



**The Contribution of Vision Umurenge Program in the Reduction of Household Conflicts Based on Income Inequality:  
A Case study of Munyiginya Sector in Rwamagana District (2013- 2018)**

By  
Yvonne MUHONGAYIRE  
Registration Number: 217291821

A dissertation submitted in partial fulfilment of the requirements for the award of a degree of  
MASTER'S OF LOCAL GOVERNANCE STUDIES in the College of Arts and Social  
Sciences (CASS)

Supervisor: Dr. Charline MULINDAHABI

Month and Year of Submission: November 2019

## **DECLARATION**

I declare that this Dissertation entitled “**The Contribution of Vision Umurenge Program in the Reduction of Household Conflicts Based on Income Inequality. A Case study of Munyiginya Sector in Rwamagana District (2013- 2018)**” contains my own work except where specifically acknowledged.

MUHONGAYIRE Yvonne

Registration Number: 217291821

## **ACKNOWLEDGEMENTS**

First and foremost, I thank Almighty God who gave me a life worth living and I thank Him for giving me the strength to accomplish this project.

My profound gratitude is addressed to Dr. Charline MULINDAHABI, my supervisor for her immeasurable commitment, effort, positive criticisms and willingness to spare and given up her time to help me acquire new skills.

My academic education would not be possible without the support from my lovely husband Jean Francois Regis GIHANA. His financial and moral support was valuable in the accomplishment of my studies.

## ABSTRACT

*“Umugabo wanjye twapfaga guhora musaba igitenge... none ubu niha icyo nshaka, mu rugo ni amahoro!”*[Conflicts with my husband were based on frequent requests for loincloth...now I can satisfy my needs, our household is in peace!]

- A beneficiary of VUP in Munyiginya sector.

*“Waba ufite ku mufuka ugapfa iki n’umugabo?Ukabura ute ijambo mu rugo?”*[How can you be in conflict with your husband while you have your own resources? How can you be under-esteemed?]- A beneficiary of VUP in Munyiginya sector.

The two testimonies certify that there is the link between economic empowerment and the reduction of family conflicts. These testimonies go in line with two Rwandese proverbs one stating that “Imfura yanyuze aha ni iyariye”; meaning that economic position affect own behavior and relationship in society; and another stating that “Abasangiye ubusa bitana ibisambo”; meaning that those who share scarce assets live in permanent conflicts.

The present research assessed the impact of VUP on households’ conflicts based on economic pressure. Specifically, the research identified the beneficiaries of VUP and compared their economic situation before and after being VUP beneficiaries; compared the level of conflicts in households before and after being VUP beneficiaries; and analyzed the challenges faced by VUP and provided mechanisms to empower VUP to become a tool of alleviation of households’ conflicts based on income inequality.

Over a total population of 315 beneficiaries of VUP and local administrative leaders identified, the research collected data using a questionnaire, focus group discussions and interview.

The research found that beneficiaries of VUP are people with advanced age, mainly married and divorced, having big families of 4 and 5 members. Women are more than men as women are more likely to be victims of households’ conflicts based on economic pressure. Comparing economic position before and after VUP, the research found that before VUP the majority runs traditional subsistence agriculture and others did not run any economic activity. VUP created jobs through public works, promoted entrepreneurship through financial services, and provided direct support to those unable to work.

Concerning the level of conflicts before and under VUP, the research found that income from VUP increased the bargaining power on the side of the former vulnerable and many households live in peace. However, the research found that income by itself is not enough to solve conflicts at a sufficient level because there are few households where income from VUP is the cause of conflicts instead of being a solution for those who misuse the earnings.

The research recommends the increase of the budget allocated to VUP in order to provide more loans and more jobs to the population living in poverty.

**KEY WORDS**

The 5 main key words of the research are: Conflicts, Economic stress, Income inequality, Households, Munyiginya, VUP.

## LIST OF SYMBOLS AND ACRONYMS

Dr	Doctor
EDPRS	Economic Development and Poverty Reduction Strategy
FAO	Food Agriculture Organization
GBV	Gender Based Violence
GoR	Government of Rwanda
ILO	International Labor Organization
LODA	Local Administrative Entities Development Agency
MDGs	Millennium Development Goals
MINALOC	Ministry of local government
MINECOFIN	Ministry of Finance and Economic Planning
NGOs	Non- Governmental Organizations
NISR	National Institute of Statistics of Rwanda
NSNP	National Safety Net Program
SACCO	Saving and Credit Cooperative
SDGs	Sustainable Development Goals
UN	United Nations
UNDESA	UN Department of Economic and Social Affairs
UNDP	United Nation Development Program
US	United States
VUP	Vision Umurenge Program
%	Percent

## TABLE OF CONTENTS

DECLARATION .....	ii
ACKNOWLEDGEMENTS .....	iii
ABSTRACT.....	iv
KEY WORDS .....	v
LIST OF SYMBOLS AND ACRONYMS.....	vi
LIST OF TABLES .....	xi
LIST OF FIGURES .....	xii
CHAPTER 1: GENERAL INTRODUCTION .....	1
1.0. Introduction to the chapter .....	1
1.1. Background of the study .....	1
1.2. A statement of the research problem.....	3
1.3. Research objectives .....	4
1.3.1. Overall objective.....	4
1.3.2. Specific objectives .....	4
1.4. Research questions .....	4
1.4.1. Overall research question.....	4
1.4.2. Specific research questions .....	4
1.5. Significance of the study .....	5
1.6. The scope of the study.....	6
1.6.1. Geographical scope.....	7
1.6.2. Time scope .....	7
1.6.3. Content Scope .....	7
1.7. Limitations of the study.....	8
1.8. Dissemination of findings .....	8
1.9. Organization of the study .....	9

1.10.	Conclusion of the chapter .....	9
CHAPTER 2: THEORETICAL AND LITERATURE REVIEW.....		11
2.1.	Theoretical Review .....	11
2.1.1.	Understanding of household conflicts based on economic pressure .....	11
2.1.1.1.	The Household Stress Model.....	12
2.1.1.2.	Economic pressure as the engine of household conflicts .....	15
2.1.1.3.	Mechanisms tackling economic pressure .....	15
2.1.2.	Understanding of Vision Umurenge Program (VUP).....	16
2.1.2.1.	Historical overview of VUP .....	16
2.1.2.2.	Components of VUP.....	17
2.1.2.3.	Eligibility conditions for beneficiaries of VUP .....	18
2.1.2.4.	VUP Projects probation procedures .....	18
2.1.2.5.	Challenges encountered in VUP.....	19
2.2.	Empirical review .....	20
2.2.1.	Combating extreme poverty towards sustainable development.....	20
2.2.2.	Good practices for anti-poverty family focused .....	21
2.2.3.	Experience of Social protection programs in Kenya, Ethiopia and Rwanda.....	23
2.3.	Summary to the chapter.....	30
CHAPTER 3: RESEARCH METHODOLOGY .....		32
3.0.	Introduction .....	32
3.1.	Research design.....	32
3.2.	Research variables.....	33
3.3.	Research Population.....	34
3.4.	Sampling techniques and sample size .....	35
3.5.	Data collection.....	36
3.5.1.	Primary data collection .....	37

3.5.2.	Secondary data collection .....	37
3.6.	Research instruments.....	37
3.6.1.	Documentation.....	37
3.6.2.	Questionnaire .....	37
3.6.3.	Personal observation .....	38
3.6.4.	Focus group discussion .....	38
3.6.5.	Structured interview.....	39
3.7.	Data processing and Data analysis .....	40
3.8.	Reliability and Validity control.....	41
3.8.1.	Pilot survey .....	41
3.8.2.	Reliability Test.....	41
3.8.3.	Validity control .....	41
3.9.	Ethical consideration .....	42
3.1.	Conclusion to the chapter.....	42
CHAPTER 4: DATA ANALYSIS AND INTERPRETATION.....		44
4.1.	Characteristics of respondents.....	44
4.2.	Economic situation before and after being VUP beneficiary.....	49
4.2.1.	Economic activities before VUP.....	49
4.2.2.	Economic situation under VUP Public works .....	50
4.2.3.	Economic situation under VUP Financial support.....	53
4.2.4.	Economic situation under Direct support .....	55
4.3.	Household conflicts situation before and after being integrated in the VUP.....	56
4.4.	Challenges of VUP to end up household conflicts based on income inequality.....	59

CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS .....	62
5.1. Summary .....	62
5.1. Conclusion.....	70
5.2. Recommendations .....	71
5.3. Suggestions for further studies.....	72
REFERENCES .....	73
APPENDIX.....	xiii

## LIST OF TABLES

Table 1: Total beneficiaries of VUP in Munyiginya sector .....	34
Table 2: Sample size population from VUP beneficiaries.....	35
Table 3: Criteria for Content Validity Test.....	42
Table 4: Identification of respondents by age (by component) .....	44
Table 5: Identification of respondents by sex (all components combined) .....	46
Table 6: Identification of respondents by marital status (by component) .....	46
Table 7: Identification of respondents according to educational level (by component).....	47
Table 8: Identification of respondents according to the size of the household.....	49
Table 9: Economic activities run before VUP (all categories combined) .....	50
Table 10: Individual monthly income from VUP public works .....	51
Table 11: Loan received by beneficiaries of Public Works component .....	51
Table 12: Economic and development activities financed by the loan received .....	52
Table 13: Loan received by beneficiaries of VUP/ Financial Services .....	53
Table 14: Economic and development activities financed by the loan received .....	54
Table 15: Monthly income received from economic activities run .....	55
Table 16: Monthly support received per household from VUP Direct support component....	56
Table 17: Households' conflicts based on income inequality before VUP .....	56
Table 18: Household' conflicts after being VUP beneficiary .....	57
Table 19: Challenges in VUP (by component) .....	59

**LIST OF FIGURES**

Figure 1: The Conger’s Household Stress Model..... 13

Figure 2: Economic pressure and its consequences on Household Relationship ..... 15

Figure 3: Research Variables .....34

# **CHAPTER 1: GENERAL INTRODUCTION**

## **1.0. Introduction to the chapter**

The present chapter presents respectively the background to the study, the statement of the problem, the research objectives, research questions, significance of the study, the scope of the study, the limitation of the study, and the dissemination of findings. It also presents the structure of the thesis, and ends by a conclusion for the chapter.

## **1.1. Background of the study**

United Nations (2013) published a research paper on how addressing inequalities- economic, social, political, security and justice- as drivers of conflicts in the post-2015 development agenda. The paper states that inequalities can heighten group grievances and lead to conflicts in diverse contexts around the world. The study found that inequalities have an impact on violent conflict and the study suggest ways in which this can be accounted for in the post-2015 development framework. The study recommends that inequalities could be integrated as a concern into goals and targets on different sectorial/thematic issues (politics, security, justice, health, education, poverty) through language that upholds inclusion, fairness, responsiveness and accountability to all social groups throughout the framework (p.20).

Different researchers found that inequalities are important drivers of violent conflicts: A report by the Geneva Declaration asserts that countries that register severe social and economic inequalities face a greater probability of tipping into, or facing a current conflict (Geneva Declaration, 2010, p.20).

The Institute for Economics and Peace finds that levels of peace are correlated with the inequality-adjusted Human Development Index (Institute for Economics and Peace, 2011, pp. 18, 20, 22). Research studies conducted by Østby 2008, on one hand; and Cederman, Wimmer and Min, on another hand, have found a correlation between high degrees of socio-economic inequalities in particular and elevated risk of violent conflict (Østby, 2008, p.9; Cederman, Wimmer & Min, 2010, p.12).

Bettio and Ticci (2017) analyzed the relationship between violence against women and economic independence in 29 European countries. The research found that the relationship

between economic independence and exposure to violence is stronger and more direct for the following reasons: Firstly as the woman gains financial independence by taking a job and her earnings significantly help to avoid or lessen household poverty, independence fences off the notable surge of violence consistently associated with households in critical economic condition; Secondly women experiencing some kind of economic shock, may be because they lose their job in a period of crisis, tend to be more exposed to physical violence (from partner) and/or sexual harassment; Thirdly Women belonging to ethnic or religious minorities are more than twice as exposed to so-called economic violence; Fourthly Earning more than the partner increases exposure to both physical and sexual violence while earning less has contradictory effects, depending on the type of violence; Fifthly Being out of as opposed to in the labour force only associates significantly with higher likelihood of occurrence of psychological, not physical or sexual, abuse; Lastly micro-level processes, such as unemployment, low earnings and household poverty, which lead to abuse during a recession, became more frequent, sustaining the expectation of a surge in violence (Bettio and Ticci,2017;p.5-13).

To address the issue of violence linked to economic independence, Böckermann (2016) recommends that labour market policies should targets primarily women in poor households for action to curb physical and sexual abuse by the partner, as well as sexual harassment; together with monitoring women who have recently lost their jobs for increased risk of intimate partner violence while being helped to find a job. The economic independence and violence are two key priorities set in the Strategic Engagement for Gender Equality2016-2019.

The first priority area defined by the strategy consists of increasing female labour-market participation and the equal economic independence of women and men(Strategic Engagement for Gender Equality2016-2019;p. 5).

In this line, Acquah et al. (2017) affirm that that households' conflicts based on economic pressure exists in all societies especially in poor households where resources are very scarce; and they destroy the households' unity by animating a climate of tension between partners; and between partners and their children. The whole world is engaged to fight the crisis

through social protection policies and programs that have to be designed from the central government (Acquah, 2017, p. 28).

In this line, the government of Rwanda has developed the Vision Umurenge Program to tackle the crisis of economic pressure in households ranked in category 1 from the bottom in economic ranking system known as Ubudehe.

## **1.2. A statement of the research problem**

Taking into consideration the impact of economic stress on inter-parental relationship and its consequences to the households in particular and to the society in general, the present research found that the most reliable way of combating such households' conflicts can be drawn from building economic programs integrating both sexes while focusing on most vulnerable people. Such programs could target the encouraging of women to be economically productive and thus less dependent; and taking into consideration men in poor living conditions, and so promoting equality.

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 Program has been initiated by the Government of Rwanda in 2007/2008 with the aim of totally eradicating extreme poverty by 2020. It is an Integrated Local Development Program, a flagship program under the Economic Development and Poverty Reduction Strategy (EDPRS), designed to accelerate poverty eradication, rural growth, and social protection. The Program is organized around three components: Public works; targeting building community assets and create off-farm employment, and building infrastructure through paid works; Financial service/Credit packages tackling extreme poverty by giving out financial credits to the poor in need, as well as fostering entrepreneurship and off-farm employment opportunities through credit schemes, and Direct supports which is unconditional supports seeking to expand health and education coverage as well as encouraging the development of "appropriate" skills, handicraft, or social service activities (GoR, 2007. p. 3-12).

The present research aims at contributing to filling this gap by assessing if VUP, while improving income generation in poor families, has contributed to the reduction of households' conflicts based on economic pressure.

### **1.3. Research objectives**

The present research has two types of objectives: Overall objective and specific objectives.

#### **1.3.1. Overall objective**

The general objective of this study is to assess the contribution of VUP in the reduction of households conflicts based on income inequalities.

#### **1.3.2. Specific objectives**

To achieve the general objective, the following are specific objectives:

- 1) To identify the beneficiaries of VUP in households and compare their economic situation before and after being integrated in VUP.
- 2) To compare the state of households' conflicts among beneficiaries before and after being integrated in VUP.
- 3) To outline challenges faced by VUP in reducing economic pressure leading to households' conflicts.
- 4) To provide mechanisms towards eradication of households' conflicts based on economic pressure through VUP.

### **1.4. Research questions**

This research will answer the overall question through specific questions.

#### **1.4.1. Overall research question**

In overall, the research will answer the following question: Does VUP contribute to the reduction of households' conflicts based on income inequalities?

#### **1.4.2. Specific research questions**

To find the answer to cited overall research question, the research will answer specifically the following questions:

- 1) Who are the beneficiaries of VUP in households and what is their economic situation before and after being integrated in VUP?

- 2) What is the state of households' conflicts among the beneficiaries of VUP before and after being integrated in the program?
- 3) What are the challenges faced by VUP in reducing economic pressure in households?
- 4) What are the mechanisms towards eradication of households' conflicts based on income inequalities through VUP?

### **1.5. Significance of the study**

This research presents interests at different levels: personal level, community level, university and institutions level, scientific level, and the Government of Rwanda.

#### **At personal level**

The research is of interest at individual level because it updated the researcher about the level of households conflicts based on economic dependency in Munyiginya Sector of Rwamagana District in particular, and in Rwanda in general. The researcher was skilled about how a government program such as VUP can reduce households' conflicts through economic empowerment. Another interest on the side of the researcher consists of practical application of academic research skills acquired at university. By this research, the researcher faced the reality of how conducting research, and tried to find solutions to challenges inherent to on-field research. The research fulfilled the requirements for obtaining a Masters' Degree.

#### **At community level**

By community, the research means Munyiginya Sector community. The community will benefit from this research in several ways: The community will be aware of the crisis of households' conflicts based on economic dependency; the community will be aware of the importance of VUP in households reconciliation, where it will be seen as a solution to the crisis due to economic dependency in families; The community will also know its contribution to strengthen VUP by facilitating a number of mechanisms that will be defined by this research and participating actively in VUP.

### **At University and local research level**

University of Rwanda will highly benefit from this research. In fact, one of the key objectives of the university is to promote research and contribute to the development of the community where it is planted. A scientific research of this kind is of high interest for the university because it is a good indicator of the quality of education provided at academic level. The findings from this research are interesting to university in a sense that they will be used by future researchers from University of Rwanda. This research is one among other contributions of University of Rwanda to the Community of Rwanda in general.

### **At Government level**

The government of Rwanda has developed VUP with the overall aim of 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. Those people with little control over their lives are those vulnerable to households' conflicts due to economic pressure. The government is waiting for a research like this which comes to assess the effectiveness of such program in order to know the achievements but also the weaknesses and then plan for improvements. Local administrative reports on VUP talk about economic performance of VUP but they do not assess further effects of the program.

### **At global scientific level**

There is a very little research conducted on contribution of VUP on reducing households conflicts based on income inequalities. The findings from this research will be of high interest in scientific world in a sense that they will be used to develop further research's and recommend further ways to improve public policies such as VUP for Rwanda and/ or in other countries.

## **1.6. The scope of the study**

This research is limited in geographical area, in time and in its content.

### **1.6.1. Geographical scope**

Geographically, the research will be carried out in Munyiginya Sector of Rwamagana District. There are a number of reasons that pushed the researcher to conduct this research in Munyiginya sector: Firstly, the researcher is familiar with Rwamagana District in general. The researcher is aware of the households' conflicts based on economic pressure in the area because this was one of her duties in the time. Secondly, the researcher was motivated by the fact that Munyiginya is the only one Sector in Rwamagana District that covers all VUP components (Public Works, Financial Services, Direct Support). Thirdly, Munyiginya ranks second poorest Sector in Rwamagana District. The researcher could not afford the financial requirements to conduct the study on the whole Rwamagana District.

### **1.6.2. Time scope**

The research considered the period between 2013- 2018. This period allowed the researcher to collect enough data with possibility to evaluate the evolution achieved over a period of 5 years.

In fact, households' conflicts that constitute the target of this research are not simple conflicts inherent to social life. The conflict that attract this research are those which have remarkable effects such as drop out for children, leaving home for children for searching hazardous jobs and other actions like engaging oneself for sexual activities due to money purpose on the side of girls. Such phenomenon do not due a day or a month; and their consequences cover a big period of time. The result is that any policy that would resolve the problem cannot be evaluated in month or one year. The household's reunification needs enough time to prove the stability. This research considered five years as good length period during which all indicators of the crisis and its solutions can be outlined. This because graduating from VUP may not be guaranteed in less than five years.

### **1.6.3. Content Scope**

The content of the research is of social sciences especially conflict and economic empowerment domain.

### **1.7. Limitations of the study**

This research faced a number of limitations such as time limitation, finance limitation, and confidentiality of information.

#### **Time limitation**

This needs enough time to visit all sites of VUP, visit self- employed entrepreneurs who benefited funds from VUP, visit households in conflicts related to economic dependency and assess the evolution at regular interval. In order to address this issue, the researcher did his best to use the maximum of time and to access a big number of data providers as possible. This was possible due to the close collaboration with local administrative leaders and the populations of Munyiginya sector its self.

#### **Financial limitations**

A field- research is expensive as it requires transport and communication fees together with incentives to participants to contribute a lot to the research. The research faced this issue by promoting a climate of working in groups; the researcher collaborated with local administrative leaders/ staff and meet VUP beneficiaries just on- filed for those who benefit from public works; and the researcher took the opportunity of a meeting gathering beneficiaries of finance component of VUP.

### **1.8. Dissemination of findings**

The findings from this research will be disseminated in order to serve a large public. In fact, the researcher will give a copy to local administrative leaders/ Munyiginya Sector leaders, Rwamagana District leaders in order to help them being aware of effectiveness and challenges of VUP in contributing to the reduction of households' conflicts based on economic pressure. The researcher will also give a copy to the University of Rwanda and the copy will be saved in University's library for future researchers. In order to serve a wide world of researchers, the researcher will publish the findings to international journal where the researchers over the world will access the findings and use them for serving local communities in different countries through the experience of Rwanda.

## **1.9. Organization of the study**

The present research consists of five chapters: The chapter one includes the background to the study, the statement of the problem, the research objectives, research questions, significance of the study, the scope of the study, the limitation of the study, and the dissemination of findings. It also presents the structure of the thesis, and ends by a conclusion for the chapter. The second chapter is about the literature review by distinguishing theoretical and empirical literature review. The third chapter describes the methods and techniques used to collect and to analyze the data. The fourth chapter is about data analysis, presentation and interpretation of the results. The fifth chapter draws the summary of all chapters, conclusion as well as the recommendations.

## **1.10. Conclusion of the chapter**

The present chapter gave the general environment of the research on the analysis of the contribution of VUP on the reduction of households conflicts based on income inequalities. The background of the research showed that conflicts resulting from income inequalities constitute a global phenomenon. The whole world is convinced that households' conflicts based on economic dependency destroy the society and the United Nations recommended to the countries to integrate mechanisms to tackle the crisis by defining goals and sectorial targets including measures to face economic inequality. VUP is a key example of such goals and targets designed for Rwanda since 2007. The in the following second chapter below the research describes the crisis of conflicts resulting in income inequalities in deep, into two main sections namely theoretical and empirical literature review.



## **CHAPTER 2: THEORETICAL AND LITERATURE REVIEW**

This chapter outlines the summary of theories inspiring the VUP and household conflicts based on income inequality; and the findings from researchers who tried to find the solution of household conflicts based on income inequality through VUP in Rwanda and other similar government programs in other countries. The section comprising the theories is named theoretical review while the section related to findings from researches is named empirical review.

### **2.1. Theoretical Review**

This section aims at leading to an understanding of VUP as government program, its vision, its mission and how is it organized and implemented. On the other side, the section targets to give a clear understanding of household conflicts based on income inequality.

#### **2.1.1. Understanding of household conflicts based on economic pressure**

Hategekimana (2012) defines conflict as an interpersonal tension or struggle among two or more persons- whose opinions, values, needs or expectations are opposing or incompatible. The author distinguishes five categories of household conflicts namely: (1) interest conflicts that result when one or more of the parties believe that in order to satisfy his or her needs, the needs and interests of an opponent must be sacrificed; (2) relationship conflict related to emotions and misperceptions; (3) data or information conflicts that occur when people lack communication necessary to make wise decisions or are misinformed or disagree on which information is relevant, or interpret information differently; (4) structural conflicts caused by forces external to the people in dispute such as limited physical resources or authority, geographic constraints, time, organizational changes, and so forth can make structural conflict seem like a crisis; and (5) value conflict caused by perceived or actual incompatible belief systems (Hategekimana, 2012, p. 11; 24-26).

From this definition and categorization of households' conflicts, it is seen that the major cause of conflict is about the "resources sharing". In fact, interest conflicts and structural conflicts both linked to resources can lead to data or information conflicts where households' members cut the communication due to angry caused by the scarcity of resources.

The crisis of households' conflicts goes hand in hand with inequality whereby a well-positioned household' member economically subjects other members (wife, husband, or children).

While defining inequalities, Stewart (2010) distinguished five main types of inequalities: (1) economic inequality including inequalities in access to assets, use of assets and ownership of assets, financial, human, social or natural resources together with inequalities in income levels and employment opportunities; (2) social inequalities consisting of inequalities in access to a range of services, such as education, health care and housing; (3) political inequality which considers the distribution of political power and access to political participation; (4) inequalities related to cultural aspects and disparities in the recognition and standing of different groups' language, religion, customs, norms and practices; (5) inequalities in access to security and justice (Stewart, 2010, p.2).

From this description, households' conflicts lead to the following types of inequalities: (1) economic inequality whereby a husband or a wife owns all income and takes own decision on the use of his/ her income; (2) social inequality whereby health insurance is not paid, schooling children is avoided and housing is not taken in the responsibility of the whole household.

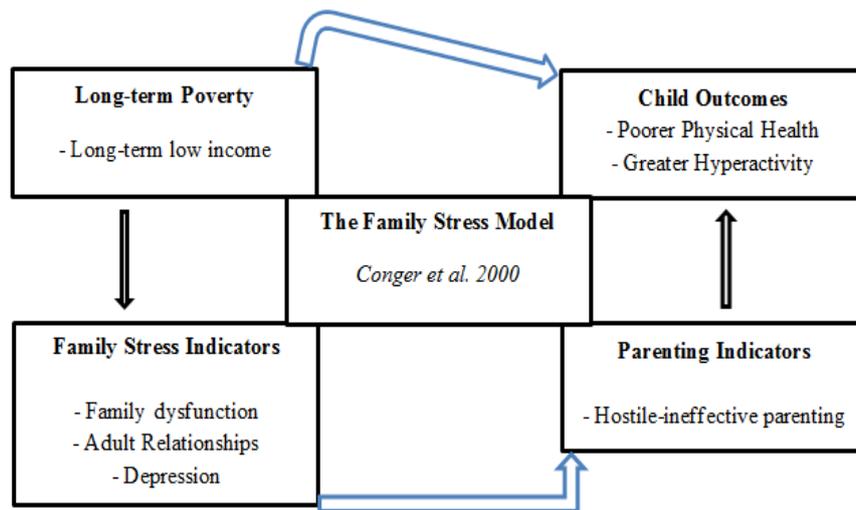
The life under conditions of inequalities, or purely incapability to access basic needs rather providing such basic needs to children cause continuous stress leading to households' dissensions such as divorce or children leaving the household for hazardous jobs, or young girls joining sexual practices for the purpose of money in order to access basic needs.

#### **2.1.1.1. The Household Stress Model**

Researchers such as Sullivan (2015, p.90) and Ahmed (2005, p.2) analyzed the household stress model developed by Conger et al (2000) with the aim of showing how poverty and economic pressure affects the quality of inter-parental relationship which in turn impacts on child outcomes. According to the studies, evidence shows that poverty or economic pressure impacts on parents' mental health, which can cause inter-parental conflict and difficulties with parenting.

These then negatively impact on child outcomes and their future life chances, including externalizing and internalizing problems, academic and physical health difficulties, and social and interpersonal relationship problems. Increasingly inter-parental conflict is seen as the central mechanism of or a precursor to poor parenting and negative child outcomes. This means that parenting interventions in families where there are high levels of inter-parental conflict are unlikely to be effective. The model can be schematized as the following figure:

Figure 1: The Conger’s Household Stress Model



Source: Author’s computation of data provided by Ahmed, (2005, p.2).

The model above proposes that economic hardship within the household leads to certain economic pressures. These economic pressures lead to an increase in parental emotional distress, which can cause a strain on the marital relationship. This, in turn, leads to low nurturing and uninvolved parenting which disrupts developmental outcomes for children and adolescents. Three main impacts of poverty on parents and children are: hardship and stress; isolation and exclusion; and longer-term impacts as adults.

### Hardship and stress

People with inadequate income typically give accounts of their difficulties in meeting basic costs, including struggling to pay for food, accommodation, clothing, education, health care, utilities, transport and recreation and trying to balance competing demands.

The harmful impact of poverty on parents and children comes from the stress and alienation connected with having a very low income; the continual juggling of finances, financial uncertainty in some cases and very often the sense of being different and less worthwhile. For children, the impact of stress and unhappiness may be direct and indirect through the parents' experiences and behavior (Crowder, 2013, p.7-8).

Applying this situation to the case of Rwanda especially in poor families, by personnel experience, most of conflicts in households are linked to the hardship and stress situation. In fact, disputes and stress between parents are mainly based on children who claim for food, clothes, transport, providing children with school materials, and difficulties to pay health insurance. At advanced age, young boys enter into severe conflicts with their parents based on land and heritage whereby parents have small land difficult to share with their many children.

### **Isolation and exclusion**

Homelessness is the extreme manifestation of isolation and stress for children arising from the combination of low income and housing difficulties. In poor families children could feel homelessness due to lack of parents' attention because poverty is blocking the ways of parents to perform the role of good parenting. In most of the poor families, usually both mother and father work for the survival (Canadian Association of Occupational Therapists, 2016).

This situation is remarkable in Rwanda especially in poor households. Young boys leave their home for search for job at early age and they engage their life in hazardous jobs for surviving, young girls accept sexual violence due to money purpose; and in most of the cases wives divorces with their husband because of several and continuous oppression and violence based on economic pressure.

### **Longer-term impacts**

Household poverty and low socio-economic status are consistently related to poorer school performance and low school retention rates. Young people from low socio-economic

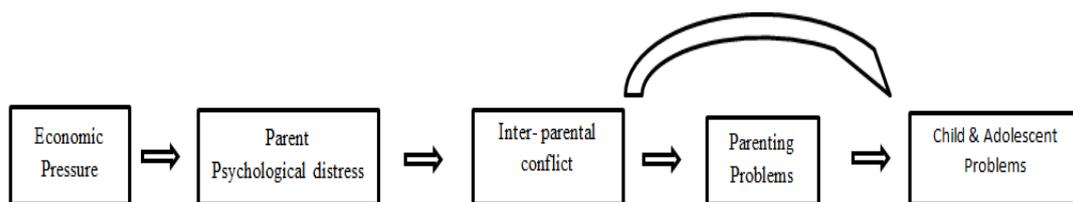
backgrounds are early school leavers. Those with low achievement at school are more likely to be unemployed, out of the labor market, in part-time employment. In extremely poor conditions parents willingly induce their children into the labor market which exposes children to many risks, such as sexual and physical abuse (Ferguson et al., 2017, p. 701- 706).

By personnel experience, the researcher agreed with Ferguson’s findings. In Rwanda, poor families face economic stress that creates conflicts between parents and children. This conflictual situation forces children leaving home to search for hazardous job Inter- parental conflict lead also young girls to get married early or do sexual practices for money purposes.

**2.1.1.2. Economic pressure as the engine of household conflicts**

The Conger model of household conflict shows clearly that economic pressure constitutes the main source of household conflicts that in turn results in catastrophic relationship between spouses, and between spouses and children. The gravity of the problem is that such confusing life leads to negative effects in long- run where children face disorganized life during their childhood and their adolescence. The model should be represented as by the following figure:

Figure 2: Economic pressure and its consequences on Household Relationship



Source: Author’ computation of the data provided by Stock (2017, p. 5).

According to the figure above, it is clearly visible that tackling economic pressure in families is a sure way of alleviating household conflicts based on income inequality. The following section is going to give some mechanisms that have to be taken into account for facing economic pressure.

**2.1.1.3. Mechanisms tackling economic pressure**

UN Department of Economic and Social Affairs (UNDESA) (2018, p.174) affirms that poverty, aggravated by lack of decent employment opportunities, continues to divide societies along the various social groupings.

Promoting empowerment of people in achieving poverty eradication, social integration and full employment is indispensable to create the threatened social cohesion that will see our societies thrive. UN found that empowering people improve social integration, especially of people living in poverty. In fact when people are empowered, their self- esteem is higher, and when they are happier they will be more ready to bring people together, to understand others, and to want to share each other's experiences and lives.

While defining strategies to tackle the poverty, the UNDESA recommends that empowerment strategies must address the root causes of discrimination and exploitation that deny these social groups the capacity to fight the conditions that keep them poor and at the margin of society. In fact, the social integration is only be possible if political, economic, social and cultural barriers are broken down and equal access to education, fair trade, labor markets and mobility are warranted as rights of all people, regardless of race, religion, age, gender, class or nationality. Once people are empowered and are given the opportunities and resources needed to lead a happy and healthy life they will be able to live a more loving and peaceful life. Violence is the result of unhappiness and lack of peace within. The people empowered will be able to love and accept themselves and in turn love and accept others and contribute to the welfare of the whole society and the earth (UNDESA, 2018, p.46- 47).

This vision of United Nations inspired the Vision Umurenge Program defined by the government of Rwanda to sustain poor families and empower them walking on their own toes. The summary of the program, how is it designed and how it works are described by the text following.

## **2.1.2. Understanding of Vision Umurenge Program (VUP)**

### **2.1.2.1. Historical overview of VUP**

In Rwanda, Umurenge (Imirenge in plural form) is an administrative entity below the District/Akarere level. Vision Umurenge Program (VUP) or Vision 2020 Umurenge is an initiative developed by the Government of Rwanda (GoR) in 2007 in collaboration with development partners and Non- Governmental Organizations (NGOs) (GoR, 2007, p. 4-5).

It is led by the Ministry of Local Government, Good Governance, Community Development and Social Affairs (MINALOC) and it is supported by the Ministry of Finance and Economic Planning (MINECOFIN). The VUP features as a flagship program under the Economic Development and Poverty Reduction Strategy (EDPRS) covering the budget years 2008 to 2012 for EDPR I (GoR, 2007) and the year 2013- 2018 for EDPRS II (MINECOFIN, 2013). The “Vision 2020 Umurenge” is an explicit recognition of the role and importance of the decentralization system to implement the national policies and strategies in order to achieve the MDGs and the objectives of Rwanda Vision 2020. It is a pragmatic approach to make decentralization work while accelerating the rate of poverty reduction in Rwanda (GoR, 2007, p.5). The VUP implementation started in May 2008 in 30 pilot Sectors, the poorest sector in each of Rwanda’s 30 districts with the vision to scale-up to all 416 sectors (GoR, 2011, p.6).The following text is going to clarify the VUP components.

#### **2.1.2.2. Components of VUP**

Vision Umurenge Program comprises three components and the government has assigned a percentage on VUP resources per component as the following: Public works that assigned with 50% of total VUP budget, financial services assigned with 30% of total VUP budget, and Direct supports assigned with 20% of total VUP budget (GoR, 2011, p.6).

Those components were implemented gradually: the Public works component was implemented first, from May 2008; the Direct support component was launched January 2009 and the first transfers was made in February 2009; the Financial services was last introduced and it started in January 2010 with the launch of the Ubudehe Credit Scheme.

Under Public works component, the program undertakes a series of activities aiming at creating or maintaining community assets such as roads and/or, market infrastructure, terracing. The main objectives of component consist of generating employment and fight extreme poverty, generating income, and creating assets for the community. Such assets improve the lives in several ways such as facilitating transport infrastructure for the case of road creation and rehabilitation; soil conservation through terracing; improving soil productivity; improving market infrastructure; and improving drinking water and irrigation.

Under financial service, the program aims at increasing access to finance by providing loans that prioritize agribusiness, entrepreneurship and off-farm employment.

Under direct supports, VUP provides assistance to households without labor for on- firm and off- firm activities. The component is designed for the neediest members and most vulnerable of the community. The support is unconditional but the beneficiaries are expected to engage in appropriate skill acquisition activities, handicraft, and social service activities.

#### **2.1.2.3. Eligibility conditions for beneficiaries of VUP**

Public works components eligible are households belonging to category 1 of Ubudehe and able to work but have no other source of income. These include households that are landless (have less than 0.25ha) and have at least one adult ( $\geq 18$  years) who is capable of manual labor. Eligible households are ranked according to their poverty and vulnerability levels and finally, the selection of clients will ensure that at least 50% of participants are women for gender equality purpose (MINALOC, 2009, p. 12).

Financial services component eligible are households sharing the same characteristics with those cited as eligible in public works except that financial service can include households belonging to Ubudehe category 2 and 3 for households headed by women or by youth. An applicant must present a project proposal for financial activity; and have an account in SACCO (MINALOC, 2007, p. 23).

Direct support, on the other side, is designed for those who are unable to participate in public works and those without productive capacity to qualify for financial service. The component includes disabled persons, child headed households, marginalized persons, elders, lactating mothers in the first 10 months after birth, pregnant women in their last trimester, genocide survivors, persons living with HIV/AIDS, street children, widows headed households, refugees, and returnees (MINALOC, 2007, p. 26).

#### **2.1.2.4. VUP Projects probation procedures**

The public works component targets to provide assets to the community. It is the side of the community which determines their needs and designs the list. The village council confirms the list and the sector level makes approval.

The following are the criteria for eligible project: fulfilling the community needs; the potentiality to generate growth, creating new jobs and contributing to export; availability of technical resources; availability of funding resources (MINALOC, 2007, p. 23). The financial services follow the same procedure of probation: It is the Umudugudu community which decides the package depending upon the desired outcomes set by the same community. Outcomes can be the following: Improving savings through livestock; improve land productivity through credit for seeds, fertilizers, etc; improving off- firm jobs through credit for transport, energy etc; improving technical and vocational skills through credit for skills; improving settlement through credit for construction materials. Umudugudu committee recommends the adoption of the credit package and Umudugudu council reviews the recommendations. The disbursement of the credit is made privately by the microfinance institution (SACCO) that is expected to provide the loan (Idem, p. 25).

Direct support follows the same procedure for selecting the direct beneficiaries of VUP- direct support. Umudugudu committee makes a list that will be reviewed by Umudugudu council, and Sector council approves the list based on the availability of resources either in-kind or funds (Idem, p. 27).

#### **2.1.2.5. Challenges encountered in VUP**

Mukakibibi (2017) conducted an assessment of challenges of Vision 2020 Umurenge Program on Poverty Reduction in Rwanda. The study used a descriptive design. A sample size of 188 respondents was selected using purposive and systematic random sampling techniques. The study outlines the following challenges per component:

For Public works, the research outlined the following four main challenges: firstly, the delays in implementation of the projects at sector level due to long process of approval of projects and preparations for activities such as roads, constructions that requires long preparations. Another challenge is due to the studies that have to be conducted for expensive activities such as roads and constructions of market; another factor causing the delay is the recruitment of VUP staff. Secondly, the component also is challenged by delay in payment of beneficiaries. Such delay is due the long process between the request and the disbursements because some time there is intervention of MINECOFIN.

Thirdly, the component is challenged by non- eligible beneficiaries participating in public activities. Fourthly, VUP public works is challenged by over- targeting whereby beneficiaries exceed the planned number and this affect by the reduction of the days of working for elected. This implies that the amount earned is less likely to have a significant impact on household poverty (Mukakibibi, 2017, p. 51-52).

For Direct Support component, the research outlined the following four main challenges: Firstly, the delays in beneficiary payments caused by financial disbursement and request delays at various points in the chain. At these reasons is added the delay in the recruitment of VUP staff and the delays in the completion of the target lists. Secondly, some sectors are making direct support payments to beneficiaries on a quarterly basis, rather than monthly planned by the policy. Thirdly, there are challenges due to charges and costs of opening bank accounts including costs related to passport photos, pass books and opening fees. Such expenses are charged to the beneficiaries of direct support because they are not planned in the project. Fourthly, the program suffers from inadequate training and sensitization of the beneficiaries and the implementing staff about the implementation procedures and guidelines of the VUP. This lack of enough skills affects the progress with the same understanding and results in some conflicts (Idem, p. 52-53).

For Financial Service component, the research lists the following challenges: firstly, the program suffers from delays between project proposal submission and loan approval. Secondly, the program suffers from lack of financial literacy training on the side of beneficiaries of loans. Thirdly, it is not easy to determine who among the entire pool of prospective borrowers are indeed eligible for loans (Idem, p. 53).

## **2.2. Empirical review**

### **2.2.1. Combating extreme poverty towards sustainable development**

UN (2017) found that globally, about 793 million people were undernourished in 2014-2016, down from 930 million in 2000-2002; and Southern Asia and sub-Saharan Africa accounted for 63 per cent of undernourished people worldwide in 2014-2016 (UN, 2017, p. 4).

The UN recommended social protection as policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age (Idem, p. 12).

According a research conducted by International Labor Organization (ILO) (2017) World leaders have adopted the Sustainable Development Goals (SDGs) in September 2015 at the United Nations. The 2030 Agenda for Sustainable Development holds a powerful promise for the world's population: by 2030, the world will have made significant progress towards sustainable development and social, economic and environmental justice. ILO found that Social protection is fundamental tool to achieving the SDGs, to promoting social justice and to realizing the human right to social security for all, where no one is left behind (ILO, 2017, p.2).

The Sustainable Development Goal (SGD) 1 aims at ending poverty in all its forms everywhere. In fact, according to UN (2017), an estimated 767 million people lived below the extreme poverty line in 2013, down from 1.7 billion people in 1999. This represents a reduction in the global rate of extreme poverty from 28 per cent in 1999 to 11 per cent in 2013. The research found also that Almost 10 per cent of the employed population worldwide lived with their families on less than 1.90 US dollars per person per day in 2016. Vulnerability was much higher for younger workers: 9 per cent of adult workers and their families lived in extreme poverty compared to 15 per cent of youth workers (UN, 2017, p. 3).

The SDG 2 addresses a fundamental human need such as access to nutritious, healthy food, and the means by which it can be sustainably secured for everyone. Tackling hunger cannot be addressed by increasing food production alone. Well-functioning markets, increased incomes for smallholder farmers, equal access to technology and land, and additional investments all play a role in creating a vibrant and productive agricultural sector that builds food security.

### **2.2.2. Good practices for anti-poverty family focused**

Mokomane (2012) analyzed the types of good practices focusing on household poverty reduction and social exclusion. The research defines poverty as a consequence of social

exclusion which is described as a process by which certain groups or families are disadvantaged by an unjust distribution of resources and unequal capabilities and rights required to, among other things, create the conditions necessary to meet and exceed basic needs, enable participatory and cohesive social systems, and value diversity. Together with Shanks and Danziger (2011) the researchers affirm that within families, there is multidisciplinary evidence that children growing up in low-income households experience social and health conditions that place them at risk for later academic, employment, and behavioral problems (Danziger, 2011, p.35).

Mokomane (2012) found two main categories of social protection policies and programs aimed at reducing poverty and social exclusion in developing countries: Social security and Social assistance. In social security, the research recommends the following good practices: Old-age, disability, and survivor benefits, Sickness and maternity benefits, Work injury benefits, Unemployment benefits, and Family benefits. Social assistance include Cash transfers, Provision of basic social services, Public works, Food programs or subsidies (Mokomane (2012, p. 6-7).

In this line, International Labor Organization (2017) defines Social security as referring to contributory schemes that protect income earners and their dependents against temporary or permanent involuntary loss of income as a result of exposure to contingencies that impair earning capacity; while Social assistance, on the other hand, refers to non-contributory assistance or benefits provided to poor and needy groups in a population. Both social security and social assistance are typically designed to reduce household poverty in the short term by raising household consumption; and to break the intergenerational transmission of poverty by putting household members in a better socio-economic position (Arriagada, 2011).

Waddington (2014) analyzed how linking economic policy to childhood poverty. The research recommends public institutions to develop policies generating pro-poor growth and maximizing benefits to household cohesion and children's well-being.

According to the study, those policies would improve the accessibility and quality of basic services, and promoting women's wellbeing. In fact, women's power in the household is a key determinant of children's allocation of resources, since women generally spend a greater

proportion of their incomes on children than men. The good strategy is to help women gain access to credit for investment and provide a means to save for insurance purposes (Waddington, 2014, p. 35).

The household stress model has shown that economic stress affects child outcomes physically and mentally. Waddington focus on policies that can lead to an improved childhood. The author is convinced that poverty minimizes household cohesion. To face this poverty, the author recommends developing policies and programs that could bring income in household and improve the life especially for children. The author prefers empowering women economically. This position is linked to the experience of Littlefield et al. (2013) who conducted a study in Bangladesh and Ghana and found that children of microfinance recipients have better nutritional outcomes, while evidence from Bolivia, Ghana and Uganda suggests that women participating in microfinance programs which also provided basic health education, had better breastfeeding practices and were more likely to give better healthcare to their children (Littlefield et al, 2013, p. 33).

A part from strengthening women, Waddington found that a sure way of fighting poverty is by the development of the rural sector - in particular through growth in agriculture, which employs the majority of the world's poor. In this line, the author recommend policy measures to promote growth in agriculture and the rural sector such as progressive land redistribution, improving poor people's access to credit and insurance, investment in infrastructure and appropriate technological innovation (Idem, p.36).

In this line with Waddington's views of effective poverty reduction strategy through the rural development, the VUP is a model program including all cited area such as promoting agriculture, improving access to credit and investment in infrastructure.

### **2.2.3. Experience of Social protection programs in Kenya, Ethiopia and Rwanda**

#### **Kenya**

Kabare (2015) analyzed the effectiveness of social protection in Kenya focusing on the use of cash transfer programs in progressively addressing poverty and vulnerability. The study was motivated by the statistics from the World Bank (2015) affirming that 45.9% of Kenya's total population of 44.3 million citizens still languish in poverty; and the fact that Kenya possesses

a low score on the Human Development Index, specifically ranking 147 out of 187 countries in terms of life expectancy, education and standard of living (HDR, 2015).

Kabere found that social protection is the responsibility of the state and it is divided into three main and/or formal categories in Kenya, namely: social security, health insurance and social assistance. The study investigated why and how these cash transfer programs were adopted and delivered in addition to whether social transfer programs helped the poor and vulnerable to progressively realize their economic, social and cultural rights. Findings showed that cash transfer programs have a positive impact on the well-being of households such as households' consumption and nutrition, increased access to social services such as health clinics and schools (Kabare, 2015, p. 55- 58).

Wyatt and Guest (2018) conducted a functional review of the five cash transfer programs delivered under the NSNP (National Safety Net Program). The research found substantial progress in tackling poverty despite the program was characterized by fragmentation, with a lack of coordination and harmonization reducing the effectiveness and efficiency of the separate cash transfer programs it encompasses including those for orphans and vulnerable children, older persons, persons with severe disability, the vulnerable and food insecure in the four northern counties, and the urban poor in Mombasa.

## **Ethiopia**

Sabates-Wheeler et al (2017) analyzed social protection for the poorest in Africa using a case study of Ethiopia. The research found that Ethiopia has developed Productive Safety Net Program (PSNP) since 2005, which now reaches 8.3 million Ethiopians, 12% of the national population, the largest social protection program in Africa, outside South Africa. The program provides cash or food, either in the form of public works (for people able to work and their families) or as free transfers (for people unable to work with no household member able to work on their behalf). The government of Ethiopia insisted on participation in public works for people able to work, and the government is also determined that program participants will graduate from the PSNP after no longer than five years. Both conditions are intended to prevent dependency. Three conditions must be fulfilled in order to graduate from the program namely: capability to access to sufficient quantity of food by all members of the

household, regardless of age; capability to access food of a quality that enables a healthy and active life to all members of the household, regardless of age; and capability for households to afford access sufficient quantity and quality of food without the cash/food it receives through the PSNP (Sabates-Wheeler et al., 2017, p. 2- 3).

## **Rwanda**

Warring and Campos (2017) analyzed rural women's economic empowerment and social protection using a case study of VUP public works in Southern Province of Rwanda. The total sample of the study was 616 households and 959 individuals. The research took into account five domains of empowerment (5DE) namely production, resources, income, leadership and time. The research focused on three areas of empowerment namely economic advancement, power and operations (Warring and Campos, 2017, p. 2; 13).

By area, the research found the following:

Under economic advancement area, the research found the following key elements: (1) the program partially promoted women's economic advancement through increasing household cash incomes and by promoting their financial inclusion via access to SACCO accounts; (2) gender imbalances in wage incomes and intra-household decision-making persist, which may decrease the ability of female beneficiaries to advance economically; (3) gender inequalities persists in employment status and income generation, particularly in wage employment. In fact, within the VUP sample, men are more likely to hold wage-paid jobs and earn significantly more income from paid jobs than women; (4) the VUP facilitates women's (and men's) financial inclusion through SACCOs (Idem, p. 37).

Under power area, the research found that women showed on average a higher level of empowerment. Indicators are: (1) within the household, women report to be participating in household decision-making to a high extent, including in agricultural production and with regard to spending VUP income; (2) Using the individual 5DEscore as a measure of empowerment, data show that on average, the majority of women in our sample have a high level of empowerment. On the other side, the research found major areas contributing to

disempowerment for women include: access to and decision making on credit, ability to speak in public and time poverty (idem, p. 38).

Under operations area, the research found the following: (1) Beneficiaries responded having worked on average 45 and 42 days a year in public works which is lower than the national VUP average. This number of days worked is also lower than the required number of days in the Social Protection Strategy (71 days), with only about 13 percent of the surveyed VUP beneficiary households accessing more than 75 days of work; (2) about 32 percent of households' beneficiaries wages had not being paid by the time the survey was conducted; (3) between a third and half the beneficiaries reported payments not being easily accessible; (4) Distance to public works sites is considerable, being on average 2.5 hours away; (5) The majority of beneficiary households reported not knowing where to goto file complaints about the program (idem, p.39).

Murphy-McGreevey et al. (2017) analyzed successes of VUP Public Works in economically empowering women in Simbi, Gishamvu and Mubazi sector in Huye District. The research found positive impact of VUP on improving lives in families: firstly, around two-thirds of women (65 per cent) responded that the income they earn from VUP Public Works is 'very important' to them, while a further one in five said it is 'important'; secondly, wages earned from VUP Public Works improve the household's wellbeing, because wages are used to pay for a range of essential needs, such as food, education, and health-related expenses; thirdly, women's paid work have a positive impact on household unity and wellbeing, as husbands and children appreciate the additional income, especially in relation to paying for food and school costs; fourthly, husbands provide help with care tasks, distributing and easing the responsibility for care slightly away from the women (Murphy-McGreevey et al., 2017, p. 3-4).

In this line, a research conducted by Pavanello et al. (2016: 22) outlines also a series of challenges to VUP namely: firstly, sole female earners said they had to get up very early to prepare food before work and also had to take their infants with them to work. Women report returning from work very tired, and then undertaking care tasks in and outside the home. Others said they went to work tired as a result of the large amount of time they had to spend on care work (Pavanello et al., 2016, p. 22). This finding is supported by a study by the Food

and Agriculture Organization (FAO) in 2016 supports this finding: its report found that VUP Public Works has increased the workload of many participating women and their children, and only partially promotes the economic advancement of women (Murphy-McGreevey et al., 2017, p. 5).

The second challenge is outlined by FATE Consulting (2013) whereby cultural gender norms still place the responsibility for household tasks with women, limiting the possibility of 'redistribution' of care responsibilities within the household. These findings are in line with an earlier study in 2012, which found that women face much greater care responsibilities than men, with 62 per cent of female respondents describing themselves as the primary caregivers in their households. Other challenges include the conditions of VUP Public Works such as: poor pay, difficult labour conditions, and distance from the worksite, all increase the drudgery of women's work. Fewer days worked compared to targets, significant payment delays, low rates of pay, limited skills development, and long distances to worksites contribute to women's feelings of being overburdened (FATE Consulting 2013, p.5; 22).

Ayliffe (2014) analyzed how VUP Public Works can more effectively support young children and their caregivers in Rwanda. The research is convinced that protecting households with young children from poverty, hunger, food insecurity and the associated stress has been found to be among the most promising and cost-effective investments that can be made in human development. In this line, to reduce poverty and vulnerability and to promote equitable growth, it is critical that the social protection sector gives attention to early childhood. The research was motivated by the global evidence showing that cash transfer programs can have positive impacts on young child nutrition and development, but that these effects are not automatic or guaranteed, depending instead on context and program design.

In fact, the work requirement of public works programs can sometimes have negative impacts on child nutrition and well-being, due to the impact of hard physical work on the nutritional status of pregnant and lactating women and/or to conflicts with their responsibilities of care (Ayliffe, 2014, p.6).

The research analyzed firstly the extents at which are public works transfers reaching poor and vulnerable families with young children. At this question, the research found a general

challenge of low coverage of public works in Rwanda whereby in 2012– 2013, no more than 48 per cent of households selected as eligible for public works got access to any work at all. This means that there is insufficient work for all eligible public works households. Another finding is that people with less physical strength tend either to be excluded or to self-exclude from VUP public works after a few days, due to their perceived inability to perform the required work (Idem, p.16-17).

The second analysis conducted by the same research is about the effectiveness of income generated by VUP to change the lives in beneficiary families. Concerning the size and the regularity of payment, the research found that workdays and transfer levels tend to be very low (idem, p. 18). Concerning the mode of payment, the research found that all VUP payments are made into a household bank account for which the head of the household is the primary signatory. Here, the name of the household head is called out and women (and other household members) are required to answer to that name, rather than their own. Wives are often secondary signatories on these accounts, and most households report deciding jointly on spending of the cash (Idem, p.18).

The third analysis made by the research is about negative impacts on the quality of care or nutrition of young children. The research found a series of negative impacts namely: Harmful effects on young child nutrition whereby women work with their small children and they don't have time to feed them well; Inadequate care and stimulation of young children who are taken to the worksite due to the fact that at most worksites there are no childcare facilities and so babies and young children often remain on their mothers' backs for long hours; Reduced time of public works participants for caring and other domestic responsibilities; Inadequate arrangements for care of children left at home; Increased child labour and reduced school attendance of older children who care for them (Idem, p. 20).

At those challenges, the research outlined a series of measures undertaken by the Government of Rwanda in order to improve the lives of VUP beneficiaries. The first of category of those measures consists of the expansion of public works by integrating four new- style types of public works namely: Support staff in schools, clinics and community ECD centres (especially cleaners, cooks and guards);Flexible road maintenance; Works for the benefit of vulnerable households; and Social/community workers (Idem, p.30).

The second category is about guaranteed minimum benefits for vulnerable households with children whereby providing guaranteed, regular transfers to these households, maximizing their chances of eventually graduating out of extreme poverty and thus provides nutrition, care and development of children in the most vulnerable public-works eligible households.

The third category of measure to mitigate the potentially harmful effects of women either leaving very young children at home or bringing them to unsafe worksites consists of through defined mechanisms such as worksite crèches for children 6–24 months old where the local administration provide shelter and the caregiver provides meal, water for the kid; home-based childcare for children 18+ months old where young children of working mothers are cared for in the community by one of the mothers who is trained by the project in childcare. The author gives example of Kamonyi district; and reduced hours/light works for pregnant and lactating women without reducing the benefits, the author give the case for Rubavu district (Idem, p. 43-45).

Roelen and Shelmerdine (2014) investigated the links between the Vision 2020 Umurenge Programme (VUP), child well-being, children's care and household reunification. The research found positive and negatives results from VUP. The positive results of VUP are: Firstly, all respondents affirmed that the VUP plays a positive role in improving child well-being and quality of care both in material (food, clothing, education materials, clean water, health insurance and good housing) and non-material (love, affection, time spent with parents and cares, and time for relaxation and playing) aspects of care for children (p.31); secondly, all respondents affirmed the importance of VUP in promoting good communication between children and parents/cares and of having a good atmosphere in the household (p. 18);thirdly, the research found that improvements in household living conditions following participation in the VUP have led to the reunification of families.

In fact, children who were living elsewhere or with other household members to attend school or to work have returned home after households started participating in the VUP. Poverty is noted as a primary cause for household separation and may cause children and adults to leave the household. As such, the VUP may also help to prevent the loss of parental

care or household separation through its poverty-reducing effect. As noted above, the VUP improves households' abilities to meet basic needs and make ends meet (p. 30).

While the negative results of VUP outlined by the research are the following: firstly, participation in the VUP may also compound or cause conflicts within the household. There are two cases: when a parent from the VUP didn't bring money from there, that could cause disputes that will lead to a sudden separation, and children become victims (p. 28) another case is when some parents go to the VUP and leave their children at home alone and children are going to face different difficulties including hunger (p. 28); secondly, The VUP Public Works component may compromise cares' abilities to provide high quality care. Findings suggest that the work requirement of PW can add to the existing strain on households' abilities to provide high quality care. As a result, children may go unsupervised or take over their parents' work and care responsibilities at the expense of their schooling and leisure time (p. 31); thirdly, the potential misuse of transfers on alcohol negatively affects household relations and children's care. Findings reflect concerns amongst adults and children about spending of transfers on alcohol and subsequent household conflicts and household separation. The VUP is not considered a cause of alcoholism but the use of transfers for purchasing alcohol has been identified as an unintended negative side effect with repercussions for children and their care (p. 31).

### **2.3. Summary to the chapter**

The researcher is convinced that poverty and hunger are major cause of households' conflicts in several ways. Two Kinywanda proverbs justify this affirmation: "Imfura yanyuze aha ni iyariye" together with "ubupfura buba mu nda"; In Kinyarwanda, « Imfura » is a person with good characters, who love everybody, who communicate well with other people in the society, who love adults, young and children, who feel unhappy for injustice, who does not tolerate the suffering from another person and all other characteristics of human being inhabited by humanism.

By saying that "imfura yanyuze aha ni iyariye", this proverb means that being satisfied with basic needs is preliminary to being honest, having good communication with others, being considered in the society as a good person full of dignity. Nobody can fulfill the characters of

imfura unless he/ she is equipped with basic needs especially food, clothing, schooling children, and access health facilities.

According to the proverb, people who look angry some time may be due to hunger so that once hunger is eliminated; the accused of having bad behavior can become a good person.

Applying this meaning to the research, the researcher agrees that conflicts in households are mainly caused not by the bad characters of one or many members of households but by the lack of basic needs, especially food. Once the basic needs will be provided, a big number of households will live in peace. This conviction of the researcher is corroborated by the following second proverb: “Abasangiye ubusa bitana ibisambo”; The proverb can be translated as: “those who are sharing insufficient good/ asset call one another a thief”. “Igisambo” is a thief. By this proverb, when resources to share are scarce, people who were friends start looking one another as a thief, that person who is there only for owning the whole asset/ good without sharing to others.

Applying this proverb to the study, the researcher reaffirms that poverty is a big enemy, divisor and destroyer of households’ unity. In fact, parents enter into conflicts because of the stress caused by the scarcity of resources and this affect their children where the young children leave households for hazardous working jobs and young girls start sexual practices for money purposes. VUP can be an effective tool to eradicate poverty and reunify households. The following chapter describes the methodology used to assess the contribution of VUP in the reduction of households’ conflicts based on income inequality.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.0. Introduction**

Rajasekar et al. (2013) describe research methodology as “...the procedures by which researchers go about their work of describing, explaining and predicting phenomena” (p. 5). In line with Rajasekar this chapter describes the methodology used by the researcher while conducting investigation. It describes the research design, research variables, research population, sample size and sampling techniques, research instruments, data collection techniques, data processing and data analysis, quality control, ethical consideration and limitations on the study.

### **3.1. Research design**

Concerning the methods, this research used a mixed method of quantitative and qualitative methods. Almalki (2016) defines mixed method as empirical research that involves the collection and analysis of both qualitative and quantitative data (p. 291). Both methods complement each other so that quantitative data are supported by qualitative data. By mixing qualitative and quantitative methods, the research analyzed statistical data provided by the questionnaire and interprets them using qualitative data collected through interview, focus group discussions and observations.

Concerning the research design, this research combined exploratory, descriptive, explanatory and evaluative research design. By exploratory research design the researcher assessed the achievements of VUP in reducing economic pressure in households' beneficiaries of VUP; and thus reducing households' conflicts based on income inequality. Using descriptive design the researcher described collected statistical data whereby the researcher described some phenomena and situations.

The researcher used explanatory research design while explaining the findings from data collected from field; and lastly, as this research consists of an evaluative research assessing the achievement of VUP in empowering vulnerable persons, the research consists of evaluative research design.

### **3.2. Research variables**

Kwan and Wolf (2002) distinguish the term for the cause as independent variable; the term for the effect as dependent variable. A series of cause constitute a series of independent variables (p.7). For this research on the contribution of VUP on the reduction of Households conflicts based on income inequalities, the dependent variable is “households’ conflicts” whereas independent variable is “VUP”. In order to assess the contribution of VUP in empowering poor people generating income, the researcher will assess VUP in its three main components namely public works, financial service and direct support.

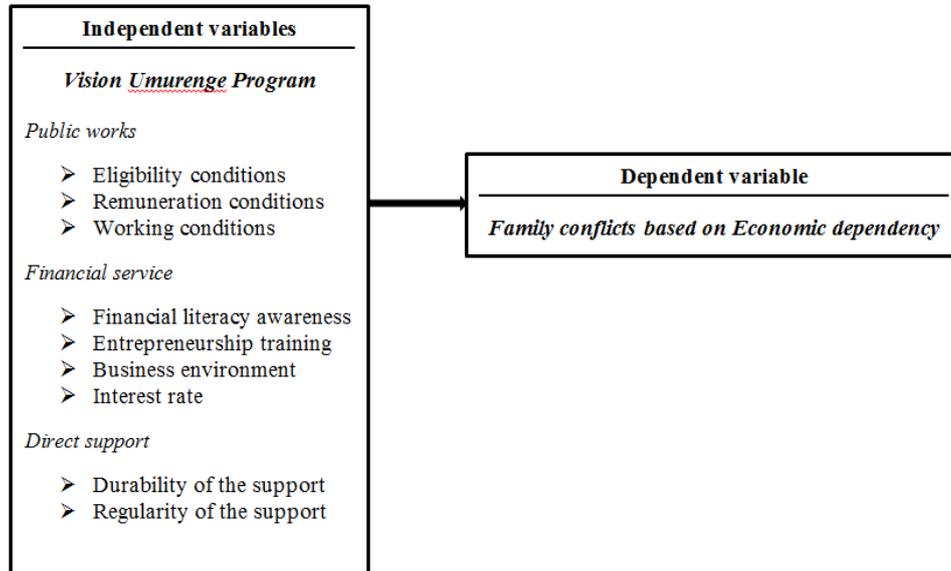
Under public works component, the researcher analyzed conditions such as: eligibility, remuneration and working conditions. Through such analysis, the researcher is aware if VUP takes into account vulnerable families or not; if the selected poor families are the most subjected to households’ conflicts or not; if beneficiaries are well paid and on time or not; and if beneficiaries work in a good climate of working conditions. These elements have a strong impact on households’ conflicts.

Under financial service, the researcher analyzed the level of financial literacy awareness, entrepreneurship training received, business environment and interest rate. In fact, the success in use of finance cannot be achieved by only providing funds. Trainings are essential for effective use of loans. The researcher analyzed the effectiveness of financial service component of VUP by checking whether beneficiaries are aware of entrepreneurship techniques. Interest rate is an important element in loan because if beneficiaries are not aware of this element, the risk of failure is high. Such information helped the researcher measuring if beneficiaries of VUP generate really income for their families or not. This should be a solution to households conflicts based on income inequalities as it can be a source of conflicts where the VUP Member works in loss.

Under direct support, the researcher assessed the regularity in such service delivery and the durability in future. Direct support is a third component of VUP where the beneficiaries are supposed to be regularly assisted. The researcher assessed the effectiveness of this service to see whether it contribute to generate income in households and thus reduce households

conflicts based on income inequalities or not. Schematically, the following figure summarizes how the variables are interlinked.

Figure 3: Research Variables



Source: Author, 2018.

### 3.3. Research Population

Grinnell (1990) defines population as the totality of persons or objects with a study concerned (p. 63). The total population used by this research is composed of the following:

- Beneficiaries of VUP in all three components

Table 1: Total beneficiaries of VUP in Munyiginya sector

Sector	Public works			Financial service			Direct support			Total
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
Munyiginya	61	73	134	41	80	121	4	15	19	274

Source: Primary data.

The total population for VUP beneficiaries is distributed through its components as the following: for public works component is 134 beneficiaries where 73 are women and 61 are men. For financial service, the total population is 121, where 80 are women and 41 are men. For direct support, the total population is 19, where 15 were female 4 were men. In sum, the total population for VUP beneficiaries is 274 persons.

### 3.4. Sampling techniques and sample size

According to Barreiro and Albandoz (2001) a sample is deemed necessary because it is not possible to carry out an investigation over the whole population due to constraints of resources, time and money (p. 3). For the case of this study, it is quite impossible for the researcher to administrate the questionnaire over all 315 persons identified as the population of the study. In fact, meeting all those 315 persons can require a heavy amount of money for transport and communication and the student cannot afford such costs.

#### Sample size determination

In determining the sample size of the population for responding to the questionnaire, the research used the principle of Conroy (2016, p. 10) stating the use of percentage from 5% to 30% in interval of five. The researcher calculated the sample size using 30% in order to use a large sample that in turn provides more information.

By applying this principle, the sample population for the research was determined in the following way:

#### 1) Sample size from beneficiaries of VU

Table 2: Sample size population from VUP beneficiaries

Component	Male			Female			Total sample
	Total	30%	Sample	Total	30%	Sample	
Public works	61	18.3	18	73	21.9	22	40
Financial service	41	12.3	12	80	24	24	36
Direct support	4	1.2	1	15	4.5	5	6
Sample size			31			51	82

Source: Primary data, 2018.

According to the table above, the sample size from the beneficiaries of VUP is evaluated at 82 beneficiaries from all three components. Those are members of households who were

selected to respond to the questionnaire and answer the interview questions as direct beneficiaries of VUP.

## 2) Sample size from local administrative leaders and staff

For the 32 village leaders, the research used 30% equivalent to 9.6 persons and the researcher used 10 persons. No sample was used for 5 cells' leaders; as for 3 staff from Muniyiginya sector level.

In sum, the total sample population used in the research is equivalent to 100 persons including 82 beneficiaries of VUP; 10 village leaders; 5 Cells leaders and 3 staff from Muniyiginya sector.

## **Sampling techniques**

In order to select 31 male and 51 female, the research used cluster sampling whereby the population was divided into four clusters namely three clusters corresponding to three components of VUP plus a cluster composed of administrative leaders. For the clusters of VUP beneficiaries, the research used a combination of purposive sampling and simple random sampling. Purposive sampling was conducted using the lists from sector leaders containing names of households living with conflicts and who are integrated in VUP.

The researcher pointed 27 women and 11 men through purposive sampling. Simple random sampling giving each person equal probability to be selected was applied by pointing randomly 24 women and 20 men respondents among VUP beneficiaries who were present for a meeting at sector level.

## **3.5. Data collection**

This research used primary and secondary data. Ajayi (2017) defines primary data as an original and unique data, which is directly collected by the researcher from a source such as observations, surveys, questionnaires, case studies and interviews; as opposed to primary data, secondary data are easily accessible but are not pure as they have undergone through many statistical treatments. Sources of secondary data are government publications, websites, books, journal articles, internal records (p. 28).

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

To collected primary data, this research used different techniques of data collection such as: questionnaire, interview, focus group discussions and personal observations.

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

This researcher used secondary data that are data collected by previous researchers and are available in different reports and publications. To collect secondary data, the researcher used Document review technique. Such reports exist at district level, at sectors level, SACCO office and others are published on different websites.

## **3.6. Research instruments**

The research used different instruments to collect data related to the research namely documentation, questionnaire, personal observation, focus group discussion and interview.

### **3.6.1. Documentation**

The researcher read different reports, articles and documentation related to VUP designed by different public and private institutions, Rwamagana district, Munyiginya sector and Munyiginya SACCOs. Those documents contain theoretical and empirical literature on the topic together with statistical data related to the number of VUP beneficiaries, the working conditions, the payroll, loans disbursement and other relevant information.

### **3.6.2. Questionnaire**

The questionnaire was elaborated by the researcher in order to facilitate respondents giving easily information in a confidential way. The questionnaire does not need to mention the name of the respondent and this facilitated easy information delivery. The questionnaire was designed in Kinyarwanda language to facilitate easy response without intervention of interpreters because the respondents are familiar with Kinyarwanda language. The questions were mixed close and open in order to collect as much information as possible. The respondents were firstly the beneficiaries of the VUP in all its three components and the village community leaders. The questionnaire was administrated to a population of 82 beneficiaries of VUP distributed as the following: 40 from public works whereby 22 were women and 18 were men; 36 from financial service whereby 24 were women and 12 were

men; 6 from direct support whereby 5 were women and 1 was a man. No questionnaire was administered to leaders. They were involved in interview and focus group discussions.

### **3.6.3. Personal observation**

VUP public works component consist of works executed during the day mainly by construction of roads, building public edifices and other activities planned for public interest. The researcher went on field to visit beneficiaries of such component at work. This increased the level of comprehension as a researcher. For example in public works, the researcher demanded randomly the beneficiaries the direction they took to go back home and the time they spent. This information allowed the researcher to be in touch with the reality by using her eyes and estimate the truth. Also for financial service, the researcher visited randomly some beneficiaries on their shop and get information related to the size of the business, the frequency of the customers, the quality of service delivery; and all this information helped the researcher reporting what she has observed.

### **3.6.4. Focus group discussion**

Households' conflicts are disputes that are conducted in private and some time in public. Focus group discussions were necessary in order to collect much information at a time. Conflicts at home were easily discussed and improvements provided by VUP will be shared ad hoc.

The research used five focus group discussions whereby three groups correspond to three components of VUP and each group was composed of 5 persons chosen randomly from beneficiaries of VUP in their respective components. Simple random sampling was the technique used to determine the group members. Both sexes were respected because a group was composed of three women and two men. The fourth group was composed of 5 cells' administrative leaders composed of 3 women and 2 men. The fifth group was composed of 10 village leaders selected using simple random sampling technique by mixing both sex whereby 2 were women and 8 were men.

The following are the topics for focus group discussion: Three topics are related to three focus groups respectively the theme 1 for the group of beneficiaries of VUP public works, the

theme 2 for the group of beneficiaries of VUP financial component, and the theme 3 for the group of beneficiaries of VUP direct support component. The fourth topic was discussed by a group of village community leaders, and the fifth topic was discussed by a group of Executive secretaries of cells.

- 1) Theme 1: Compare and contrast the economic situation in households before and after being integrated into VUP
- 2) Theme 2: Compare the state of conflicts in households before and after being integrated in the VUP.
- 3) Theme 3: Discuss the challenges faced by VUP in reducing economic pressure as a source of households' conflicts.
- 4) Theme 4: What are the mechanisms for VUP to be a tool of eradicating households' conflicts based on economic pressure?
- 5) Theme 5: Discuss the contribution of VUP in the reduction of households' conflicts based on income inequality.

#### **3.6.5. Structured interview**

Interview instrument was been necessary to collect data from the side of VUP beneficiaries, the manager of Munyi ginya SACCO, local administrative leaders, staff in charge of VUP at sector level. The researcher prepared questions for interview and administrated them to interviewee on the first day. The second day the researcher conducted interview respecting the order of the questions as designed. The researcher only asked questions that figure on the questionnaire administrated before for preparing interviewees.

The researcher interviewed 10 VUP beneficiaries where 6 were women and 4 were men taken randomly from all three VUP components; the researcher interviewed also the executive secretary of Munyi ginya sector, the administrative staff in charge of social affairs at Munyi ginya sector, the manager of Munyi ginya SACCO and the staff in charge of land, who also have VUP activities in his attributions at Munyi ginya sector.

The interview was about the situation of households' conflicts based on economic pressure before and under VUP; the effectiveness of VUP in improving economic situation in households; the challenges faced by VUP in eradication of economic pressure that in turn

contribute to eradicating households' conflicts based on income inequalities; and the mechanisms to empower VUP tacking households' conflicts based on economic pressure.

### **3.7. Data processing and Data analysis**

The data collected by the researcher were in raw form and it needs to be edited, organized and analyzed. Collected data requires to be processed in order to produce information targeted by the research. The data were edited, coded and analyzed using Microsoft Excel.

#### **Data editing**

Data editing consists detecting errors and correct them (p.3). Errors can be spelling, grammatical mistakes, omissions and other types. With data editing the researcher makes sure that all responses are now very clear to understand. Bringing clarity is important otherwise the researcher can draw wrong inferences from the data. While editing, the editor can rephrase the response. For this research, after collecting all questionnaires from respondents, the researcher will proceed by correcting some mistakes without altering respondent's information.(Memobust Handbook (2014),

#### **Coding of data**

Saldaña (2013:17) define coding as an analytical process in which data, in quantitative form or qualitative form are categorized to facilitate analysis. For this research, the researcher categorized filled questionnaire and the results of interview, discussions and observation in order to produce information by categories.

#### **Tabulation of data**

Tabulation consists of organizing data into a form of a table. For this research, the researcher organized collected data in form of tables having the following key elements: table number, title of the table, caption, stub (row heading), body and Source.

## **Computing of data**

After well organizing the data, the researcher computed using Ms Excel, a tool developed by Microsoft to deal with statistical data. The output information will be produced in form of tables, diagrams, charts and statistical information.

### **3.8. Reliability and Validity control**

Quality control consists of testing the collected data for validity and reliability. Reliability and Validity are important concepts in research as they are used for enhancing the accuracy of the assessment and evaluation of a research work (Tavakol and Dennick, 2011, p.53).

#### **3.8.1. Pilot survey**

MG Calitz (2009) defines a pilot study as a mini-version of a full-scale study or a trial run done in preparation of the complete study. Piloting consists of choosing a small sample of the total population not included in sample population to be tested before the researcher invests himself into a research properly. The aim of piloting is to evaluate feasibility, time, cost, adverse events, and improve upon the study design prior to performance of a full-scale research project (MG Calitz, 2009, p.256). The research administered a questionnaire to 10 respondents chosen randomly from VUP public works. The analysis showed some errors that have been corrected and led to the final questionnaire used by the research.

#### **3.8.2. Reliability Test**

Reliability refers to the consistency, stability and repeatability of results (Twycross & Shields, 2004, p.36). In order to test for reliability, the researcher used piloting method where she will administer a questionnaire to a small sample of 20 beneficiaries of VUP in all components and analyze the results. This allowed the researcher to correct the questionnaire before administering it to a large public of sample population as described by this research methodology.

#### **3.8.3. Validity control**

Thatcher (2012) defines validity as the extent to which an instrument measures what it is supposed to measure and performs as it is designed to perform. It is rare, if nearly impossible, that an instrument be 100% valid, so validity is generally measured in degrees. The normal way of testing for validity is through content validity defined by Yaghmale (2003, p.25) as a

research methodology term that refers to how well a test measures the behavior for which it is intended. Yaghmale gives four key elements to test while testing content validity as summarized in the following table:

Table 3: Criteria for Content Validity Test

1. Relevance		3. Simplicity	
1	Not relevant	1	Not simple
2	Item need some revision	2	Item need some revision
3	Relevant but need minor revision	3	Simple but need minor revision
4	Very relevant	4	Very clear
2. Clarity		4. Ambiguity	
1	Not clear	1	Doubtful
2	Item need some revision	2	Item need some revision
3	Clear but need minor revision	3	No doubt but need minor revision
4	Very clear	4	Meaning is clear

Source: Yaghmale (2003, p.26).

According to the table above showing criteria for testing for validity, the researcher will test the validity of the content of gathered data through cited criteria. If the overall of validity test falls above 78%, the validity will be good; else, the questionnaire will be reviewed.

### 3.9. Ethical consideration

The research conducted in ethical way. The ethical guidelines that the researcher adopted was based on minimizing risks and protecting the welfare of research participants; protecting confidentiality and privacy; obtaining informed consent; maintaining public trust; avoiding conflicts of interest and partiality; communicating ethical requirements; confronting unacceptable conduct; and obligations to people. Respondents to the questionnaire as well as interviews were involved into the research in respect to the freedom of the participation. Collected data were treated and stored in a secure way to protect the confidentiality of information received. Such ethical way will help the researcher to gain confidentiality to people and this helped leaders to be open and say everything truly.

### 3.1. Conclusion to the chapter

The general objective of this study is to analyze the contribution of VUP in the reduction of household conflicts based on economic dependency. To achieve such objective, this chapter described the methodology used by the researcher. The researcher used a mixed of quantitative and qualitative research methods. Primary data were collected through questionnaire, interview, focus group and personnel observation. Collected data were tested for reliability and for validity, and then analyzed using Microsoft Office Excel. The results will be presented in form of table, graphs and statistical information in fourth chape

## CHAPTER 4: DATA ANALYSIS AND INTERPRETATION

The present chapter presents respectively the data analysis and interpretation of results. It presents the characteristics of respondents, assessment of economic situation of respondents before and after being integrated in VUP, assessment of households' conflicts situation for respondents before and after being integrated in VUP, and challenges of VUP to end up with household conflicts based on income inequality.

### 4.1. Characteristics of respondents

By characteristics of respondents this section analyzed indicators such as sex, age, marital status, education level and size of the household. Sex and size of households were analyzed as being common to all components. However for other indicators, the research analyzed them separately for outlining potential attentions and focuses that can attract one component and not another. For example, the "age" can be a distinctive indicator between VUP public works and VUP direct support.

Table 4: Identification of respondents by age (by component)

#### A. Public Works component

Respondents' age	Frequency	Percentage
< 20	0	0
20- 30	7	17.5
30- 40	10	25
40- 50	10	25
> 50	13	32.5
Total	40	100

Source: Primary data, 2018.

## B. Financial service component

Respondents' age	Frequency	Percentage
< 20	0	0
20- 30	3	8.3
30- 40	7	19.4
40- 50	10	27.8
> 50	16	44.4
Total	36	100

Source: Primary data, 2018.

## C. Direct support component

Respondents' age	Frequency	Percentage
< 20	0	0
20- 30	0	0
30- 40	0	0
40- 50	2	33.3
> 50	4	66.7
Total	6	100

Source: Primary data, 2018.

The tables A, B and C categorized respondents by age. The research found that the beneficiaries of VUP are people with advanced age. In fact, the majority of beneficiaries are aged above 50 years and the number decreases until having zero beneficiaries among people aged below 20 years.

This finding is justified by the nature of VUP itself as a designed social protection program for promoting job creation and extreme poverty eradication in very poor families. In nowadays' society, the category of people who are not capable to afford jobs are of advanced age. They have big families limiting their mobility for job seeking.

This finding is in line with the recommendation of United Nations on social protection as policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to

manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age (UN, 2017, p. 12).

Table 5: Identification of respondents by sex (all components combined)

Respondents' sex	Frequency	Percentage
Female	51	62.2
Male	31	37.8
Total	82	100

Source: Primary data, 2018.

The table above describes the beneficiaries of VUP by sex category. The research found that among beneficiaries of VUP, women are more than men. This indicates that women are more likely vulnerable economically than men. This finding is supported by Rwanda fourth population and housing census (NISR, 2012) outlining that women accounts for 52.5% compared to men. This is supported also by the research conducted by SIDA (2015) on supporting women economic empowerment. The research recommended a specific focus on women because they are a majority among economically disadvantaged groups and the research recommends social protection programs to be oriented in favor of women because they are likely to run activities that are not remunerable (SIDA, 2015, p. 25). Food Agriculture Organization of United Nations (2016) found that the majority of public works employees are women and are likely, but not always able to retain full or partial control over their own incomes through SACCO accounts (FAO, 2016, p. 8).

Table 6: Identification of respondents by marital status (by component)

A. Public works component

Respondents' marital status	Frequency	Percentage
Single	5	12.5
Married	23	57.5
Divorced	11	27.5
Widow	1	2.5
Total	40	100

Source: Primary data, 2018.

B. Financial service component

Respondents' marital status	Frequency	Percentage
Single	2	5.6
Married	20	55.6

Divorced	12	33.3
Widow	2	5.6
Total	36	100

Source: Primary data, 2018.

C. Direct support component

Respondents' marital status	Frequency	Percentage
Single	0	0.0
Married	0	0.0
Divorced	1	16.7
Widow	5	83.3
Total	6	100

Source: Primary data, 2018.

The table A, B, C above categorizes the beneficiaries of VUP public works by their marital status. The research found that a big number of beneficiaries are married and divorced for public works and financial support; and widows and divorced for direct support. This finding is supported by the research conducted by Mukashema and Sapsford (2012) which found that domestic violence remains a problem in Rwanda, with reported of ever having experienced it ranging from about 35% to nearly 50% of women respondents. The research found that the consequences are divorce/separation, health problems and effects on the children (Mukashema & Sapsford,2012, p. 149- 150).

In line with this research, poverty and incapacity to provide basic needs to children in divorced condition led divorced to extreme poverty so that they were categorized in first category of Ubudehe and are currently enrolled in VUP activities.

Table 7: Identification of respondents according to educational level (by component)

A. Public works component

Respondents' education level	Frequency	Percentage
No education	2	5
Primary	32	80
O' Level	4	10
A' Level	2	5
University	0	0
Total	40	100

Source: Primary data, 2018.

#### B. Financial service component

Respondents' education level	Frequency	Percentage
No education	11	30.6
Primary	21	58.3
O' Level	3	8.3
A' Level	1	2.8
University	0	0.0
Total	36	100

Source: Primary data, 2018.

#### C. Direct support component

Respondents' education level	Frequency	Percentage
No education	4	66.7
Primary	2	33.3
O' Level	0	0.0
A' Level	0	0.0
University	0	0.0
Total	6	100

Source: Primary data, 2018.

The tables A, B and C above categorized beneficiaries of VUP according to the education level. The research found that the majority of beneficiaries of VUP have primary education and no education. This finding is supported by the research conducted by UNDP (2015) on decentralization and human development focusing on accelerating socio-economic transformation and sustaining accountable governance in Rwanda. One educational level analysis, the research found that one in three people (32%) are illiterate (UNDP, 2015, p. 26). This goes in line with the research conducted by Mathisen (2012) while analyzing education reforms in Rwanda with the aim of showing the impacts of genocide and reconstruction on school systems. The research outlines that school enrollment figures rose dramatically during the years immediately following the genocide.

Table 8: Identification of respondents according to the size of the household

Household size (total members)	Frequency	Percentage
0	1	1.2
1	1	1.2
2	5	6.1
3	9	11.0
4	20	24.4
5	22	26.8
6	9	11.0
7	9	11.0
8	3	3.7
9	1	1.2
10	1	1.2
11	1	1.2
Total	82	100

Source: Primary data, 2018.

The table above identifies beneficiaries of VUP by size of their family members. The research found that the majority of VUP beneficiaries' households are sized 5 and 4 members. This finding is supported by the table 5 of this research. This finding is corroborated by the Rwanda Demographic and Health Survey (RHDS) conducted by the National Institute of Statistics of Rwanda (NISR) in 2000 that outlined that households are made up of an average of 4.6 people. The RDHS finds that the number of household's members varies from 4.5 in rural areas to 5.0 in urban zones (NISR, 2000, p. 2). This may indicate that big families with no educated parents as shown by the previous tables are likely to face poverty and therefore households' conflicts.

#### **4.2. Economic situation before and after being VUP beneficiary**

The economic lives of beneficiaries of VUP have certainly changed due to income earned from VUP through respective components. This section analyzes the position of respondents before and after being VUP beneficiary considering mainly the types of economic activities run, affordability of loan, monthly income.

##### **4.2.1. Economic activities before VUP**

Before VUP, all respondents (all categories combined) described their economic situation by listing activities shown in the following table:

Table 9: Economic activities run before VUP (all categories combined)

Economic activity	Frequency	Percentage
Subsistence agriculture	52	63.4
No economic activity	23	28.0
Working for pay in neighbor's farm	2	2.4
Small commercial activities	2	2.4
Manpower	1	1.2
Bees keeping	1	1.2
Tailoring	1	1.2
Total	82	100

Source: Primary data, 2018.

The tables above analyses the economic activities run by respondents to the research before being integrated in VUP. The research found that the majority of VUP beneficiaries run traditional subsistence agriculture and others run no economic activities. This finding is supported by the research conducted by UNDP (2015) demonstrating that beneficiaries of VUP are from category 1 of community based ubudehe system in Rwanda; and this category comprises households with very poor economic conditions (UNDP, 2015, p. 153). The poor economic position before being VUP beneficiary is also justified by VUP itself as social protection program. The structure of VUP also justifies how its beneficiaries are former poorest persons. In fact, the direct support component is designed for assisting financially poorest households without able-bodied members by providing monthly payments for their surviving; the public works component is for poor households with an able-bodied member capable to work but suffering from jobless; whereas financial service component is designed for access to subsidized credit and other financial services in order to encourage beneficiaries running small businesses (Siegel et al., 2011, p. 72).

#### **4.2.2. Economic situation under VUP Public works**

The previous section found that before being integrated in VUP, the majority of the current beneficiaries had no economic activities to run, other run subsistence agriculture. The

following tables show the evolution of economic situation of beneficiaries of VUP per VUP component starting from public works to direct support passing from financial service.

Table 10: Individual monthly income from VUP public works

Monthly salary (Rfw)	Frequency	Percentage
30,000	40	100
Payment through SACCO	40	100

Source: Primary data, 2018.

The table above analyzes the income provided by VUP public works. According to this table, the research found that each beneficiary of VUP public works earns monthly an amount of 30, 000 Rwf. The wage per day is 1,500 Rwf and they work 20 days a month. The salary is not fixed. It depends on the number of working days fulfilled. The research found that the payment is done through SACCO and every beneficiary has an account. Comparing the situation before and after being integrated in VUP, the research found positive achievements. Those who were with no economic activity before VUP, currently are monthly paid and they have an account in SACCO. This allows requesting for loan as described in the following table.

Table 11: Loan received by beneficiaries of Public Works component

Amount received (Rfw)	Frequency	Percentage
0- 50000	5	12.5
51000- 100000	6	15
101000- 150000	1	2.5
151000- 200000	1	2.5
201000- 250000	0	0
251000- 300000	1	2.5
Total	14	35

Source: Primary data, 2018.

The table above shows how VUP allows beneficiaries of public works to request and use loan. Considering the level of loan received, the table shows that the level of loan received is too low: The total beneficiaries of VUP public works who received the loan is 35% of beneficiaries. Among those 35%, the table shows that 27.5% have got a loan that not exceeding 100, 000Frw. 5% of beneficiaries afforded a loan between 100, 000 and 200, 000

Rwf. 2.5% have afforded a loan between 251,000 and 300, 000 Rwf. The table shows that the highest loan received is 300, 000 Frw.

In overall, the research finds that the beneficiaries of VUP try requesting for loan but they are stillfearing of loan ; those who request loans use it in financing very little project averaged below 100, 000 Frw (in general). The research found that the loan ceiling is not imposed by the SACCO management. This is also a good indicator showing that beneficiaries of VUP progress economically slow by slow but in positive direction; in fact, no auction has been found on field caused by mismanagement of loan.

Table 12: Economic and development activities financed by the loan received

Economic activities	Frequency	Percentage
Breeding		
Cow	1	7.1
Chicken	1	7.1
Goats	1	7.1
Rabbits	1	7.1
	4	28.4
Informal cooperative (ikimina)	1	7.1
Buying land for/ and agriculture	3	21.4
Development activities		
Building a house	1	7.1
Building a kitchen	2	14.3
Repairing a house	1	7.1
Schooling children	2	14.3
Total	14	100

Source: primary data, 2018.

The table above analyzed the areas of investment or use of the loan by outlining the economic activities run by beneficiaries of loan that was reimbursed using income from VUP public works. The table shows that the areas of investment or economic activities run are diversified. Breeding with different types of domestic animals occupies 28.4%, buying land for agriculture and financing activities related to agriculture such as seeds and fertilisers occupies 21.4%, investing in informal cooperatives (ibimina) occupies 7.1%. Other

development activities financed by the loans are namely: building kitchen and schooling children building or repairing a house.

In overall, the VUP public works empowered beneficiaries economically and allowed them to run development activities. Before VUP people run no economic activities, but under VUP they get monthly paid for satisfying their basic needs and also access loans that they invest in economic and development activities. In fact, if VUP public works allowed some beneficiaries to repair their houses, here anyone can wonder what would happen if VUP is not there? It is true that beneficiaries of VUP run very small economic activities. This finding calls for VUP managers and local leaders to sensitize the beneficiaries of VUP to gather themselves in cooperatives and request for big loan and extend their economic activities.

#### **4.2.3. Economic situation under VUP Financial support**

Reference to the table 9, beneficiaries of VUP before being integrated in the program had no access to financial services. The table shows that the majority run no economic activities a part from those who were engaged in subsistence agriculture. VUP financial component came to fill this gap. The tables below describe respectively the situation of loan received, economic activities financed by loan received and estimate monthly income earned.

Table 13: Loan received by beneficiaries of VUP/ Financial Services

Loan received (Rfw)	Frequency	Percentage
20,000	1	2.8
42,000	1	2.8
52,000	4	11.1
60,000	12	33.3
100,000	18	50.0
Total	36	100

Source: primary data, 2018.

Considering the results from the table above, the research finds that under financial service component, VUP does not provide a loan exceeding 100, 000 Rwf; and VUP does not provide the same amount of loan. Each beneficiary request a loan sized to his/ her project. The research found that VUP beneficiaries prefer individual loan. However, the ceiling loan for group loan composed of 7 to 10 persons is 1,500,000 Frw and it is 2,000,000 Frw if 70% of group members are women and youth ; and it is 2,000,000 Frw for group loan composed of 11 and above persons and it is 2,500,000 Frw if the group is composed of 70% of youth

and women; 1,050,000 Frw for cooperative loan composed of 7 persons; 2,400,000 Frw for cooperative loan composed of 8 to 15 persons; 4,500,000 Frw for cooperative loan composed of 16 to 30 persons; and 5,000,000 Frw for cooperative loan composed of more than 30 persons.

The beneficiaries of VUP are aware of such motivation to group themselves together and get big amount of loan. If they prefer individual loan, this indicates that their level of understanding is below and they are individualists (this may be due to their low level of education outlined by the table 7) or it can be a way to avoid economic stress due to difficult to share the resources and can result in strong social conflicts.

Table 14: Economic and development activities financed by the loan received

Investment	Frequency	Percentage
Economic activities		
Breeding		
Goats	5	13.9
Cow	1	2.8
	6	16.7
Agriculture	8	22.2
Petty trade	9	25
Buying bicycle for business	1	2.8
	18	50
Development activities and Health		
Repairing house	5	13.9
Building house	3	8.3
Schooling children	2	5.6
Health		
Health insurance (mutuelle)	1	2.8
Paying health care services for a disabled kid	1	2.8
	12	33.4
Total	36	100

Source: Primary data, 2018.

The table above analyzed areas of investments for VUP beneficiaries. The research finds that the main economic activities where beneficiaries of VUP invested are the following: Petty trade, agriculture, breeding and transport using bicycle. Beneficiaries of VUP invested also in development activities such as building and repairing houses. VUP also contributed to improve health and schooling children.

Comparing the economic situation before and after being integrated in VUP financial service, the research found that the majority run no economic activities or was invested in subsistence agriculture as outlined by the table 9.

Currently, those who were without economic activity are running diversified economic activities and they are empowered to invest in development activities such as maintaining one’s health or schooling children.

Table 15: Monthly income received from economic activities run

Monthly income	Frequency	Percentage
1000- 5000	11	30.6
10000- 15000	4	11.1
16000- 20000	3	8.3
21000- 25000	1	2.8
26000- 30000	1	2.8
Uncertain	13	36.1
No interest received	3	8.3
Total	36	100

Source: primary data, 2018.

The table above analyzes the income earned activities cited in the table 14. The research finds that the majority of beneficiaries do not know calculating or estimating their income. This is due to the low level of education outlined by the table 7. The research found that the majority of beneficiaries earn between 5,000 Frw and 10, 000 Frw monthly. The research found that as VUP beneficiaries prefer individual loan which does not exceed 100, 000 Frw, their income remain low. When asked the reason why they do not prefer to gather in groups for gaining more income by investing a big amount, the respondents said “Ibyinshi byotsa amatama”; means that as you aim putting more food in your mouth, the risk of burn is high. This answer proves that beneficiaries of VUP experience difficulties to share financial resources and they affirm that sharing resources increase risks of conflicts.

#### **4.2.4. Economic situation under Direct support**

Direct support beneficiaries are the poorest households unable to work in public works or using loan provided by financial service. Reference to the table 9, beneficiaries of VUP before being integrated in the program had no access to finance. The table below describes the situation of monthly earnings for beneficiaries of VUP direct support

Table 16: Monthly support received per household from VUP Direct support component

Household size type	Total income per household
1	7, 500
2	12, 000
3	15, 000
4	18, 000
5	21, 000

Source: Primary data, 2018.

The table above shows that under VUP direct support beneficiaries earn proportionally to the size of the household and the given statistics are static.

### 4.3. Household conflicts situation before and after being integrated in the VUP

Households' conflicts are caused by unlimited number of reasons including economic stress. The present research focused on economic stress in poor households. VUP under its components was designed to alleviate poverty in households and indirectly challenge and solve problems related to financial stress. This section analyzed effectiveness of VUP vis- a-vis households' conflicts based on income inequalities.

The analysis starts by the situation of households' conflicts before VUP and after VUP in order to outline the real contribution of VUP in challenging households' conflicts based on income inequalities.

Table 17: Households' conflicts based on income inequality before being VUP beneficiaries

Households' conflicts awareness	Agree		Disagree	
	Frequency	Percentage	Frequency	Percentage
Existence of households' conflicts in neighbors	67	81.7	15.0	18.3
Being victimized by household's conflicts	33	40.2	49.0	59.8

Source: primary data, 2018.

The table above shows that households' conflicts based on income inequality existed before VUP and they are known by respondents either as existing in neighbors or as experienced in respondent's household. Considering the awareness of households' conflicts as existing in neighbors' households, the table shows that 81.7% of beneficiaries of VUP are aware of such conflicts, whereas 18.3% do not have information about such conflicts. Considering the

fact of having been victim of households' conflicts, the table shows that 40.2% agreed whereas 59.8% disagreed.

In overall, the research found that households' conflicts based on income inequality existed in Munyiginya sector. Beneficiaries of VUP affirmed being aware of such conflicts as existing in neighbors' households and a big portion of them have reported personally having experienced such conflicts in their own households.

Table 18: Household' conflicts after being VUP beneficiary

Level of conflict resolution	Agree		Uncertain		Disagree	
	Freq.	%	Freq.	%	Freq.	%
VUP has resolved household conflicts	54	65.9	19.0	23.2	8.0	9.8

Source: Primary data, 2018.

The table analyzed the level of conflict resolution due to the contribution of VUP. The table shows that 65.9% of respondents agreed that households' conflicts have been resolved; 23.2% avoided taking position and 9.8% disagreed.

In overall, considering the situation of households' conflicts after being integrated in VUP, the research found there three positions among the respondents:

*Position one affirming that VUP has solved the households' conflicts based on income inequalities.*

This position is supported by the majority of respondents and the local administrative leaders through interviews and focus group discussions. According to their experience, households' conflicts were caused by the fact that one of the partners- mainly women- generated no income in household and was totally dependent to the man. The partner who generated income became overloaded by frequent demands for finance and became angry. The results were frequent conflicts. The consequences were enormous from weaken relationship between husband and wife to weaken education climate for children at home in general. Troubled children arrived at doing some pay works instead of going to schools. When VUP came, victims became economically empowered.

The following testimonies certify the positive contribution of VUP to the reduction of households' conflicts based on income inequality:

One respondent said: “Waba ufite ku mufuka ugapfa iki n’umugabo; ukabura ute ijambo imbere y’umugabo?” [How can you be devaluated face your husband in case you have a pocket containing money?]. Another said: “Umugabo wanjye twapfaga guhora musaba igitenge....none ubu niha icyo nshaka, mu rugo ni amahoro” [In my household conflicts were due to frequent request for clothes....currently I satisfy my own needs and we are in peace]. Another respondent said: “Mbere ya VUP nta gaciro nagiraga. Nta jambo mu rugo. Nyuma yo kujya muri VUP nahawe agaciro, mfashanya n’umugabo wanjye mu bikorwa by’iterambere” [Before being VUP beneficiary, I was without value. Currently I am well considered because I contribute to economical problem solving]. Another respondent said that among the sources of conflicts figure the fact of being unemployed and remain close to the partner. The respondent affirmed that participating in VUP activities reduce the time spent together and promote peace because partners meet one another in appropriate time.

On this position, FAO (2016) found that VUP strengthened women's power by increasing their bargaining power within the household and wider community. This increases women's self-confidence, their ability to engage in social networks and participate in decision-making in the public arena (FAO, 2016, p.2).

*The second position is about respondents who argue that VUP income cause households conflicts due to lack of common understanding of the use of earning.*

The promoters of this position affirm that some women are beaten by their husbands who want to misuse the funds earned. This position is supported by the findings from the research conducted by Roelen and Shelmerdine (2014) analyzing the links between the Vision 2020 Umurenge Programme (VUP), child well-being, children's care and household reunification. Negative results outlined by the research include refutation to bring earnings for households' services or the misuse of earnings from VUP on alcohol.

The third position is about those who refuse to take position by affirming or rejecting the thesis according to which income earned via VUP promotes or worst households' relationships. The promoters of this position affirm that households' conflicts have unlimited sources and exist even in families with good economic position. They find hazardous to affirm that income generated by VUP bring the solution to households' conflicts.

#### 4.4. Challenges of VUP to end up household conflicts based on income inequality

The respondents to the research outlined a number of challenges that limit VUP in improving the lives of beneficiaries effectively. The following tables list the key challenges outlined by the respondents per VUP component.

Table 19: Challenges in VUP (by component)

##### A. Challenges in VUP public works

Challenge	Frequency	Percentage
Delay in payment	40	100
Payments are done on Account of the chief of household	40	100
Inability to provide jobs to all seekers	40	100
Working materials are provided by the beneficiary	17	42.5
Long distance to workstation		
below 1 h	5	12.5
1h	13	32.5
2h	12	30
3h	5	12.5
Insufficient salary	14	35
Limited number of beneficiaries	9	22.5

Source: Primary data, 2018.

##### B. Challenges in VUP financial support

Challenge	Frequency	Percentage
Individual loan limited below 100,000 Rwf	24	66.7
Very limited beneficiaries to loan	11	30.6
Lack of trainings in financial literacy and entrepreneurship	8	22.2
No-continuity in loan delivery depending of budgets shortage	4	11.1

Source: Primary data, 2018.

##### C. Challenges in VUP direct support

Challenge	Frequency	Percentage
Bank charges	6	100

Insufficient support	6	100
Delays in payment	6	100

Source: Primary data, 2018.

From the tables A, B and C above, the research 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, p.51- 52). 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, p. 19).

(ii) Challenges in VUP financial service

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.

These challenges are affirmed by both beneficiaries of VUP and local administrative leaders/ staff in Munyiginya sector. Limited budget is the cause of the determination of the ceiling in

loan set at 100, 000 Rwf for facilitating access to loan by many; Despite this measure undertaken, the problem persists and most of the time all loans requested are not financed. Also, when the budget is not yet received, the beneficiaries wait for undetermined time and this creates irregularity and delay in running a project.

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, p. 53).

### (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, p. 52).

## **CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1. Summary**

The present research was about analysis of the contribution of Vision Umurenge Program in the reduction of household conflicts based on income inequality using a case study of Munyiginya sector in Rwamagana district. The period of the study was 2013- 2018.

The research was motivated by a series of publications about inter- parents conflicts based on economic stress. Some of these publications are: United Nations stating that inequalities have an impact on violent conflict between countries and inside the countries so that the research recommended inclusion programs tackling economic stress in households. This position of the UN was implemented by the goal 1 of Sustainable Development Goals aiming at ending poverty in all forms; specifically in its fourth target calling member states to ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources by 2030. Other researchers who outlined the closed link between economic stress and households' conflicts are like Bettio and Ticci who analyzed the relationship between violence against women and economic independence in 29 European countries and found that the relationship between economic independence and exposure to violence is stronger and more direct. In this line Böckermann recommends that labour market policies should targets primarily women in poor households for action to curb physical and sexual abuse by the partner, as well as sexual harassment. Stock has shown that poverty and economic stress affect the quality of inter-parental relationship and this in turn impacts on child outcomes. Acquah et al. affirm that that households' conflicts based on economic pressure exists in all societies especially in poor households where resources are very scarce; and they destroy the households' unity by animating a climate of tension between partners; and between partners and their children. The whole world is engaged to fight the crisis through social protection policies and programs that have to be designed from the governments.

Rwanda is not exempted from households' conflicts based on economic stress. The evaluation study on the project management of community conflict in the southern province in Rwanda conducted in 2015 found that conflicts within couples are often connected to the

different roles of men and women. The Country has established social protection policies and programs tackling economic stress in households including VUP. The overall objective of this research was to assess the contribution of VUP in the reduction of households conflicts based on income inequalities. Specifically, the research aimed at identifying the beneficiaries of VUP in households and compare their economic situation before and after being integrated in VUP; comparing the situation of households' conflicts among beneficiaries before and under VUP; outlining challenges faced by VUP in reducing households' conflicts based on economic pressure; and providing mechanisms towards eradication of households' conflicts based on economic pressure through VUP.

The research was structured into five chapters. The first chapter presented respectively the background to the study where the research justified the rationale of the study through experience of other countries over the world and in Rwanda in particular, the statement of the problem, the research objectives, research questions, significance of the study, the scope of the study, the limitation of the study, and the dissemination of findings.

The second chapter was about theoretical and literature review. Theoretical outlined the summary of theories inspiring the VUP and households' conflicts based on income inequality; and it gave the summary of findings from researches showing the link between households' conflicts and economic stress in Rwanda as in other countries. The theoretical review focused on households stress model developed by Conger et al. in 2000 and adopted by several researchers. The model shows that economic hardship within the household leads to certain economic pressures. These economic pressures lead to an increase in parental emotional distress, which can cause a strain on the marital relationship. This, in turn, leads to low nurturing and uninvolved parenting which disrupts developmental outcomes for children and adolescents. Three main impacts of poverty on parents and children are: hardship and stress; isolation and exclusion; and longer-term impacts as adults.

The researchers such as Sullivan and Ahmed adopted the model and analyzed the household stress model with the aim of showing how poverty and economic pressure affects the quality of inter-parental relationship which in turn impacts on child outcomes.

According to the studies, evidence shows that poverty or economic pressure impacts on parents' mental health, which can cause inter-parental conflict and difficulties with parenting.

These then negatively impact on child outcomes and their future life chances, including externalizing and internalizing problems, academic and physical health difficulties, and social and interpersonal relationship problems.

In line with Conger's model, Stock analyzed how economic pressure constitutes the main source of household conflicts that in turn results in catastrophic relationship between spouses, and between spouses and children. Stock found that Economic pressure led to parent psychological distress that are translated into inter- parental conflicts. Such conflicts result in parenting problems causing child and adolescent problems.

The solution to the gap is provided by the Department of Economic and Social Affairs of UN (UNDESA) affirming that since poverty aggravated by lack of decent employment opportunities continues to divide societies along the various social groupings, promoting empowerment of people in achieving poverty eradication, social integration and full employment is indispensable to create the threatened social cohesion that will see our societies thrive. In fact once people are empowered, their self- esteem is higher, and when they are happier they will be more ready to bring people together, to understand others, and to want to share each other's experiences and lives.

For increasing social inclusion, promoting empowerment of people in achieving poverty eradication, social integration and full employment, the Government of Rwanda has developed the Vision Umurenge Program (VUP) or Vision 2020 Umurenge in 2007 in collaboration with development partners and Non- Governmental Organizations (NGOs). The program is led by the Ministry of Local Government, Good Governance, Community Development and Social Affairs (MINALOC) and it is supported by the Ministry of Finance and Economic Planning (MINECOFIN). The VUP features as a flagship program under the Economic Development and Poverty Reduction Strategy (EDPRS I and II) covering the budget years 2008 to 2012 for EDPRS I (GoR, 2007) and the year 2013- 2018 for EDPRS II. The program has three components namely public works (occupying 50% of the budget allocated to VUP), financial service (occupying 30% of the budget allocated to VUP) and direct support (occupying 20% of the budget allocated to VUP).

The second part of the second chapter was about empirical review. This section concentrated on experience of other countries implementing anti- poverty programs similar to VUP towards sustainable development.

The section starts showing how alarming is the situation of poverty and extreme poverty over the world in reference to the data provided by the United Nations. In fact, according to UN (2017) globally, about 793 million people were undernourished in 2014-2016, down from 930 million in 2000-2002; and Southern Asia and sub-Saharan Africa accounted for 63 per cent of undernourished people worldwide in 2014-2016. The UN recommended social protection as policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age.

In this line, the International Labor Organization defines Social security as referring to contributory schemes that protect income earners and their dependents against temporary or permanent involuntary loss of income as a result of exposure to contingencies that impair earning capacity; while Social assistance, on the other hand, refers to non-contributory assistance or benefits provided to poor and needy groups in a population. Both social security and social assistance are typically designed to reduce household poverty in the short term by raising household consumption; and to break the intergenerational transmission of poverty by putting household members in a better socio-economic position.

The problem posed by the research is to have a clear experience of countries where such social protection programs were implemented and their results in tackling economic pressure generating households' conflicts.

The present chapter used the experience of Ethiopia having a protection program similar to VUP and Rwanda which has sourced from Ethiopia.

Ethiopia developed the Productive Safety Net Program (PSNP), the largest social protection program in Africa out of South Africa. Another country took into consideration by the research is Kenya which is an East African Country.

In Ethiopia, the PSNP reaches 8.3 million Ethiopians, 12% of the national population and it provides cash or food, either in the form of public works or as free transfers. In Kenya, social protection programs comprise social security, health insurance and social assistance

The third chapter of this research was about the methodology. The research described the research design which combined exploratory, explanatory, descriptive and evaluative; research variables where the dependent variable of the research is VUP activities and independent variable is households' conflicts based on income inequality; research population was composed of 274 beneficiaries of VUP all components and 41 local administrative leaders/ staff; the sample population used by the study was composed of 100 respondents including 82 beneficiaries of VUP and 18 local administrative leaders and staffs. The sampling technique used was percentage (30%) sourced from Conroy. The research instruments used in data collection are questionnaire for quantitative data and interview, personnel observation and focus group discussions for qualitative data collection. The quality control was applied using pilot survey where the researcher administrated a questionnaire to a very small number of respondents and analyzed the results to test the reliability and the validity of the instrument. The data processing and data analysis was done using Ms Excel.

The fourth chapter was about data analysis and interpretation of findings. The research found the following:

Concerning the age of respondents, the research found that beneficiaries of VUP are in general people with advanced age especially in direct support. This is justified by several programs designed by the government of Rwanda promoting entrepreneurship in youth namely, One Stop Youth Employment and Productivity Centre to promote and facilitate youth employment; TVET Development; Access to Finance, Entrepreneurship and Business Development though BDF, SACCOs; Massive Vocational Training (MVT), Industrial Based Trainings; Vocational Training Centers (VTC); Youth connect; Business Development Advisory (BDA) .

Concerning sex, among beneficiaries of VUP, women occupy a big number than men: This is because in Rwanda in general women are many than men as proved by the Rwanda fourth population and housing census outlined that women accounts for 52.5% compared to men.

Concerning the marital status, education level and the size of the households, the research found that a big number of beneficiaries are married and divorced. The beneficiary households of VUP have big size with between 4 and 5 members. The majority have no education, other have only primary education.

Those findings from identification of respondents outline indirect link with conflicts in a sense, big families, poor, manly illiterate cannot escape conflicts in many cases.

The research found that before VUP the majority run no economic activities and other were engaged in traditional subsistence agriculture. Economic pressure was high as they have difficulties to satisfy even basic needs. This situation causes continuous conflicts in households. Women affirmed to be the most vulnerable to such conflicts and they testified that conflicts in households were due to frequent request for clothing, food and other basic needs. The situation of lack of occupation itself was outlined as being among the main causes of households' conflicts. Respondents affirmed that it is quit impossible to be together in households the whole day without working and think being in peace!

After being integrated in VUP, the situation changed. Some were selected in public works and earned around 30,000 per month (in VUP the wage per day is 1,500 Frw and one is paid according to the number of working days fulfilled). Being beneficiary of public works allowed some to take loan in SACCO and run other small economic activities or paying for development services. VUP financial service on the other side helped beneficiaries developing and running small businesses and they can now generate income.

For those unable to work in public works or using loan, the VUP provided the direct support. For this category, the program provides support in proportion to the size of the family.

The testimonies affirm that under VUP, beneficiaries have occupation and escaped from conflicts resulting from joblessness situation. They also run economic activities which allow them to earn income that alleviate their needs. This also reduced conflict related to total economic dependence.

It is undeniable that VUP has improved the life and the security in households. But this affirmation is not 100% shared among all respondents. A big number affirmed that VUP reduced economic pressure in poor households and so conflicts. However, some respondents affirmed that VUP caused economic violence whereby the partner who has power exercise pressure and violence to the beneficiary of VUP for using the income as its own. This resulted in cases of beating and psychological violence. The research agrees with this position on that households' conflicts have many sources and motivations including the personal character and other moral issues. Wilson Selma list money as the first among 10 causes of households' conflicts namely: Money, kids, sex, work, in-law, time commitments, ex-boyfriends or ex-girlfriends, misunderstanding, unrealistic expectations and stern talk. VUP can solve money issues but not all causes of households' conflicts.

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, deposing the list and processing them and the delay in payment its self. 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. (ii) Insufficient budget allocated to VUP: Poor households are many compared to the available budget. This is handled through increase of restriction mechanisms outlined in heavy eligibility conditions especially in financial service component including even households of second and third Ubudehe categories. More are willing to work but few are selected. Insufficient budget limite the ceiling of individual loan to only 100, 000 Frw and this is very little for running sustainable economic activity nowadays.

(iii) Long distance to workstation: Some people eligible to public works are challenged by the long distance affecting their health and their households' conditions such as people with chronic illness, those who take care on ill people and those with small babies. The government has developed a solution commonly known as "Expanded public works". The beneficiaries of this component of VUP in Munyiginya sector are assigned with small activities like, maintaining roads as a task of 300 meters per month. They organize themselves to finish the task and they earn 10, 000 Rwf per month when finished the task. This measure is supported by VUP Minimum package component that allows the community

to choose an economic activity to run and VUP provide financial means. For example, in Munyiginya sector, the current year 2017/2018, the community chosen to run breeding activity and VUP provided 339 domestic animals including 327 goats and 12 pigs. The total amount for those domestic animals was 9,036,000 Rwf.

Having found that VUP is an important tool to face households' conflicts based on income inequalities, the present research found the following solutions to come up with peaceful households through VUP: (i) Increasing the budget allocated to VUP: Increased budget will allow increasing beneficiaries and increasing the ceiling for individual loan allowing expanding businesses. The government and its local and international partners should cooperate to find enough funds because households' conflicts destroy the society. (ii) Integrating trainings on peace and family reconciliation in VUP activities: Beneficiaries of VUP are stable groups that can be strengthened to become powerful and well organized communities, meeting frequently for discussing issues of conflicts managements in households can end stress in houselds. (iii) Grouping VUP beneficiaries into cooperatives: The research found that cooperatives have more advantages to be funded with big amount up to 5,000,000 Frw whereas individuals received no more than 100, 000 Frw. Once grouped into cooperatives, beneficiaries of VUP will work together and those who have conflicts will have an opportunity for solving them.

## **5.1. Conclusion**

The present research analyzed the Contribution of Vision Umurenge Program (VUP) in the reduction of households conflicts based on income inequality using a case study of Munyiginya Sector in Rwamagana District during 2013- 2018 period. In fact, VUP is a social protection program designed by the Government of Rwanda putting more emphasis on eliminating extreme poverty for those lacking of economic assets; and supportive social, households and community networks and mind-sets that condemn the extremely poor to a state of indignity and put them in a cycle of social vulnerability.

The objectives of the research were mainly assessing the impact of VUP on households' conflicts based on economic pressure. Specifically the research identified the beneficiaries of VUP in households and compare their economic situation before and after they get into VUP; compared the level of conflicts before and after being integrated in VUP in the beneficiaries' households; outlined challenges faced by VUP in reducing households' conflicts based on economic pressure; these steps were towards mechanisms for eradication of households' conflicts based on economic pressure through VUP.

The research found that VUP has three main components- public works, financial service and direct support- and the beneficiaries are adult people with families sized between 4 and 5 members in majority. Women are superior in number to men. The marital status predominant are married and divorced for public works and financial service; and widow and divorced for direct support. People with primary education and other with no education level are the most dominant in VUP.

Comparing the economic situation before and after being integrated in VUP, the research found that before VUP, the current beneficiaries were in the time without jobs and others were working in tradition subsistence agriculture on a very small land. The earnings before being VUP beneficiaries were insignificant. After being VUP beneficiaries, the lives changed: Those who were without jobs started earning a monthly payment for those in public works and direct support, running business with loans received for financial service and

public works, buying land and improving agriculture by introducing new technologies of modern fertilizers and modern seeds.

Comparing the level of households' conflicts before and after being VUP beneficiaries, the research found that households' conflicts existed in many households due to what is summarized by the proverbs: "Abasangiye ubusa bitana ibisambo" [Those who have nothing to share name one another a thief] and another saying: "Imfura yanyuze aha ni iyariye" [A self-respect person who passed here is he who calmed his/ her hungry]. The partner who did not participate in income generating activity, subjected he/ she who was jobless; the tension of being invalid reigned in families and children were affected in providing the basic needs to them. After being VUP beneficiaries, victims of conflicts declared themselves liberated. They are empowered to satisfy or calm their needs and the needs for their children. The research found on the other side that all households conflicts are not solved through VUP not only because all conflicts are not financial based; but also all people are not aware of peacefully managing income.

Despite a big step done by VUP in alleviating poverty in very poor households, and resolve households' conflicts based on economic stress, the way forward is still long: The research found that VUP is mainly challenged by limited budget and it is unable to receive all applicants who are in needs; its services are irregular and most of the time the beneficiaries take leave waiting for the provision of budget; this challenge goes with irregularity in payments and a very little ceiling of loan.

The main mechanisms proposed by the research in order to empower VUP and make it a tool for households' reunification and poverty alleviation are listed in the following recommendations.

## **5.2. Recommendations**

### **To beneficiaries of VUP**

- Avoiding mismanagement of income from VUP
- Take advantage of VUP and building sustainable household's unity and so end up with conflicts based on income inequality.

- Adopt the culture of working in cooperatives for acquiring big loans.

#### **To Munyiginya sector leaders**

- To improve service delivery in VUP especially by avoiding unnecessary delays in payments and in approving submitted projects' proposals.
- Provide trainings to the VUP beneficiaries related to the culture of peace in the households
- Organizing sessions of financial literacy to the beneficiaries of VUP related to small project development, entrepreneurship skills, etc.

#### **To Government of Rwanda through MINALOC /LODA**

- To increase the budget allocated to VUP as it is a social protection program that improved the lives of vulnerable persons.
- To avail on time the budget allocated to VUP in order to avoid interruptions that generate enormous consequences.
- To design a policy through the National Bank of Rwanda suppressing bank charges for services to beneficiaries of VUP especially those of direct support.
- To insert households' conflicts in based on income inequality among eligibility criteria for VUP

### **5.3. Suggestions for further studies**

The present research analyzed the contribution of VUP in the reduction of households conflicts based on income inequality. The research was been conducted in Munyiginya sector in Rwamagana District during 2013- 2018. Further research would be conducted in other 13 sectors of Rwamagana District so that the Government of Rwanda can have a scientific picture of the role of VUP in improving unity in households.

## REFERENCES

- Acquah, D., Sellers, R., Stock, L., & Harold, G. (2017). *Inter-Parental Conflict and Outcomes for Children in the Contexts of Poverty and Economic Pressure*, Early Intervention Foundation, London.
- Ajayi, V. O. (2017). *Primary Sources of Data and Secondary Sources of Data*, Benue State University.
- Ahmed, Z. S. (2005). *Poverty, Household Stress & Parenting*.
- Ahishakiye, N. (2015). *Evaluation Study on the Project Management of Community Conflict in the Southern Province of Rwanda*, IBUKA.
- Almalki, S. (2016). Integrating Quantitative and Qualitative Data in Mixed Methods Research—Challenges and Benefits, *Journal of Education and Learning*; Vol. 5, No. 3; 2016.
- Ayliffe, T. (2014). *Child-Sensitive Social Protection in Rwanda. How can VUP Public Works more effectively support young children and their caregivers?* United Nations Children's Fund, Kigali, Rwanda.
- Barreiro, P. L. & Albandoz, J. P. (2001). Population and sample. Sampling techniques, *Management Mathematics for European Schools 94342 - CP - 1 - 2001 - 1 - DE - COMENIUS - C21*.
- Bettio, F. & Ticci, E. (2017). *Violence Against Women and Economic Independence*, European Commission - Directorate-General for Justice, Luxembourg, doi: 10.2838/394400.
- Böckermann, G. (2016). *Strategic engagement for gender equality 2016-2019*, Brussels.
- Conger, R.D., K.J. Conger, G.H. Elder Jr., F.O. Lorenz & R.L. Simons (2000) Economic stress, coercive household process and developmental problems of adolescents, *Child Development*, 65: 541 – 61, 2000.
- Conroy, R. M. (2016). *The RCSI Sample size handbook, A rough guide, May 2016 version*.
- Crowder, K. A. (2013). *The effects of the Household Stress Model on child mental health*, Iowa State University Capstones.
- FAO. (2016). *Research on rural women's economic empowerment and social protection*. The

impacts of Rwanda's Vision 2020 Umurenge Programme (VUP), Food Agriculture Organization of the United Nations, Rome.

Fawole, O. I. (2014). Economic violence to women and girls. Is it receiving the necessary attention? University of Ibadan and University College Hospital, Ibadan.

Ferguson, H. B., Bovaird, S. & Mueller, M. P. (2017). The impact of poverty on educational outcomes for children, *Paediatr Child Health*. 2017 Oct; 12(8): 701–706.

Geneva Declaration on Armed Violence & Development. (2010). More Violence, Less Development – Examining the relationship between armed violence and MDG achievement. Preliminary Findings. Retrieved from:

[http://www.genevadeclaration.org/fileadmin/docs/MDG\\_Process/MoreViolenceLessDevelopment.pdf](http://www.genevadeclaration.org/fileadmin/docs/MDG_Process/MoreViolenceLessDevelopment.pdf).

GoR. (2011). Vision 2020 Umurenge Programme, Annual Report 2009/2010, Kigali.

GoR. (2007). Economic Development and Poverty Reduction Strategy (EDPRS2), Kigali.

GoR. (2007). Vision 2020 Umurenge, an integrated local development program to accelerate poverty eradication, rural growth, and social protection, Kigali.

Grinnell, R. M. & Williams, M. (1990). *Research in social work: A primer*. Itasca, IL: F. E. Peacock.

Hategekimana, B. (2012). Exploring the relationship between household conflicts and household economy in rural byumba, Gicumbi district, Rwanda.

IAEG-SDGs (2016). Report of the Inter-Agency and Expert Group on Sustainable Development Goal Indicators (E/CN.3/2016/2/Rev.1), Annex IV. Kwan, S. & Wolf, P.

ILO. (2017). World Social Protection Report. Universal social protection to achieve the Sustainable Development Goals, International Labor Organization, Geneva.

Institute for Economics and Peace. (2011). Structures of Peace: identifying what leads to peaceful societies. Retrieved from the website of the Institute for Economics and Peace.

Kabare, K. M. (2015). *Social Protection in Kenya: The Use of Cash Transfer Programmes in Progressively Addressing Poverty and Vulnerability*, Linnaeus University, Sweden.

Kalisa, T. & Brimble, P. (2018). *Poverty Alleviation in Rwanda: the Impact of the Vision 2020 Umurenge Program*, MINECOFIN, Kigali.

Littlefield, E., Murdugh, J. and Hashemi, S., (2003), 'Is Microfinance an Effective Strategy to Reach the Millennium Development Goals?' CGAP Focus Note 24, Consultative

Group to Assist the Poor.

Mathisen, J. (2012). Education reform in Rwanda: impacts of genocide and reconstruction on school systems, George Fox University.

Memobust Handbook. (2014). Methodology of Modern Business Statistics. Constructs and Variables DSC 500: Research Methods.

MIGEPROF. (2011). National Policy against Gender-Based Violence, Kigali.

MINECOFIN (2013). Economic Development and Poverty Reduction Strategy (EDPRS2), Kigali.

Mokomane, Z. (2012). Types of good practices focusing on family poverty reduction and social Exclusion, prepared for the United Nations Expert Group Meeting on “Good Practices in Family Policy Making: Family Policy Development, Monitoring and Implementation: Lessons Learnt”, New York, 15-17 May 2012.

Moshman, D. (2015). Identity, history, and education in Rwanda: Reflections on the 2014 Nobel Peace Prize, *Child Abuse & Neglect* 44 (2015) 1–4 University of Nebraska-Lincoln.

Mukakibibi, D. (2017). An assessment of challenges of Vision 2020 Umurenge Program on Poverty Reduction in Rwanda, *IOSR Journal of Business and Management (IOSR-JBM)* e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 19, Issue 8. Ver. III. (August 2017), PP 51-56.

Mukashema, I. & Sapsford, R. (2012). Marital Conflicts in Rwanda: Points of view of Rwandan Psycho-Socio-Medical Professionals, *Procedia - Social and Behavioral Sciences* 82 ( 2013 ) 149 – 168.

Murphy-McGreevey, C., Roelen, K. & Nyamulinda, B. (2017). Making Rwanda’s Vision 2020 Umurenge Program Public Works Care-Responsive, Institute of Development Studies.

MYICT. (2015). National Youth Policy Towards a HAPPi Generation, Government of Rwanda, Kigali.

MYICT. (2013). Youth Sector Strategic Plan 2013-2018, Government of Rwanda, Kigali.

NISR. (2012). Fourth Rwanda Population and Housing Census, Kigali.

NISR. (2000). Rwanda Demographic and Health Survey (DHS). Key findings, Kigali.

Østby, G. (2008). Polarization, Horizontal Inequalities and Violent Civil Conflict. *Journal of Peace Research*, 45(2), 143-162. doi: 10.1177/0022343307087169.

Pavanello, S.; Pozarny, P.; De la O Campos, A.P. & Warring, N. (2016) Research on Rural

Women's Economic Empowerment and Social Protection: The Impacts of Rwanda's Vision 2020 Umurenge Program (VUP), Rome: Food and Agriculture Organization.

- Pohow, T. V. (2016). *Research Methods-Quantitative, Qualitative, and Mixed methods*. Horizons University, Paris.
- Puyenbroeck, H. V. (2018). *Qualitative Research*. Vrije Universiteit Brussel, DOI: 10.13140/RG.2.1.1262.4886.
- Rajasekar, S., Philominaathan, P., & Chinnathambi, V. (2013). *Research Methodology*. Retrieved July 12, 2018, from <http://arxiv.org/pdf/physics/0601009.pdf>.
- Roelen, K. & Shelmerdine, H. (2014). Researching the linkages between social protection and children's care in Rwanda. The VUP and its effects on child well-being, care and household reunification, Institute of Development Studies (IDS).
- Saldaña, J. (2013). *The coding manual for qualitative researchers*, 2nd ed., Sage, London.
- Shanks, T.R.W. & Danzinger, S.K. (2011). Anti-poverty policies and programs for children and families in Jeffrey M. Jenson & Mark W. Fraser (Eds.) *Social Policy for Children and Families: A Risk and Resilience Perspective*. London: Sage Publications, pp 25-56.
- Siegel et al. (2011) Adaptive Social Protection in Rwanda: 'Climate-proofing' the Vision 2020 Umurenge Programme, *IDS Bulletin Volume 42 Number 6 November 2011*, Blackwell Publishing Ltd, USA.
- Stewart, F. (2010). Horizontal inequalities as a cause of conflict: A review of CRISE findings. Background Paper for the World Bank's World Development Report 2011, Centre for Research on Inequality, Human Security and Ethnicity (CRISE), Oxford University.
- Stock, L., Acquah, D., Molloy, D. & Piergallini, I. (2017) *Inter-Parental Relationships, Conflict and the Impacts of Poverty*.
- Sullivan, K. (2015). An Application of Household Stress Theory to Clinical Work with Military Families and Other Vulnerable Populations. *Clin Soc Work J* (2015) 43:89–97 DOI 10.1007/s10615-014-0500-7.
- Twycross, A. & Shields, L. (2004). Validity and reliability - What's it all about? Part 2 Reliability in quantitative studies. *Paediatric Nursing*, 16 (10) p. 36.
- UN. (2013). Addressing horizontal inequalities as drivers of conflict in the post-2015 development agenda. United Nations Peace building Support Office.
- UNDESA. (2018). Promoting Empowerment of People in achieving poverty eradication,

social integration and full employment integration and full employment and decent work for all.

UNDP. (2014). Decentralisation and human development: accelerating socio-economic transformation and sustaining accountable governance, Kigali.

Van Wyk, B. (n.d). Research design and methodsPart I: Post-Graduate Enrolment and Throughput, University of Western Cape.

Waddington, H. (2014). Linking Economic Policy to Childhood Poverty: A review of the evidence on growth, trade reform and macroeconomic policy, CHIP Report No 7.

Warring, N & de la O Campos, A. P. (2017). Research on rural women's economic empowerment and social protection. Rwanda Vision 2020 Umurenge: Public Works, Food and Agriculture Organization of the United Nations (FAO), Rome.

Wilson, S. (2016). 10 Common Causes of Conflict in Marriage, retrieved on 05 Sept 2018 <https://www.selmawilson.com/2016/09/27/10-common-causes-of-conflict-in-marriage/>

Wyatt, A. & Guest, M. (2018). Social protection in Kenya: improving cash transfer programs.

Yaghmale (2003). Content validity and its estimation. Journal of Medical Education Spring 2003 Vol.3, No.1.

Yamane, T. (1967). Statistics, An Introductory Analysis, 2nd Ed., New York: Harper and Row.

# APPENDIX

## Research Questionnaire for Beneficiaries of VUP/ Public Works

Questionnaire N° .....

Date of survey .../07/2018

I am MUHONGAYIRE Yvonne, a student from the University of Rwanda (UR) in MASTER'S PROGRAMME IN LOCAL GOVERNANCE STUDIES. I am conducting a study on "The Contribution of Vision Umurenge Program (VUP) in the Reduction of Family Conflicts based on income inequalities": A Case Study of Munyiginya Sector in Rwamagana District (2013- 2018)". I would be gratefully 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.

---

### I. IDENTIFICATION OF RESPONDENT

District : \_\_\_\_\_  
Sector : \_\_\_\_\_  
Cell : \_\_\_\_\_  
Village: \_\_\_\_\_

#### Profile of the respondents

##### Age

- a) Under 20
- b) 20-30
- c) 30-40
- d) 40-50
- e) Above 50

##### Sex

- a) male
- b) female

##### Marital

- a) Single
- b) Married
- c) Divorced

##### Level of education

- a) Primary studies
- b) Secondary studies
- c) University studies
- d) Unskilled

##### Other information

- a) Your household is composed of how many members?.....

b) A part from VUP, what other economic activities do you run?.....

**II. Household's environment**

1. Before being electing VUP beneficiary, was there any conflict in your household? If yes, how long has it been there?.....
2. What kind of conflict?.....
3. What is the cause of the conflict?.....
4. After being selected VUP beneficiary, your relationship with your households members (husband/ wife/ children) has improved? or the situation become worse? (Yes/No) /explain.....
5. In your neighborhood, other households which experience conflicts based on economic pressure, do you find that VUP improved their relationship or the situation is worse? (Yes/No) /Explain.....
6. For you, how VUP can contribute effectively towards the alleviation of households conflicts based on economic pressure? .....

**III.LIFE IN VUP**

7. While selecting beneficiaries of VUP, do they take into account the category I and II of Ubudehe? (Yes/ No).....
8. While selecting beneficiaries of VUP, do they consider households with conflicts based on economic pressure? (Yes/ No).....
9. How much time do you use to get to VUP workstation? (hours/ minutes).....
10. Do you get materials you use or you buy them yourself? .....  
If you pay them yourself, it doesn't negatively effect the income you get from VUP? (Yes/No).....
11. Do all beneficiaries of VUP receive their payments through SACCO? Yes/ No. If No, what other mode of payment is applied and Why?.....
12. Are you paid after how much time? Days...../monthly/ termly or by semester? .....
13. How much do you paid by VUP?.....
14. The income you get from VUP has helped you to: (Select)

- a) Paying health insurance; b) Schooling children; c) Feeding family; d) Buying Domestic animals (list them)... .....e) Clothing children; f) Repairing family house; g) Buying fertilizers for agriculture; h) Savings in SACCO; i) Informal savings (ikimina); j) Investment (list activities) .....k) Other (list them).....
15. Have you ever taken a loan in SACCO or other financial institution and paid it back using income from VUP? Yes/ No.....  
 If, Yes, how much did you requested and get as loan?.....  
 In which economic activity did you invest?.....
16. Have you respected the loan pay back conditions? Yes/ No. ....  
 If No, what challenges have you encountered?.....
17. A beneficiary graduates after spending how much time in VUP? .....
18. What are the VUP graduation conditions ?.....

**IV. IMPACT OF VUP**

19. Did VUP increased good relations and respect among partners? (explain).....
20. Did parents beneficiaries of VUP improved child care by providing to their children the basic needs ?.....
21. Did VUP reduced the problem of dropout of school for children who left home for hazardous works? (explain).....

**Thanks a lot for your contribution!**

## Research Questionnaire for Beneficiaries of VUP/ Financial Component

Questionnaire N° .....

Date of survey .../07/2018

I am MUHONGAYIRE Yvonne, a student from the University of Rwanda (UR) in MASTER'S PROGRAMME IN LOCAL GOVERNANCE STUDIES. I am conducting a study on "The Contribution of Vision Umurenge Program (VUP) in the Reduction of Family Conflicts based on income inequalities": A Case Study of Munyiginya Sector in Rwamagana District (2013- 2018)". I would be gratefully 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.

---

### V. IDENTIFICATION OF RESPONDENT

District : \_\_\_\_\_

Sector : \_\_\_\_\_

Cell : \_\_\_\_\_

Village: \_\_\_\_\_

#### Profile of the respondents

##### Age

f) Under 20

g) 20-30

h) 30-40

i) 40-50

j) Above 50

##### Sex

c) male

d) female

##### Marital

d) Single

e) Married

f) Divorced

##### Level of education

e) Primary studies

f) Secondary studies

g) University studies

h) Unskilled

##### Other information

c) Your household is composed of how many members?.....

d) A part from VUP, what other economic activities do you run?.....

## II. HOUSEHOLD'S ENVIRONMENT

22. Before being electing VUP beneficiary, was there any conflict in your household? If yes, how long has it been there?.....
23. What kind of conflict?.....
24. What is the cause of the conflict?.....
25. After being selected VUP beneficiary, your relationship with your households members (husband/ wife/ children) has improved or the situation become worse? (Yes/No) /explain.....
26. In your neighborhood, other households which experience conflicts based on economic pressure, do you find that VUP improved their relationship or the situation is worse? (Yes/No) /Explain.....
27. For you, how VUP can contribute effectively towards the alleviation of households conflicts based on economic pressure? .....

## III. LIFE IN VUP

28. While selecting beneficiaries of VUP, do they take into account the category I and II of Ubudehe? (Yes/ No).....
29. While selecting beneficiaries of VUP, do they consider households with conflicts based on economic pressure? (Yes/ No).....
30. How much did you get as loan by VUP?.....
31. How long did you have to pay back the loan?.....
32. At which interest rate did you have to pay back the loan?.....
33. Which economic activities did you invested in?.....
34. How much do you earn from those economic activities?.....
35. Have you respected the loan returning back conditions? Yes/ No.....  
If No, what are the challenges did you encountered?.....
36. Have you been trained in financial literacy? Yes/ No.....  
If Yes, by which organization has it you been trained?.....
37. Have you been trained on entrepreneurship? Yes/ No.....  
If Yes, which organization has it trained you?.....
38. Do you find easily the customers?.....

- How do you face the competition in your business?.....
39. The income you have got from your business has helped you to: (select all possible benefits you have got):
- a) Paying health insurance; b) Schooling children; c) Improved feeding family; d) Buying Domestic animals (list them).....
- e) Clothing children; f) Repairing family house; g) Buying fertilizers; h) Savings in SACCO; i) Informal savings (ikimina); j) Investment (list activities).....k) Other (list them).....
40. A beneficiary graduates after spending how much time in VUP? .....
41. What are the VUP graduation conditions?.....

**IV. IMPACT OF VUP**

42. Did VUP increased good relations and respect among partners? (explain).....
43. Did parents beneficiaries of VUP improved child care by providing to their children the basic needs?.....
44. Did VUP reduce the problem of dropout of school for children who left home for hazardous works?  
(Explain).....

**Thanks a lot for your contribution!**

## Research Questionnaire for Beneficiaries of VUP/ Direct Support

Questionnaire N°.....

Date of survey .../07/2018

I am MUHONGAYIRE Yvonne, a student from the University of Rwanda (UR) in MASTER'S PROGRAMME IN LOCAL GOVERNANCE STUDIES. I am conducting a study on “**The Contribution of Vision Umurenge Program (VUP) in the Reduction of Family Conflicts based on income inequalities**”: A Case Study of **Munyiginya Sector in Rwamagana District (2013- 2018)**”. 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.

---

### VI. IDENTIFICATION OF RESPONDENT

District : \_\_\_\_\_

Sector : \_\_\_\_\_

Cell : \_\_\_\_\_

Village: \_\_\_\_\_

#### Profile of the respondents

##### Age

k) Under 20

l) 20-30

m) 30-40

n) 40-50

o) Above 50

##### Sex

e) male

f) female

##### Marital

g) Single

h) Married

i) Divorced

##### Level of education

i) Primary studies

j) Secondary studies

k) University studies

l) Unskilled

Other Information

- VII. Your household is composed of how many members?.....
- VIII. A part from VUP, what other economic activities do you run?.....

**IX. HOUSEHOLD'S ENVIRONMENT**

- 45. Before being electing VUP beneficiary, was there any conflict in your household? If yes, how long has it been there?.....
- 46. What kind of conflict?.....
- 47. What is the cause of the conflict?.....
- 48. Have you experienced such conflicts in your life? (Yes/ No).....  
If yes Explain.....
- 49. After being selected VUP beneficiary, your relationship with your households members (husband/ wife/ children) has improved? or the situation become worse? (Yes/No) /explain.....
- 50. In your neighborhood, other households which experience conflicts based on economic pressure, do you find that VUP improved their relationship or the situation is worse? (Yes/No) /Explain.....
- 51. For you, how VUP can contribute effectively towards the alleviation of households conflicts based on economic pressure?

**X. LIFE IN VUP**

- 52. While selecting beneficiaries of VUP, do they take into account the category I and II of Ubudehe? (Yes/ No).....
- 53. While selecting beneficiaries of VUP, do they consider households with conflicts based on economic pressure? (Yes/ No).....
- 54. How much do you get from VUP?.....
- 55. Do you get such amount monthly/ termly/ per semester/ per year?.....
- 56. Since when are you elected in VUP?.....
- 57. Is there any delay in receiving this support?.....

58. Which longest delay of payment did you face in your life in VUP?.....
59. How did you live in case of such delay?.....
60. The income you get from VUP has helped you to: (Select)
- a) Paying health insurance; b) Schooling children; c) Feeding family; d) Buying Domestic animals (list them).....
  - e) Clothing children; f) Repairing family house; g) Buying fertilizers for agriculture; h) Savings in SACCO; i) Informal savings (ikimina); j) Investment (list activities).....
  - .....k) Other (list them).....
61. A beneficiary graduates after spending how much time in VUP? .....
62. What are the VUP graduation conditions?.....

**XI. IMPACT OF VUP**

63. Did VUP increased good relations and respect among partners? (explain).....
64. Did parents beneficiaries of VUP improve child care by providing their children with basic needs?.....
65. Did VUP reduce the number of children who left home and dropout schools for hazardous works? (Explain).....

**Thanks a lot for your contribution!**

**INTERVIEW FOR LEADERS (Executive Secretary of Sector, Social Affairs, in charge of Land)**

**INTERVIEW OUTLINE**

1. How long time have you been managing VUP?

.....months or .....years

2. What are the most benefits, beneficiaries get from VUP?

i. Improved house

ii. Payment of health insurance

iii. Payment of education fees for children

iv. Number of meals per day has increased in the household

v. Able to satisfy basic needs

vi. Access to land

vii. Clothing for member of household

viii. Feeling not excluded in the society

ix. Others (list them).....

3. What do you think are the causes of conflicts in households?

.....  
.....

4. What mainly cause conflicts in households in your Sector?

.....  
.....

5. What impacts does income inequality have on households in your Sector?

.....  
.....

6. How do you try to solve households conflicts in your Sector?

.....  
.....

7. Does VUP Contribute in the reduction of households conflicts in your Sector?

.....  
.....

8. What is the contribution of other partners ,(NGOs ,civil society, private sector...,) in the reduction of households conflicts in your District/Sector?

.....  
.....

9. What challenges did you meet during this period of managing VUP?

.....  
.....

10. Do you think beneficiaries of VUP need any other assistance ?

- i) Yes
- ii) No

iii) If Yes, what kind of assistance do they need?.....

iv) If No,why? (explain).....

11. Do you think VUP has successes in the reduction of conflicts in the households in your District/ Sector

- i) Yes
- ii) No

iii) If yes explain .....

iv) If No, explain.....

**Thanks a lot for your contribution!**

## **FOCUS GROUP DISCUSSION**

### **Executive Secretary of Cell**

#### **Theme 1:**

Does Income from VUP help beneficiaries to overcome conflicts related to income inequalities? Discuss

### **VUP beneficiaries (All component combined)**

#### **Theme2:**

Compare the situation before and after being elected VUP beneficiary basing on households conflicts resolution

#### **Theme 2:**

Does VUP allow families with conflict to be reunited or the situation become worse?

#### **Theme 3:**

Does the income from VUP increase good relations and respect among partners?

### **VILLAGE LEADERS**

#### **Theme 1:**

What would be the mechanisms for VUP to be a tool of eradication of conflicts based on income inequalities?