to 60 years	27	30.0
From 61 to 70 years	15	16.7
Older than 70 years	15	16.7
<b>Total</b>	<b>90</b>	<b>100</b>

**Source:** Primary data, 2020

Findings from table N° 3 show that a big proportion 63.3% of respondents is in older than 50 years, most of them are in the old ages, these findings are also confirmed in EICV5 were a big proportion of the beneficiaries are older than 50years. This shows their vulnerability, as most of them are widow; they tend to fall easily in poverty (UN DESA, 2016b). Some researchers have proven that the oldest age, are less able to work than younger persons; and are more likely to have spent their savings; and are most in need of age-appropriate health and long-term personal care services (UN DESA, 2016c). The poverty situation of the elderly living with children and elderly-headed households is much worse than the average in many countries (Alkire & Robles, 2016). VUP Program as an antipoverty program, the age structure of the beneficiaries gives a thought that the targeting of participants in the program was good, it means that criteria of participating in the program is fair, around 30% of them are older than 60 years, those people are weak and not able to work and to compete on the labor market.

#### 4.1.2 Marital Status of Respondents

The study requested the respondents to indicate their marital status. The findings are indicated in table N° 4

**Table N°4. Marital Status of Respondents**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percent</b>
Widowed	67	74.44
Single	13	14.44
Divorced	10	11.11
<b>Total</b>	<b>90</b>	<b>100</b>

**Source:** Primary Data

Considering results presented on Table N°4, the big proportion of our respondents were widowed (74%), 14% are single mothers and 11% are divorced. Findings from table N°3 have revealed that among respondent around 60% are more than 50 years. Being widowed and in old age group of women headed households can explain the poverty of those households. Due to the Rwandan culture women do unpaid care work at home for their families, after the death of the head of household they are not able to seek jobs to feed the family. Widowhood remains an important risk factor for transition into poverty, elderly women head households experience substantially higher rates of poverty than do other households (Bangura, 2015).

#### 4.1.3 Level of Education of Respondents

The study requested the respondents to indicate their Level of Education. The categorization of respondents according to their level of education falls into three categories: no education, less than primary education and beyond primary education. The findings are indicated in Table N° 5

**Table N° 5. Level of Education of the respondent participated in the study**

<b>Education Level</b>	<b>Frequency</b>	<b>Percentage</b>
No Education	34	37.78

Less than Primary	44	48.89
Beyond primary school	12	13.33
<b>Total</b>	<b>90</b>	<b>100</b>

**Source:** Primary data

From table N° 5, 49% of the respondents have less than primary education and 38% have no educational background, only 13% have beyond primary school. This also shows their inability to improve their social-economic life and their living standards. EICV5 findings point out that around 40% of VUP have never been to school. The big proportion (63.6%) of VUP beneficiaries has been to school in their lifetime despite their level of education, as the objective of the program is to graduate from poverty, a good level of education can enable the ease of graduation from poverty as they are empowered compared to uneducated people. As discussed in table N° 5 the level of education is still low and makes the respondent vulnerable which lead them to be poor.

#### **4.2 Results relating to poverty alleviation programs for poor women heading households in Kigali**

In this section respondents' views constituting of study objectives were aligned in line with study results. The results were recorded as per the study objectives.

##### **4.2.1 The participation of female-headed households in paid activities of VUP programs in Kigali city**

The first objective was to assess the participation of female-headed households in paid activities of VUP programs in Kigali city. Participation of women-headed households in paid activities of VUP programs included; public work, direct support and financial services. Respondents' opinion on participation of female-headed households in paid activities of VUP programs in Kigali city was captured using the VUP type in terms of 1-Public Work; 2 – Direct support and 3 – financial services. Table N° 6 shows the summary findings.

**Table N° 6. Participation of female headed households in paid activities of VUP program by VUP type in Kigali City**

<b>VUP Type</b>	<b>Frequency</b>	<b>Percent</b>
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Public Work	42	47
Direct Support	25	28
Financial Services	23	25
<b>Total</b>	<b>90</b>	<b>100</b>

**Source:** Primary Data, 2020

Findings from table N° 6 shows that majority (47%) of the respondents in terms of public work, direct support and financial services shows that the big proportion of the VUP type are in public work. Around 30% of beneficiaries are in the Direct Support and 25% in the Financial Support. The participation in paid activities of VUP program which means being enrolled in the Public work contribute 47%, this shows that around half of the respondent participated in the paid activities. VUP program contributed to the Job creation among women heading households. It empowers women to be integrated into the process of development of the country. One woman over four, in VUP program participated in the financial services, the participation in it, will help the improvement of the wellbeing of the household benefiting from it, this has increased the financial inclusion of women. Financial inclusion among women is another positive indicator for the contribution of women in the development. These also improve the living standards of women heading households in Rwanda.

The results in table N°6, the participation of women was felt in public work, direct support and financial services. To determine the impact of each in terms of contribution towards poverty alleviation in Rwanda the study compared each of the VUP type. This study performed using Pearson correlation coefficient a correlation analysis of each type. The study computed the correlation coefficients in three categories: public work, direct support and financial services. The details on the executed calculations on correlations are contained in the following tables.

The Pearson Correlation coefficient of Public Work versus poverty alleviation was calculated and a value of 0.661 was established. The p-value=0.000 is less than 0.05. This implied that there is a strong positive linear relationship between the two variables Public Work versus poverty alleviation.

**Table N° 7. Pearson correlation of public work versus poverty alleviation**

		Public Work	Poverty alleviation.
Public Work	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	90	
Poverty alleviation.	Pearson Correlation	.661**	1
	Sig. (2-tailed)	.000	
	N	90	90

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The coefficient of determination shows that the VUP type, in other words, Public Work can explain only almost 66.1% of poverty alleviation of women heading households in Rwanda.

The Pearson Correlation coefficient of direct support versus poverty alleviation was calculated and a value of 0.554 was established. The p-value=0.000 is less than 0.05. This implied that there is a moderate positive linear relationship between the two variables direct support versus poverty alleviation.

**Table N° 8. Pearson correlation of direct support versus poverty alleviation**

		Direct support	Poverty alleviation.
Direct support	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	90	
Poverty alleviation.	Pearson Correlation	.554**	1
	Sig. (2-tailed)	.000	
	N	90	90

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The coefficient of determination shows that the VUP type, in other words, direct support can explain only almost 55.4% of poverty alleviation of women heading households in Rwanda.

The Pearson Correlation coefficient of Financial Services versus poverty alleviation was calculated and a value of 0.759 was established. The p-value=0.000 is less than 0.05. This implied that there is a highly strong positive linear relationship between the two variables Financial Services versus poverty alleviation.

**Table N° 9. Pearson correlation of Financial Services versus poverty alleviation**

		Financial Services	Poverty alleviation.
Financial Services	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	90	
Poverty alleviation.	Pearson Correlation	.759**	1
	Sig. (2-tailed)	.000	
	N	90	90

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The coefficient of determination shows that the VUP type, in other words, Financial Services can explain only almost 75.9% of poverty alleviation of women heading households in Rwanda.

#### **4.2.2 Income from VUP programs in alleviation of poverty from households headed by women in Kigali City**

The second objective was on evaluating how income from VUP programs helps to alleviate poverty in households headed by women in Kigali City. Respondents' opinion on how income from VUP programs helps to alleviate poverty in households headed by women in Kigali City was captured using 1-Strongly disagree; 2 – Disagree; 3 – Indifferent; 4 – Agree; 5 –Strongly agree. Table N° 10 shows the summary findings.

**Table N° 10. Income from VUP programs helps to alleviate poverty in households headed by women in Kigali City**

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
Increase of income after entering in the program	13% (11)	10% (9)	15% (13)	34% (30)	30% (27)
The help of wage from public work in alleviating poverty	40% (36)	14% (12)	7% (6)	15% (13)	26% (23)
Help of Direct Support to increase household income	10% (9)	17% (15)	0% (0)	30% (27)	44% (39)
Improvement of wellbeing by being enrolled in the Financial Support	20% (18)	16% (14)	7% (6)	25% (22)	34% (30)
Alleviation of poverty by Increased income from VUP program	6% (5)	10% (9)	5% (4)	34% (30)	47% (42)

**Source:** Primary Data, 2020

VUP financial support and direct support are aimed to boost the income of the households so that beneficiaries can leave out of poverty. In this analysis, Table N° 7 shows that 64% of respondent support that the enrolment in the program contributed to the increase of the household income, the big proportion of respondents (41%) support that wage from public work does not help the respondent to alleviate poverty. The findings revealed that Direct Support and Financial Support contributed to the improvement of the wellbeing of the VUP beneficiaries.

*“There are those who are less able to find work elsewhere, the income from VUP makes us take care of our families, the kids go to school, it helps us to get into savings and loan groups(ibimina)”*,  
**VUP beneficiary.**

Despite the improvement of living standards of VUP beneficiaries, table N° 10 revealed that 54% of Public work beneficiaries reported to not benefit from it, which means that public work poorly contributed to poverty reduction due to late and insufficient payments for PW/DS, long distance to worksites for work as shown in Table N° 11

#### **4.2.3 Potential challenges that may prevent poor women heading households to benefit from the VUP activities in Kigali city**

The third objective of the study was to assess potential challenges that may prevent poor women heading households to benefit from the VUP activities in Kigali city. VUP program is aimed to alleviate poverty in Rwandan poor households as the achievement of Vision 2020. In the following paragraph, we are going to assess possible challenges that VUP program beneficiaries have faced that prevented them to not benefit from the program and graduate from poverty. Respondents' opinion on assessing potential challenges that may prevent poor women heading households to benefit from the VUP activities in Kigali city was captured using 1-Strongly disagree; 2 – Disagree; 3 – Indifferent; 4 – Agree; 5 –Strongly agree. Table N° 11 shows the summary findings.

**Table N° 11. Assessment of Challenges that prevent poor women to benefit from the VUP Activities**

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
Late Payment for PW/DS	12% (10)	10% (9)	19% (17)	20% (18)	40% (36)
Long Distance for work for the PW	7% (6)	7% (6)	9% (8)	38% (34)	40% (36)
No available Project to work on for Public Work	32% (28)	8% (7)	16% (14)	25% (22)	22% (19)
Flexibility of work organization procedures can hinder them	4% (3)	26% (23)	23% (20)	29% (26)	20% (18)
Insufficient payment for PW/DS or Less amount of Loan in the FS	10% (9)	7% (6)	16% (14)	34% (30)	35% (31)

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Illiteracy is a major cause that hinder				
female from benefiting from VUP	12%	19%	20%	
programs	16% (14)	(10)	(17)	(18) 35% (31)

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**Source:** Primary Data, 2020

Table N° 11 shows that long-distance 78%, insufficient payment or less amount of loan in the FS 67.5% and late payment 60%, and illiteracy 55% among the main challenges that they face in VUP which makes them remaining in poverty. The late payment in the public work was highlighted as the cause of not leaving out of the poverty of the beneficiaries; this was also mentioned in the EICV5 VUP Thematic Report.

This was also confirmed by one member in the Focus group. *“Sometimes we work and the payments come late to the extent that we are not able to feed our children as we have no other work for feeding us.”* **Respondent, VUP Beneficiary**

Less amount of payment in the public work activities is another challenge mentioned in this research, as it is indicated that most of the households have received less than 60,000 RWF over the past 12 months (EICV5, VUP Thematic Report) this is a small amount that cannot contribute to improvement of the living standards of a household’s beneficiaries.

*“We are paid so little to the extent that it does not help us to solve our daily life problems, we need that the salary can be increased.”* **Participant in FGD**

A poor person is defined in Rwanda as someone who is not able to consume Rwf 159,375 per year (EICV4). Around 60% reported that less amount of loan is among the challenge faced by the beneficiaries in the financial support, this is due to misperception of the respondents as they always need a lot, but even with the claim fewer amounts can contribute to the improvement of wellbeing as it is shown in the findings.

The major challenge faced by the VUP beneficiaries is highly found in the public work than in other VUP types which explain well the reason why public work has not contributed to the

improvement of the living standard between 2014 and 2017 (EICV5), the challenge in another part of the program might be due to the misperception as discussed above.

The challenges mentioned above have been confirmed also by one key informant interviewee and Focus group.

*“The problems I observed in the VUP Public works are that women having children are particularly vulnerable to care children and to work in the same time, they have no place to leave children and, when they carry them to the worksites they don’t work well and they are so tired and have back and arm pains and get headaches due to overworking.”* **Key informants** *“The challenges we face are the long distance to worksites, few days of work, less amount of wages.”*

**Respondent, VUP beneficiary.**

From the table N° 11, the study outlined a number of the following challenges:

(i) Challenges in VUP public works:

A number of challenges is outlined in VUP public works namely: Insufficient budget that results in reducing the number of beneficiaries of VUP; the delay in payment for VUP public works that results in increasing debts and economic stress in households; the payment using the account of the chief of the household that result in increasing households’ conflicts based on income by increasing disputes related to such income; long distance to work station that affect women by reducing their contribution at households tasks; insufficient salary for affording market price increasing day to days; using their own materials. These findings were outlined by the research conducted by Mukakibibi (2017) while assessing the challenges of Vision 2020 Umurenge Program on Poverty Reduction in Rwanda. The research found that the delay in payment is due to long delays in requesting for the initial payment and waiting until the existing butch of money is complete before requesting successive disbursements. The research found also that in VUP public works the amount earned is less likely to have a significant impact on household poverty (Mukakibibi, 2017). The challenge of long distance to work station were outlined by the research conducted by FAO (2016) on VUP in Southern Province of Rwanda affirming that public works are at 2.4 and 2.9 average hours away from the site (FAO, 2016).

(ii) Challenges in VUP financial services

The main challenges outlined by the research are: the loan ceiling limited to 100, 000 Rwf is mentioned as a big challenge to VUP in promoting micro projects; Difficulties to be financed once a beneficiary applies for loan due to limited budget; Lack of training on financial literacy and entrepreneurship that limit initiatives in running businesses; and irregularity of loan due to availability of the budget. Irregularity of loan and lack of financial literacy in VUP were found by the research conducted by Mukakibibi (2017) while assessing challenges of Vision 2020 Umurenge Program on Poverty Reduction in Rwanda. The research found delays between project proposal submission and loan approval; and it found also the needs for financial literacy training (Mukakibibi, 2017).

(iii) Challenges in VUP direct support

The beneficiaries of VUP direct support encounter a number of challenges such as insufficient support due to the fact it is not adjusted to the market pricing and the charges took by SACCO as service charges that reduce the support received; delay in payment. These challenges were found by the research conducted by Mukakibibi (2017) mentioning among challenges to VUP direct support the charges and costs of opening and maintaining bank accounts since most of the beneficiaries of direct support are extremely poor, to the extent that they could not even afford opening up accounts on their own and meet other requirements such paying for the passport photos, pass books, opening fees and service charges diminish their income from VUP( Mukakibibi, 2017).

**4.2.4 Practical measures to face challenges preventing poor women heading households to benefit from VUP in Kigali city**

The fourth objective of the study was to suggest practical measures to face challenges preventing poor women heading households to benefit from VUP in Kigali city. Respondents' opinion on assessing potential challenges that may prevent poor women heading households to benefit from the VUP activities in Kigali city was captured using 1-Strongly disagree; 2 – Disagree; 3 – Indifferent; 4 – Agree; 5 –Strongly agree. The following paragraphs suggest the practical measures



that have to be taken to overcome the challenges mentioned above for poor women beneficiaries of the VUP program. Table N° 12 shows the summary findings.

**Table N°12. Practical measures to overcome challenges faced by women-headed households in the VUP program**

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
Providing entrepreneurship/training can help alleviating poverty	12% (11)	0% (0)	0% (0)	23% (21)	64% (58)
Educate children of beneficiaries to increase the living Standards of the them	11% (10)	11% (10)	4% (4)	29% (26)	44% (40)
Increase Wage from the PW/DS Support (Increase Loan from FS)	6% (5)	8% (7)	0% (0)	50% (45)	37% (33)
Regular payment (Payment on time) for PW can help to alleviate poverty	7% (6)	7% (6)	10% (9)	33% (30)	43% (39)
Increase the number of projects to work on in the PW	16% (14)	8% (7)	6% (5)	32% (29)	39% (35)

**Source:** Primary Data, 2020

From table N° 12, 87% of respondents suggested that entrepreneurship trainings can help beneficiaries to leave out of poverty as the entrepreneurship can help them to create small businesses and manage them. The other big proportion of 87 % suggests the Increase of wages from public work, payment on-time 76%, and 71% of them suggested the increase of projects to work on in the public work to overcome the challenges they face.

The challenge mentioned by the key informant (local leader) of mothers with babies in the public work, the measure of solving it is that the government could construct Early Childhood Development (ECDs) in each cell so that the children from 0 to 6 years can be taught different

things and get prepared to start primary school. This will help to overcome the mentioned challenge as children will find where to stay and reduce the double work for those women.

The findings of this research revealed that VUP program has successfully contributed to the increase of the household's income of women heading households in Rwanda especially in Kigali city and helped them to improve their living standards and to reduce poverty despite the challenges they faced.

### **4.3 Summary of the findings**

The study sought to evaluate the impact of the VUP program on the poverty experienced by women heading households in Rwanda. The study administered 96 questionnaires where a total of 90 questionnaires were returned representing 93.8% response rate which was satisfactory to make conclusions for the study. A big proportion 63.3% of respondents was older than 50 years, most of them are in the old ages, these findings are also confirmed in EICV5 where a big proportion of the beneficiaries are older than 50 years. The big proportion study respondents were widowed (74%), 14% are single mothers and 11% were divorced.

In addition, 49% of the respondents were less than primary education and 38% did not have any educational background, only 13% had primary school and beyond. This also shows their inability to improve their social-economic life and their living standards. EICV5 findings point out that around 40% of VUP have never been to school. Findings also indicated that majority (47%) of the respondents in terms of public work, direct support and financial services shows that the big proportion of the VUP type are in public work. Around 30% of beneficiaries are in the Direct Support and 25% in the Financial Support. The participation in paid activities of VUP program which means being enrolled in the Public work contribute 47%, this shows that around half of the respondent participated in the paid activities. VUP program contributed to the Job creation among women heading households. It empowers women to be integrated into the process of development of the country.

In this analysis, 64% of respondent support that the enrolment in the program contributed to the increase of the household income, the big proportion of respondents (41%) support that wage from public work does not help the respondent to alleviate poverty. The findings revealed that Direct

Support and Financial Support contributed to the improvement of the wellbeing of the VUP beneficiaries.

VUP meets a number of challenges to be a tool of fighting conflicts related to economic pressure in poor households such as: (i) delay in payment; due to the long process of establishing final payment lists clarifying wages to be paid, depositing the list and processing them and the delay in payment itself. This has negative impact on households' conflicts whereby one partner continues asking the results of absenteeism at home early justified by attendance to job. Such delay also reanimates the economic pressure whereby the provisions for previous payment are exhausted without hope to get new provision in reasonable period. 78%, insufficient payment or less amount of loan in the FS 67.5% and late payment 60%, and illiteracy 55% among the main challenges that they face in VUP which makes them remaining in poverty. The late payment in the public work was highlighted as the cause of not leaving out of the poverty of the beneficiaries; this was also mentioned in the EICV5 VUP Thematic Report.

On the practical measures regarding the challenges put in place 87% of respondents suggested that entrepreneurship trainings can help beneficiaries to leave out of poverty as the entrepreneurship can help them to create small businesses and manage them. The other big proportion of 87 % suggests the Increase of wages from public work, payment on-time 76%, and 71% of them suggested the increase of projects to work on in the public work to overcome the challenges they face. In conclusion the study also carried out Pearson correlation analysis. The coefficient of determination shows that the VUP type, in other words, Public Work can explain only almost 66.1% of poverty alleviation of women heading households in Rwanda. The coefficient of determination shows that the VUP type, in other words, direct support can explain only almost 55.4% of poverty alleviation of women heading households in Rwanda. The coefficient of determination shows that the VUP type, in other words, Financial Services can explain only almost 75.9% of poverty alleviation of women heading households in Rwanda.

By participating in the Vision 2020 Umurenge, people's lives have transformed into meaningful ones unlike before where they were struggling to earn their living. The population hails the government of Rwanda for the Vision 2020 Umurenge for creating employment opportunities and thus increasing monthly incomes, savings and improvement in the standards of living. There is an

opportunity and willingness for the population to save on their earnings and in future can invest it in income generating activities. The number of participants in financial services is still low since the population are not good at preparing the projects for funding; again, still fear to take up the risk of loan which they think might cost them their properties. It's true that people benefiting from Vision 2020 Umurenge have seen their lives changing but there is a mismatch between the earnings and the cost of living. The majority of the population benefiting from Vision 2020 Umurenge is men in comparison to the number of women.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.0 Introduction**

This chapter presents the discussion, conclusion and recommendations drawn from the study findings of the previous chapter. This chapter is organized in three sections. The first section deals with discussions related to the research objectives and conclusions. The second section focuses on recommendations while the third section presents areas for further study.

### **5.1 Summary of research findings**

#### **5.1.1 The participation of female headed households in paid activities of VUP programs in Kigali city**

The big proportion of our respondents participated in Public work (47%), 28% in direct support and 25% in Financial Support. The big share of VUP respondent being in the Public work means that women have paid job instead of doing unpaid care and domestic work, this integrate them in the development of the country as the main work done in Public Work are the construction of the public infrastructure, VUP also contributed to the financial inclusion of women from the financial support component, financial inclusion of women is another indicator for the empowerment of women and alleviation of poverty. The findings also show that the program gives jobs to vulnerable people who are not able to find work elsewhere. The wage the VUP help women to feed their families and solve daily life problems which increase their confidence at family level and community level (Clare *et al.*, 2017)), in the Rwandan culture female activities that involve handling cash to the households were controlled by men, men are responsible for transporting livestock and cash crops that bring more income, and women are involved in petty trade that earn less amount of money compared to what the man earn (FAO, 2016). This program has empowered women in participating in paid activities; she has the source of income either in the public work, financial support and direct support.

Each VUP beneficiaries have a bank account in Savings and Credit Cooperatives (SACCO) where each beneficiary gets their payment or direct support cash transfer (UNDP, 2014). It has increased

the financial inclusion and financial literacy for women benefiting in the program, it has a positive impact among beneficiaries as it helps them in the improvement of the living standard.

Therefore, on my point of view women participation in the paid activities empowered the women as they are able to get paid for the work done; this has increased their confidence, paid work experience and skills that can be applied in other jobs. Financial literacy and financial inclusion of the beneficiaries has also increase. Participation in job activities and financial inclusion are key indicator for the improvement of the household and alleviation of poverty.

### **5.1.2 How income from VUP programs helps to alleviate poverty in households headed by women in Kigali City**

VUP financial support and direct support are aimed to boost the income of the households, so that beneficiaries graduate out of poverty through the program. As shown in findings from table N° 10, participation in the direct support and financial support has contributed to the increase of the wellbeing of the households' member. Due to the late payments, insufficient payment and unavailable project to work in the PW, there was no a considerable improvement in wellbeing of VUP beneficiaries. This was also discussed and confirmed in EICV5 and reasons are mentioned in the challenges. In Warring and Campos (2017) shows different findings that wage in the public work is a valuable contribution to households' income and family wellbeing.

The same findings as in Roelen and Shelmerdine (2014) were confirmed in focus group was a respondent mentioned that salary from the Public Work help beneficiary to take care of their families and help them for the school fees of their children. Depending on the challenges mentioned in the findings the unimproved wellbeing of women in public work might be true but or due to the misperception of the respondents in the public work. The wages from VUP are serving as a promoter for small investments this help women to increase their household revenue (Murphy-McGreevey *et al.*, 2017) therefore, his also contradicts our findings.

According to EICV5 VUP thematic report, statistics shows that in Rwanda poverty rate of respondent in the public work has increased from 69.2% to 80.9% which confirm our findings in table N° 11. This is due to the late payment or the less amount of wage received in public work as shown in the following table. EICV5 also point out that 88% of public work respondents do not

receive payment on time. EICV5 VUP Report also mentioned that high poverty rate for public work beneficiaries is due to the short time spent in the public work because of the availability of the project to work on and the wage received.

For me, the living standard of the VUP beneficiaries has increased and developed compared before entering into the program, in the public work the participant gains new skills that can help to apply to the same type of job in future outside public work depending on the project they have work on, living standard has also increased as respondent claim that after entering in the program the income has increase, this is also confirmed in the literature as discussed above. With this we can have a confidence that VUP is a key program that enables its beneficiaries to improve their living standard in other words graduate from poverty.

### **5.1.3 Potential challenges that may prevent poor women heading households to benefit from the VUP activities in Kigali city**

Findings revealed some challenges that poor women encounter and prevents them to benefit from VUP towards poverty alleviation. The researcher found that the big number of respondents in table N° 11, that long distance 78%, insufficient payment or less amount of loan in the FS 67.5%, illiteracy 60%, late payment 59%, flexibility of work organization 49.5% and no available project to work on for Public work 45% are main potential challenges that causes them to not benefit from VUP activities and prevent them to graduate from poverty in Kigali city. In (Pavanello *et al.*, 2016) mention that poor pay, difficult labor conditions and distance from the worksites are the major challenges in the Public work. Which are in line with our findings and the same for EICV5 for poor pay in the public work. Women with small babies also get the challenge of caring their baby when they are at work (Clare *et al.*, 2017).

FAO, (2016) point out that worksite for the public work are far from home it takes on average around 2.9 hours from home, the intensity of job is very high as it involves physical work, this is problematic to women headed households, vis a vis time to domestic work, children caring, and work load it requires more physical energy, delay in payment is also mentioned in (Kalisa & Brimble, 2018). This is also mentioned in Clare et al, 2017. Were they point out that women headed household in public work face significant challenge of balancing paid and care work, they have to

get up early to prepare food before work and also take their infants with them to work, it increases fatigue.

The biggest challenges for DS are the delays in beneficiary payments, and in the Financial Services the biggest challenges are loan approval (delay on loan processing), financial illiteracy and eligibility criteria in the Financial support (Mukakibibi, 2017). The Financial illiteracy can also be explained with the low rate of the literacy rate which was emphasized by the respondent among challenges. Misuse of the loan is the challenges emphasized in Mukakibibi, 2017. It has been reported that people get money in their names and give it to other people, use loan for other purposes other than that for which it was given.

On my point of view, the main challenges in the three VUP components are mainly in the public work, they are related to the high intensity of the workload, limited project to work on and late payment, late payment is a challenge that was mentioned in the Direct Support. The main challenge in financial services is the process of loan, poor monitoring and evaluation.

#### **5.1.4 Practical measures to face challenges preventing poor women heading households to benefit from VUP in Kigali city**

According to a big number of respondents, the researcher discovered that 87.5 % of respondents agreed on increase of wage from public work, 80% on entrepreneurship and trainings, 77% on payment on time and 71% on the increase of projects to work on in the public works in order to overcome all challenges they face and enable them to leave out of poverty. ECDs are being developed so that women who have small babies can leave their baby at the ECDs and work in a good environment.

In Mukakibibi, 2017 point out that the Program manager's official have to make field visit in the Financial Support component to make sure that loan that were given is being used properly by what it was intended to do and if is the loaner who is using it for his/her improvement standard, in other words improve the Monitoring and Evaluation System.

Clare et al, 2017 suggest that Women headed household as they are sole caregiver of children they are exposed to a risk and vulnerability due to a double burden of the tough paid work and care work; it is suggested that they can be prioritized for the direct support.



On my point of view, the salary in public work and direct support have to be given on time, reduce the burden to women in the public work that are sole caregiver, efficient monitoring and evaluation in the Financial support so that loan granted can be more beneficial. Increase number of entrepreneurship training so that people can be able to make advantage of the granted given.

## **5.2 Conclusions**

The VUP Program aims to make a critical contribution to the Government of Rwanda's effort to eradicate extreme poverty, malnutrition and promote socio economic transformation by accelerating graduation from extreme poverty and strengthening household resilience. This research has evaluated the VUP Program among women headed households in the City of Kigali.

The findings in this study has revealed that women have participated in the paid activities of VUP and their participation have contributed to their empowerment and family development and It has also contributed to increase of household income of beneficiaries and their poverty reduced. But also, late payments, irregular payments, long loan process and criteria in the financial support are found as the most challenges in the VUP program.

As practical measures to face challenges preventing poor women heading households to benefit from VUP, the study suggested that regular payments in Public Work and Direct Support is very needed for improving the efficiency of the program, the Government should avail many public work projects for avoiding unemployment to it beneficiaries, reduce or ease the process of getting a loan in the Financial Support. Regular and Strong, framework for Monitoring and evaluation of the program.

## **5.3 Suggestion for further study**

The findings show a positive impact of being beneficiaries of the program; these findings encourage other researchers interested in doing a research on VUP Program. The researcher would recommend other researchers to do a research on public work VUP Component to deepen the findings of the possible challenges mentioned in this research so that Policy makers can have evidence based for the decisions, this will be more beneficial for the enrichment of the existing documentation of the study as they can be used for the improvement of the program and achievement of the poverty eradication goals. Further research would be conducted in other sectors

so that the Government of Rwanda can have a scientific picture of the role of VUP in improving unity and reconciliation among VUP beneficiaries.

#### **5.4 Recommendations**

Poverty eradication is at foremost for all government development strategies from EDPRS1. In its 7 years Government Strategic plan (NST) the Social Transformation Pillar state that Eradication of Poverty require multiple interventions across different sectors that offer incomes, decent jobs and saving. In light with the study findings, our recommendations are following:

##### **a) To policy makers**

As late payments in direct support and in public work worsens the improvement of VUP beneficiaries, the local government could ensure improving processes of payment so that it can be done on time. Policy makers should also avail a lot of projects in the public work.

##### **b) To local leaders**

As VUP is coordinated at the national level but implemented at the local level, local leaders should tightly supervise the implementation of VUP projects in the public work; follow up the implementation of loaned project in the financial support. Advocates on timely payments of the public work / direct support beneficiaries.

##### **c) To the VUP beneficiaries**

The VUP Program objectives will only be achieved if beneficiaries are well trained on their role for improving their living standards and proper use of the support and the reason why they have to graduate from poverty. It is also a contribution to the beneficiaries to have a motto of proper use of the support such that after a given period of time, they will no longer be benefiting in the program, they will be self-reliant and so that other groups can also get the same support for their living standards improvement.

**d) To the government of Rwanda through MINALOC /LODA**

The VUP programs aims at encouraging women to participate in saving. Through this study the government of Rwanda will be able to increase the budget allocated to VUP programs especially women heading households. Also, the government will be able to design policies through how women heading households will benefit.

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## APPENDICES

### Appendix 1: Questionnaire for VUP Beneficiaries

I am UWIMANA Alice, a student from the University of Rwanda in Masters of Social Sciences in Gender Development in the College of Arts and Social Sciences. I am conducting a study on “poverty alleviation program for poor women heading households in Rwanda”: a case of vision 2020 Umurenge Program (VUP) in Kigali city. I would be grateful to you if you give me some minutes and help me to get useful information from your experience with VUP. All information will be kept only confidential and will be used only for the purpose of this study. Please; tick in the appropriate answer and fill in the blank space accordingly. Thanks for your support and contribution in my study.

#### *Instructions for use*

*This questionnaire is divided into part A and part B. Part two has three distinct sections. You are requested to be as honest as possible when answering the questions. You are required to tick (✓) or explain your answers in the spaces provided.*

#### **Part A: Personal Profile**

##### **1. Kindly tick your age profile**

From 21 to 30 years [ ]      From 31 to 40 years [ ]      From 41 to 50 years [ ]  
From 51 to 60 years [ ]      From 61 to 70 years [ ]      Older than 70 years [ ]

##### **2. Kindly tick your marital status**

Widowed [ ]      Single [ ]      Divorced [ ]

##### **3. Kindly tick your level of academic qualification**

No Education [ ]      Less than Primary [ ]      Beyond primary school [ ]

**Part B:**

**Objective one: To Assess the participation of female headed in paid activities of VUP programs in Kigali city.**

4. Put a cross [X] in the ways of participation you get from VUP type

Public Work            [ ]      Direct Support            [ ]      Financial Services            [ ]

5. Put a cross [X] in the ways of participation 1= Strongly disagree, 2 = Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

	1	2	3	4	5
Increase of income after entering in the program					
The help of wage from public work in alleviating poverty					
Help of Direct Support to increase household income					
Improvement of wellbeing by being enrolled in the Financial Support					
Alleviation of poverty by Increased income from VUP program					

**Objective C: To assess potential challenges that may prevent poor women heading households to benefit from the VUP Activities in Kigali city**

6. Which challenges do you face that prevent you to benefit from VUP activities? = Strongly disagree, 2 = Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

	1	2	3	4	5
Late Payment for PW/DS					
Long Distance for work for the PW					
No available Project to work on for Public Work					
Flexibility of work organization procedures can hinder them					
Insufficient payment for PW/DS or Less amount of Loan in the FS					



Illiteracy is a major cause that hinder female from benefiting from VUP programs					
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**Part D: To evaluate how the income from VUP alleviate poverty in households headed by women in Kigali City**

7. Put a cross [X] where applicable 1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

	1	2	3	4	5
After entering in the program your income has it increase?					
Wage from the Public work does it help you to alleviate poverty?					
DS does it help to increase the income of the household?					
Being enrolled in the FS does it contribute to the improvement of the wellbeing?					
Increased VUP program income can help alleviating poverty?					

**Part E: To Suggest practical measures to face challenges preventing poor women heading households to benefit from VUP In Kigali city.**

Describe the solution which can be applied from these challenges?

8. Put a cross [X] where applicable 1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree

	1	2	3	4	5
Providing entrepreneurship/ training can help alleviating poverty					
Educate children of beneficiaries to increase the living Standards of the them					

Increase Wage from the PW/DS Support (Increase Loan from FS)					
Regular payment (Payment on time) for PW can help to alleviate poverty					
Increase the number of projects to work on in the PW					

**Thank you**