



UNIVERSITY of  
RWANDA

**COLLEGE OF ARTS AND SOCIAL SCIENCES**

**CENTRE FOR CONFLICT MANAGEMENT**

**SAVINGS AND CREDIT COOPERATIVES TOWARDS  
ECONOMIC SECURITY. A STUDY OF UMURENGE SACCO  
WISIGARA MUHANGA**

**Dissertation submitted to the University of Rwanda in partial fulfilment of the  
requirements for the award of Masters of Arts Degree in Peace Studies and Conflict  
Transformation**

**By**

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**Musanze, June 2022**



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**AUTHORISATION TO SUBMIT THE CORRECTED DISSERTATION**

I, undersigned, Dr. Peter MUGUME, member of the panel of examiners of the dissertation done by Jean Bosco NGIRABATWARE. entitled: “**Savings and Credit Cooperatives Towards Economic Security. A Study of Umurenge SACCO Wisigara, Muhanga**”.

Hereby testify that, he successfully entered the suggested corrections by the panel of examiners and stands with authorization to submit required copies to the administration of CCM for administrative purpose.

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For Administration of the CCM MA Program: Name, Signature

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## **DEDICATION**

This work is dedicated to my wife UWIMBABAZI Euphrasie who ceaselessly encourages me to move on to higher level. To my father NGIRABATWARE Jean Baptiste and mother NYIRABIKALI Speciose who set my education foundation.

## DECLARATION

This to certify that the research titled “Savings and Credit Cooperatives Towards Economic Security. A Study of Umurenge SACCO Wisigara Muhanga” is my work and has not been submitted to any institute or university for academic qualification. Where it is indebted to the work of others, the acknowledgement has been made.

Signature of student



NGIRABATWARE Jean Bosco

Date: 18/June /2022

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**May God bless all of you!**

## ACRONYMS

<b>BDA</b>	Business Development Advanced
<b>BDF</b>	Business Development Fund
<b>BNR</b>	Bank Nationale du Rwanda
<b>CCM</b>	Centre of Conflict Management
<b>CSO</b>	Civil Society Organization
<b>DS</b>	Direct Support
<b>ES</b>	Executive Secretary
<b>FS</b>	Financial Support
<b>GoR</b>	Government of Rwanda
<b>ICRC</b>	International Committee of the Red Cross
<b>ILO</b>	International Labor Organization
<b>KCB</b>	Kenya Central Bank
<b>LODA</b>	Local Administrative Entities Development Agency
<b>MINECOFIN</b>	Ministry of Finance and Economic Planning
<b>NGO</b>	Non-Governmental Organization
<b>NPC</b>	National Police College
<b>NISR</b>	National Institute of Statistics of Rwanda
<b>RCA</b>	Rwanda Cooperatives Agency
<b>RNP</b>	Rwanda National Police
<b>RWF</b>	Rwandan Francs
<b>SACCO</b>	Savings and Credits Cooperatives Organization
<b>SDG</b>	Sustainable Development Goals
<b>SDU</b>	Social Development Unit
<b>UR</b>	University of Rwanda
<b>PSCSC</b>	Police Senior Command and Staff Course

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## ABSTRACT

The research on Savings and Credit Cooperatives Towards Economic Security: A Study of Umurenge SACCO Wisigara Muhanga was carried out, having a purpose to identifying the challenges that poor people in first category of Rwandans Ubudehe program are facing in working with Umurenge SACCOs in the aim of having capabilities to cover their essential needs sustainably using its services as per GoR policy.

The collection of data was done using the literature review, questionnaire, focus group discussion and interviews. Also, within the targeted population group of 108 individuals' members of poor families who are clients of Umurenge SACCO Wisigara, a sample size of 50 respondents has been taken using simple random sampling technique of probability sampling methods. The researcher also conducted the interviews with LODA staff in Muhanga district ES and Umurenge SACCO Wisigara Manager in Muhanga sector.

A research revealed that a big number of poor people don't save and credit with Umurenge SACCO due to low financial literacy, sensitization and information by Umurenge SACCO manager and local leaders, lack of credibility or lack of trust for not being able to reimburse a credit from the bank, high interest rate (24%) and mortgage. All of these issues constitute a great barrier for the poor who need to access to financial services offered by Umurenge SACCOs.

Low income earners need financial capabilities to ensure that economic security issues are well addressed. If they are not economically secured, poverty cannot decrease and it causes a serious concern especially lack of income generating activity and foods which may lead to insecurity, conflict and criminal activities as well as civil disturbance.

Therefore, this research concluded with the recommendations for the poor can help to remove the challenges to enhance the access to Umurenge SACCO services aim at supporting them with financial security to improve lifestyle and live peaceful life.

**Key words: Savings and credit cooperatives, economic security. low income earners, poverty reduction**

## **CHAPTER ONE: GENERAL INTRODUCTION**

### **1.0 Introduction**

This chapter provides the background of the study and introduces the problem statement. It presents the objectives of the research and research questions as well as highlighting the significance, scope delimitation of the research. Lastly, it gives the research structure.

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

Globally, Savings and Credit Co-operatives first appeared in Germany in the 1870's. The idea moved to North America with European immigration. In many regions of Canada, United States of America, Australia and Ireland countries SACCOs are much larger than the commercial banks (RCA (2012)).

Rwanda Cooperatives Agency, (2012) confirmed that there are almost 100 million individual members in 60 plus countries around the world and SACCOs are a member of World Council of Credit Unions. Through this relationship SACCOs enjoys a reciprocal relationship with member countries throughout. The world SACCOs was formed in 1993 and grew in impoverished communities as an alternative to other savings schemes where people could get cheap loans.

In Africa, the history of SACCO begins in Jirapa a town of Ghana in 1955. The idea was brought by a Roman Catholic cleric Father John McNulty from Ireland had gone to school in Canada where he found out about savings for retirement funds and acknowledgment of cooperative social orders. He became among the pioneers of SACCO around the African continent and its countries (WEBSACCO, 2021).

In 1993, many African countries started the Savings and Credit Co-operative and South Africa and Zimbabwe SACCOs were born to facilitate members to access financial capital which will ultimately improve living standards for their members thereby pulling them out of poverty (Makochekanwa, A. 2020). This means that if one economically stable, he or she is obviously peaceful due to having capabilities to get foods and other social amenities.

In East African region, in Kenya first Savings and Credit Cooperative Organizations (SACCOs) had been introduced in 1964 to be innovative and responsive to market conditions and client needs, including a huge housing security crisis. Their importance in the housing sector is now indisputable; the World Bank estimates that up to 90% of the country's housing finance is supplied by SACCOs and housing cooperative networks (Davina, W. 2019). Which has improved to the well-being of the people and this is a security in terms of economy.

The GoR established Umurenge Sacco after the National Dialogue Meeting held in December 2008 which recommended the creation of at least one SACCO at the level of each Administrative Sector. Umurenge SACCOs is a GoR initiative elaborated in the Vision 2020 development agenda that aims to increase access of financial services to citizens (RCA, 2012).

The concept of Umurenge Sacco was initiated on the understanding that banks and other financial institutions are more concentrated in towns and less spread in rural areas to serve the poor whilst the majority of the Rwandan population lives in rural areas and totally excluded from the formal financial institutions. In addition, establishing a Sacco at every Umurenge would bridge this gap and encourage local citizens to break the stigma of fearing financial institutions (MINECOFIN, 2009). That is why people need to go for financial assistance from their Umurenge SACCOs.

Furthermore, the GoR wanted that local citizens, who have common bond, live in the same community or sector would thereafter be able to save, access credit for income generating business activities at agreed interest rate, time and conditions (RCA, 2012). This would have increased the number of low income earners who working with SACCO's to improve welfare or their social economic status thereby pulling them out of poverty.

According to Amartya, S. (2000), the essence of having capabilities is because of their influence that can introduce people to the right ways of dealing with poverty, involving them in various activities for survival and enable people living in peace and harmony. It means that people are not peaceful if they live under poverty and lack of capabilities or economic security to meet their

primary needs which include access to employment, food, education and health services, sanitations, clothing, electricity, clean water as well as shelter.

In other words, people who suffer from poverty have economic security problem and if they are not adequately addressed it leads to other security issues. For example, Lael, B and Derek, C (2006) explained that addressing poverty is a matter of doing the smart thing to ensure that security at home and abroad takes place and extreme poverty fuels insecurity and the reverse is also true: the insecurity makes to address poverty harder for leaders.

Again, Collier, P (2007) confirmed that the direct link between poverty and insecurity shows that the most powerful causes of civil violence are weak personal economic growth and low incomes which rise the risk of conflict insecurity. In addition to the above, (Ostby 2008; Stewart 2009) confirmed that poverty challenges alleged to social well-being and they are also a consequence of breeding ground for criminal activity of trafficking drugs and robbery. Group levels of inequalities can generate social and economic sufferings that increases the risk of violent conflict.

Basing on those serious concerns mentioned above which are fueled by poverty, leadership is responsible to lifting countries out of poverty and well-being of people and understanding that enhancing creation of jobs produce income which help to access to foods and necessities. This lowers the risk of conflict and increases the economic growth among people. Therefore, it is necessary to consider the need of elevating human access to economic security capabilities of creating wealth to reduce poverty as Kashaga, (2007, p.32) defined poverty reduction as an intervention of approaches that have potential to reduce the pain and magnitude of poverty.

It is against that background the GoR introduced Umurenge SACCO's among other initiatives to provide Rwandans including low income earners with access to financial capabilities in order to help them graduating from chronic poverty, achieving economic security and sustainable peace. Rwandan government decided to use Umurenge SACCO's services as one of the powerful approaches to fight against poverty and Rwandans of the first category of Ubudehe program or

low income earners who daily suffer from poverty related issues are among the beneficiaries (Umurenge SACCO Wisigara Muhanga, Manuel de procedure, 2011).

However, it is observed that low income earners are not actively working with Umurenge SACCO's in order to benefit from its services aim at providing with them economic security capabilities to improve their human security or basic needs issues. Many people ask themselves why they are not benefiting from Umurenge SACCO services put in place which would have helped them to improve their standard of living and enhance the capacity for income creating jobs. Then, apart from job creation, they can sustain themselves, improve lifestyle also which contributes to wellbeing whereby the level of insecurity will be reduced.

## **1.2 Problem statement**

The GoR established Umurenge SACCO's with the objective to promote the culture of savings for the clients and in turn to maximize benefits for its members by providing them with economic security capabilities or facilities through credit to ameliorate livelihood and upholding their living standards (RCA, 2012).

Here, a group target was not all Rwandans in general even if none is excluded but the concerned category of people are Rwandans of low income in order to help them accessing to working capital and increasing income through establishment of saving-credit relationships. This means that Umurenge SACCOs aim at improving access to savings and credits services for the low income earners and make them bankable clients. The poor should be financially supported in order to get economic security capabilities to reduce poverty by creating the jobs generating income for improving their living conditions in turn reduce insecurity as well as attaining a peaceful life.

Singh PK, Chudasama H (2020) indicated that providing access to financial capabilities to society's most vulnerable group in a cost-effective manner through mainstream financial institutions and allowing the poor to become preferred clients of the banking system is fundamental to the financial inclusion strategy of a poverty alleviation program. It means that

Umurenge SACCOs would have an important role to take in charge of the poor people who have been left by other banks without supporting them with necessary financial capabilities.

In other words, whoever was taken as not bankable client by commercial banks would be the one person that Umurenge SAACOs should targeting using to provide credit facilities at low interest rate as a way stepping to poverty reduction strategy that the GoR has already set.

Therefore, GoR made efforts to reduce poverty by increasing economic security for its citizens because poverty and insecurity are widely understood to be closely interconnected. With poverty, more people cannot access to foods and other social facilities which may threaten well-being of people and increase the risk of emergence of national security threats whereby crimes, conflicts and insecurity relapse within the country.

Zoe, M. (2016) simply considers poverty as it is both a cause of insecurity and a product of it. It is for that reason the GoR created opportunities not only for pulling Rwandans of low income out of poverty but also as a way of enhancing sustainable economic security development to them if all participate actively.

However, MINECOFIN, (2021) indicated that 65% of poor people or low income households in rural areas of Rwanda need access to credit, they suffer from a lack of micro finance services options: individual loans used to finance short term working capital requirements of existing businesses, group loans to support the income generating activities for Rwandan people in the lower income category in daily life.

In relation to the above, the number of low income earners who need to access to Umurenge SACCO's services and use them is still big as one of the opportunities initiated by the GoR to help them graduating from poverty to better living standard once their economic security related issues are addressed. For example, Muhanga sector of Muhanga district counts more 108 poor families with members who live on less than \$1.90 per day (LODA, Muhanga district report, 2022). But today, there are only 07 persons from the poor family who request for a credit and got it from Umurenge SACCO Wisigara Muhanga (Umurenge SACCO Wisigara Muhanga, 2021). Therefore, many people wonder if the poor are still excluded to access to financial services?

It is in that context the research on “Savings and Credit Cooperatives Towards Economic Security. A Study of Umurenge SACCO Wisigara Muhanga: was selected to identify the challenges that low income earners are facing by working with their Umurenge SACCO in order to get working capital or economic security capabilities for income generating activities, reducing poverty and meeting basic needs relate issues to live peaceful life.

### **1.3 Objectives of the research**

#### **1.3.1 General objective**

To clarify if the low income earners has access to Umurenge SACCO financial services for them to do an activity generating income and get economic security or capabilities aim at overcoming poverty and addressing basic needs’ issues.

#### **1.3.2 Specific objectives**

- (i) To explain if there are strategies in place being employed by Umurenge SACCO Wisigara Muhanga to help low income earners getting informed about its services and how to use them for achieving economic security to address basic needs as well as poverty related issues.
- (ii) To identify the challenges of low income earners for accessing to Umurenge SACCO Wisigara Muhanga services to be used for them to handle basic needs related issues and reduce poverty for living peaceful life.
- (iii) To highlight the negative impact of lacking economic security or working capabilities on life of low income earners in Muhanga sector.
- (iv) To make the recommendations can help Umurenge SACCO Wisigara Muhanga to provide low income earners with access to its services as opportunities to get economic security capabilities to address basic needs issues.

## **1.4 Research questions**

- (i) Are the strategies in place of Umurenge SACCO Wisigara Muhanga for supporting low income earners to get economic security to use for them to graduate from poverty and solve their basic needs related issues?
- (ii) What are the challenges of low income earners to access to the financial services of Umurenge SACCO Wisigara Muhanga which can help them to do income generating activities in return be able to solve basic needs issues and reduce poverty?
- (iii) What is the impact of lacking economic security or working capabilities on life of low income earners in Muhanga sector?
- (iv) What can be done to help low income earners benefiting from Umurenge SACCO services as opportunities to access to working capabilities to use in order to overcome poverty and address the human security issues for living peaceful life too?

## **1.5 Significance of the research**

It is my opportunity to conduct a research that Rwandan people will benefit from it. To the Rwandan society, the expected results from the research will inform the government policies makers and SACCO managers on the challenges of poor people in working with Umurenge SACCO's in order to remove them.

To the public of other researchers, the research will contribute to the body of knowledge and will serve future researchers as source of reference to get information and identify the gaps to those who want to conduct further researches.

## **1.6 Scope and delimitation of the research**

This research was limited to savings and credit cooperatives towards economic security in order to identify the challenges of poor people for accessing to Umurenge SACCO services as intervention policy established by the GoR for all Rwandans including to acquire financial

capabilities to do any activities generating income and graduate from poverty as well as handle basic needs' issues.

The research was conducted in Muhanga district which has been piloted to be part of the satellite cities in the aim of expanding city of Kigali. This means that development of the city must go with promotion of wellbeing of the citizens where by Umurenge SACCO has to support this GoR policy by ensuring economic security to the citizens to develop themselves. Muhanga sector was chosen due to its particularity of being in between urban and rural areas because other sectors are located in rural area except one which is town of Muhanga district. That geographical aspect motivated a research because Muhanga only sector which covers both urban and rural areas. Therefore, the research wanted to include people from both sides rural and urban to contribute equally to the research and give their different views.

### **1.7 Research structure**

The present research is structured into five chapters.

Chapter one is general introduction which provides background information and problem statement, objectives and questions as well as significance of the research. Lastly it will end by structure of the research.

Chapter two is concentrated on the conceptual and theoretical framework. It defines the concepts such as savings and credit services and the poverty reduction. It informs the conditions under which credit services are provided to the client's members of Umurenge SACCOs, the role of Umurenge SACCOs in poverty reduction and the theories associated to the poverty reduction.

Chapter three concerns the methodology. It describes the research design, the population of the study, sampling as well as the process of data collection and analysis.

Chapters four is dedicated to the research's results. It covers the respondents and interviewees' views on research questions, data presentation, analysis and interpretation.

Chapter five summarizes the findings, informs the research's limitations and contribution, gives the recommendations to suggest ways of improvement and comes up with the conclusion.

## **CHAPTER TWO: LITERATURE REVIEW, CONCEPTUAL AND THEORETICAL FRAMEWORK**

### **2.1 Introduction**

Chapter two comes to explain the key terms used to form our research topic. It discusses some theories of poverty, low income earners financial status, the role of Umurenge SACCO services in poverty reduction and challenges that face low income earners in accessing to Umurenge SACCO services in order to create jobs producing income for poverty reduction and solving human security related issues.

### **2.2 Definition of key terms**

#### **2.2.1 Savings**

Mhembwe, S and Dube, E (2017) made clear that savings are indispensable investments. It is regular depositing even a small amount of money on account in bank by clients for future expected and unexpected demand. This serves well to empower the banks to understand the needs of their clients and provide them with the best services. The GoR established Umurenge SACCO's to inclusively receive the savings from different categories of people of the sector for later bring them to the clients when need arises. Umurenge SACCO's would become a bridge for the poor to access to financial services through the credit an opportunity to create jobs producing income for the poverty reduction.

#### **2.2.2 Credits**

It is a loan or amount of money usually offered after the process of examining the request of the applicant with a view to determine if a person has the capacity to bring back money borrowed without using other means or force for recovery (Gregore AA, 2013). Credit is perceived to be important inputs for the people who want to overcome capital constraints to undertake business generating jobs and income.

Harelimana, JB and Mukarukaka, B (2021) mentioned that in an effort to bridge the financial access gap and encourage local people to use formal financial institutions to save money and

take out loans, the GoR began providing assistance to establish Umurenge SACCO in every Umurenge (administrative sector) in the country.

It is believed that Umurenge SACCO's credit can increase employments and income at household level especially in rural areas where the majority of people are relatively poor. Umurenge SACCO can support them to boost their social economic development and improve their living lifestyle through loan for business mainly producing income. The economic development through job creation also contributes to the individual and national security whereby the level of crimes will reduce because employed people have managed to secure the human security needs.

### **2.2.3 Savings and credits cooperatives**

Savings and credit cooperative is a financial institution owned and operated by and for its members respecting democratic principles for the purpose of encouraging savings of money to extend credit to the members at reasonable interest rate and giving financial credit to enable clients improve the economic and social welfare (RCA, 2020). Based on the definition above, Savings and Credit Cooperatives including Umurenge SACCO are the main sources of finance for the people who having low level of income and lacking access to commercial bank related services to run the small businesses.

Through the gradual small credit, the borrowers could stimulate productivity enabling them to build their capabilities which contributes to income job creation, graduate from poverty as well as be able to solve human security issues or which in turn reduce human insecurity. However, Umurenge SACCO remains a secured house where GoR passes its social protection or intervention such as FS and DS for the poor instead of being a bank of savings and credit even to them as per GoR policy for initiating Umurenge SACCO establishment in 2008.

### **2.2.4 Economic security**

Economic security is composed of basic social security, defined by access to basic needs infrastructure pertaining to health, education, dwelling information and social protection as well as work related security (ILO, 2004).

The ICRC, (2015) defines economic security as the ability of people to consistently meet their basic needs. It defines as the ability of people or communities to cover their essential needs sustainably and with dignity. Food, basic shelter, clothing and hygiene quality as essential needs as does the related expenditure, the essential assets needed to earn a living and the costs associated with health care and education.

According to Tamosiuniene, M (2015) the individual economic security approach defines the economic security of a person as stable income and other sources in order to maintain the standard of living in the present and the future. i.e., permanent solvency, predictable cash flow, efficient use of human capital.

### **2.2.5 Umurenge SACCO**

The GoR established a form of financial institutions called Umurenge SACCO in every Umurenge (administrative sector) in the country as a program that aims to eradicate chronic poverty, accelerate economic growth in rural areas and improve the livelihoods of the poor Harerimana, J.B and Mukarukaka, B. (2021). It is hoped that Umurenge SACCOs which now totalize 416 will ultimately help Rwanda's poor people to become more financially secured, being able to manage and invest in business jobs in order to graduate from poverty and improve lifestyle which remains a serious concern.

### **2.2.6 Poverty**

It is a situation when an individual has not enough money to access to the basic needs such as food, clothing, social services like education and health as well as shelter. It is perceived as a problem when reveals that disposable income and resources are inadequate to support minimum standards of living. Amartya Sen (2000) has a different view that poverty is a real deprivation of the basic capabilities that enable people to access and make use of the income in the society. Poverty is a state of lacking the basic facilities such as employments to pay for education, health, foods and shelter that make life possible in the society.

Therefore, GoR established Umurenge SACCO to avoid what Amartya s (2000) said above “a real deprivation of the basic capabilities to the poor people” in order to help them to overcome

that problem through building a culture of savings and credit in Umurenge financial institution. This would contribute to job creation for generating income which in turn can support to reduce human security issues and contribute to a well-being of the people.

### **2.2.7 Poverty reduction.**

It has been mentioned by Amartya Sen (2000) that poverty escalates when people lack the basic tools of trade and ideas to carry out businesswise activities to generate income to use in addressing human security issues. In order to be placed to change life and eradicate poverty, it is necessary to consider the need of elevating human being access to capabilities other than ready incomes and the use of income does not make people escape the threats of poverty in the society even though they have access to the channels of creating wealth to handle poverty.

It is a set of measures to improve the quality of life for those people having poverty. In line with intervention of the GoR, it is a process of helping poor people to have access to financial services and move out of poverty through Umurenge SACCO services. Therefore, it is necessary to consider the need of having credit support to develop capabilities for creation of jobs among the poor in the society and invest in income generating activity which plays a key paramount in prevention of crimes and insecurity among community members because their human security problems are solved. Practically, accessing to credit for poverty reduction investments is still a problem for the poor even if the GoR initiative of bringing Umurenge SACCO to provide them with a financial support.

## **2.3 Theoretical literature review**

### **2.3.1 Individual deficiencies theory of poverty**

This theory of poverty was proposed by Rainwater in 1970 and set of explanations that focus on the individual as responsible for their poverty situation. He further explained that poverty is caused by lack of genetic qualities such as intelligence that are not so easily reversed. This theory has got its root in American values and belief in the free market system, a system thought to provide opportunity for all. Typically, politically conservative theoreticians blame individuals

in poverty for creating their own problems and argue that with harder work and better choices the poor could have avoided and now can remedy their problems (Addae-Korankye, A 2019).

### **2.3.2 Classical and Neoclassical Economic theories of poverty**

Classical economic is a broad term that refers to the dominant school of thought for economics in the 18th and 19th centuries. Most consider Scottish economist Adam Smith the progenitor of classical economic theory. Classical economic contends that individuals are ultimately responsible for poverty, thereby providing a foundation for laissez-faire policies. Neoclassical economics is more diverse and provides explanations for poverty that are beyond individuals' control (notably, market failures). Both classical and neoclassical approaches overemphasize monetary aspects, the individual as opposed to the group and a limited role for government laws (Davis, EP. 2015).

Neoliberal schools focus on macroeconomic forces and emphasize the role of government in providing economic stabilization and public goods. Poverty is considered largely as involuntary and caused by unemployment. Marxian/radical views consider class and group discrimination as central to poverty and assign a key role to the state in its intervention/regulation of markets. Anti-poverty proposals in this vein include minimum wages and anti-discrimination laws (Davis, EP. 2015).

### **2.3.3 The opportunity deprivation theory of poverty**

The opportunity deprivation theory of poverty argues that people are poor because they have limited human capital, as well as limited access to opportunities compared to the wealthy. The economic, political, and social system which causes people to have limited opportunities and resources with which to achieve income and well-being (Majid, S. 2012). The problem of the working poor is increasingly seen as a wage problem linked to structural barriers preventing poor families from getting better jobs, complicated by limited numbers of jobs near workers and lack of growth in sectors supporting lower skilled jobs (Tobin 1994).

According to Amartya S 2000, creation of avenues of raising sustainable sources of income plays a critical role in eradicating poverty among the people. Therefore, it is necessary to consider the

need of having a stable state of affairs that rules out the issuance of income and develops creation of capabilities among the poor people in the society.

## **2.4 Empirical literature review**

### **2.4.1 Low income earners financial status**

Low income earners of Rwandan people form one of the categories of social stratification program known as "Ubudehe program" depending on income among households. This category comprises people of the labor force that earn less than 45, 000 Rwandan francs per month that is to say those who are living less than 1.5 dollar a day (casual workers). Their land is less than half a hectare in the rural areas and less than 100 square meters in urban areas and yet they do not own other assets or other sources of livelihoods and have no source of income to provide for the family (Bishumba, N. 2018).

It is also clear that the GoR, NGO, Religions and CSO must refer to the above criteria when they are going to provide this particular category of Ubudehe program with support. For example, social services such as scholarships or medical service support are offered based on Ubudehe program particularly to this category of low income. To break the cycle of poverty, there are social protection or interventions provided based on Ubudehe categories. The Government's social protection includes Girinka program (one cow per poor family), direct support (DS) consisting of money to the most vulnerable people (who are aged above 60 years old, disabled and children headed families), financial support (FS) for the poor people who are able to do any income generating small projects or business activities and public work where people get wages for work (LODA, 2021).

The two last groups-beneficiaries of government support form a group of people which interested a researcher to conduct the research in order to find out the challenges they are facing to access to Umurenge SACCO services as a way for overcoming poverty, improving social economic and human security related issues.

## **2.4.2 Nexus between poverty and criminal activities**

Poverty, likewise, is seen as being a cause of conflict, when grievances are not met, the poor who consider themselves deprived in the society can riot questioning the leadership to be a cause of their poverty as well and even join rebel groups. Extreme poverty may then strengthen tendencies to resort to violent means or activities (Verstegen, 2001).

Furthermore, criminologists looked to a wide range of factors to explain why a person would commit crimes. These included biological, psychological and socio-economic factors. In the context of the research, the latter motivates our reason to explain how is also seems to be behind people who commit crime. Since 1930s criminologists' view was that unemployment could be a major cause of crime (Encyclopedia.com. <https://www.encyclopedia.com/law/encyclopedias-almanacs-transcripts-and-maps/causes-crime>).

From the above criminologists' view, we believe that poor people also can commit crimes for example robbery, use of drugs, conflict within their families due to lack of capabilities or employment generating income to address human security issues and this is not handled it can lead to high rate of crimes within the society.

A cycle of violence where people grow up with abuse or antisocial behavior within the poor families at the home will much more likely to facilitate the transmission of the same pattern to own children and bring to them an impact which is negative on their future development. Furthermore, children who are neglected or abused are more likely to suffer from malnutrition, drop out the school, go to the streets and suffering alone as well as commit crimes later in life than others due to lack of parental educational support.

In contrary to the poor, supportive and loving parents who respond to the basic needs of their children invest and instill in them self-confidence and good behaviors in social environments. Therefore, education can play an enormous role in deterring crime through educational programs for youth and job training for parent of poor families which cannot only provide a way to find a job for getting an income and make a legal living without financial support but also potentially place the person into a better social environment preventing him or her to get involved in commission of crimes.

According to the GoR initiative, this is what Umurenge SACCO came to solve by helping poor people to access to financial capabilities and create employments, gain income in order to address their human security related issues by ensuring education for all later alone improving their living standard as well as living peaceful life together with others in the society.

#### **2.4.3 Umurenge SACCO in addressing economic security issues**

Harerimana, JB and Mukarukaka, B, (2021) demonstrated an expected contribution of cooperatives in Rwanda to SDGs focusing on five goals such as end poverty, empower women and achieve gender equality, provide quality education and health, ensure food security and good nutrition for stable and peaceful society. It is hoped that Umurenge SACCOs among others, which now totalize 416, would help the GoR to achieve SDGs.

Mbonigaba, (2019) mentioned that poverty reduction is fundamental purpose to introduce Umurenge SACCO, empower the low income earners and develop the financial set up of the country via integration of poorest people on financial markets as backbone for the social economic development to upgrade to a better standard of life to the poor through its savings and credit services for creation of self-employments generating income and improving their living conditions by ensuring good education, health and food security in turn reduce insecurity for attaining a peaceful life.

#### **2.4.4 Challenges of low income earners to financial access of Umurenge SACCO**

As it was mentioned above, Umurenge SACCOs would play a big role in poverty reduction and it is good approach to eliminate all forms of poverty countrywide to all Rwandans particularly poor people. Managem, J, C, 2021 in his article on the contribution of Umurenge SACCOs to financial inclusion has indicated that the poor in Rwanda a part for poverty, they have also been facing a number of other barriers to financial access including.

- a. Low financial literacy: lack of awareness of financial services and other financial benefits offered by SACCO financial institutions like savings and credits services.
- b. Inaccessibility to a desired credit: Umurenge SACCOs don't trust the poor to offer a required amount of money to meet their needs such as housing credit, expanding or sustaining

business funded by small money 100,000Rwf of FS and use better tools to access and succeed loan risk.

c. High interest rate (24%) is also a major challenge which brings some beneficiaries of Umurenge SACCO to fear requesting a credit therefore, it cannot promote financial inclusion.

Despite the challenges mentioned above which block poor people to access to financial services, Managem, J, C, 2021 has further informed that there is a public perception that Umurenge SACCOs brought financial inclusion in Rwanda, the progress in expanding access to affordable financial services and building a culture of savings and long-term investments. This brings to this question “Is it a reality or dream?” that our research should come up with the answer but it is surely known that Umurenge SACCOs only facilitate almost the poor people to receive their direct support (DS), financial support (FS) and payment for public work all provided by local government.

## **2.6 Conclusion**

This chapter has explained the key terms used to form our research topic such as savings and credit, economic security and other to help the interested persons who will read this dissertation to understand the key terms. It has discussed some theories of poverty, low income people financial status, the role of SACCO services in poverty reduction and challenges of low income earners in accessing to Umurenge SACCO services for getting economic security or capabilities to solving human security related issues.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter presents the methodology followed in the present research, explains the research design, describes the area and population of the research, explains the sample size and sampling methods, discusses the types and techniques of data collection as well as process and analysis by the use of both qualitative and quantitative methods. The last point of this chapter informs about limitations that the researcher has encountered during the process of data collection.

### **3.2 Research design**

According to Cohen et al (2007: 67), a research design provides the procedural outline for the conduct of any given investigation. It specifies how data relating to the given problem should be collected and analyzed. The present research is basically qualitative in nature but supplemented by quantitative approach and therefore, descriptive research design being adopted. Qualitative approach is used as a means to detail information obtained through the use of quantitative approach. In doing this, the researcher described the responses of informants and in some cases presented their views in their own words.

As the quantitative approach, the data collection tools were designed in the ways that researcher was able to collect close ended responses which are possible multiple answers that the respondents are requested to choose one suitable answer from others. There are essentially four main instruments that have been used in this research. These are the questionnaire, group discussion, interview and various documents. Therefore, in the analysis, researcher concluded based on the quantity of information or number of informants who provided responses. In presenting the results of the research, researcher will use the frequencies and the percentages. These data are illustrated through tables and charts and interpreted using Spreadsheet program.

### **3.3 Area and population of the research**

According to Zana O'Leary (2004:102) the population research is the total of membership of a defined class of people, objects or events. However, the present research was carried out in Muhanga District as a study area because it has been identified to be one of the satellite cities for

expanding city of Kigali. This means that development of the city must go with promotion of wellbeing in terms of economic security of the citizens whereby the established Umurenge SACCOs have to support this GoR policy by ensuring that citizens of the sector are financially and economically secured to develop themselves and transform their lives.

Umurenge SACCO Wisigara Muhanga was chosen as site of the study due to its particularities. One is because of being in between urban and rural areas while other sectors are located in rural area except one which is the city of Muhanga district. Another is due to having more varieties of products than others in Muhanga district such as “Rara heza” (mattress), “Irwaneho rubyiruko” (bikes, motorcycles for transport business) and “materials for job creation” (hair dressing, welding, carpentry), agriculture and husbandry animals’ cooperatives to support and offer the low income households chance to create jobs, change their lifestyle a part from money credit.

Therefore, these aspect motivated a researcher because Umurenge SACCO Muhanga is the only one which is selling products that cover different activities that can be done by the people who live in urban and rural areas. The researcher also wanted to include poor people from both sides rural and urban to contribute equally to the research and give their different views on why are not they take those services or products of Umurenge SACCO Wisigara Muhanga as an advantage and credit them?

According to Amin (2003), the study population is that population to which the researcher wants to generalize the results of the study and with this research the concerned population consists of 108 low income earners situated in the first category of Ubudehe program within Muhanga sector who are physically fit and who are able to go for a work, clients of Umurenge SACCO Wisigara Muhanga need to credit or financial support in order to invest and produce income in other to transform their lives by addressing basic needs’ issues. The researcher also conducted the interviews with three persons namely LODA staff working under SDU in Muhanga District as well as ES and Manager of Umurenge SACCO Wisigara in Muhanga sector because they are responsible to help low income earners to acquire economic security or working capital and address poverty related issues.

### 3.4 Sample size and sampling methods

Methodologists have provided sample size guidelines for several of the most common qualitative research design and techniques. According to Sandelowski (1995), cited by Onwuegbuzie and Leech (2005), sample size in qualitative research should not be too small that it is difficult to achieve data saturation, theoretical saturation, or informational redundancy. At the same time, the sample should not be too large that it is difficult to undertake a deep case oriented analysis.

Creswell (1998) has recommended that 20 to 30 participants can be used for study research. Gay et al (2006) argued that qualitative studies can be carried out with a single participant or with as many as 60 participants while Morse (1994), suggested 30 to 50 interviewees. Therefore, due to the time constraints and the resources at the disposal, it has not been possible to conduct a research on the whole population of 108 low income earners of poor families who need to credit money or products and do any activities can generate income. That is the reason why the researcher determined a sample size which was relatively in the acceptable level of range between 50 and 60 participants as it was recommended by Morse (1994) and Gay, et al (2006).

#### 3.4.1 Determination of sample size

In determining the sample size of research participants from 108 members of poor families who are able to do a work, researcher used the formula of Alain Bouchard (1975). This formula stipulates that when the universe of the population is lower than 1.000.000 individuals, it matches a sample of 96 individuals to a given error margin of 10%.

The following formula is applied:

$$n = \frac{N^0}{1 + \frac{N^0}{N}}$$

n= desired sample size

N<sup>0</sup>= size of statistical universe which corresponds to 96 individuals

N= size of the targeted population group which is 108 people from poor families who got FS to do their own low income generating activities.

$$n = \frac{96}{1 + \frac{96}{108}} = \frac{96}{\frac{108 + 96}{108}} = \frac{96}{\frac{204}{108}} = 96 * \frac{108}{204} = \frac{10368}{204} = 50.823529411764$$

Consequently, a sample of 50 respondents has been taken. The selection of the respondents was also done using simple random sampling technique of probability sampling methods. According to Janesick (1994), a simple random sample is selected so that all samples of the same size have an equal chance of being selected from the population.

In relation to the above statement, all 50 respondents have been taken and sampled from the list of population of the research made up by the members of poor families who are clients of Umurenge SACCO and able to credit for doing their own income generating activities in five cells of Muhanga sector using systematic random sampling by calculating sampling interval (K) of each cell of Muhanga sector where  $K = \frac{N}{n}$

K= Sampling interval.

N= Sample size of 50 respondents.

n= Number of low income earners of each cell in Muhanga sector.

However, using a sampling interval of each cell calculated with a formula ( $K = \frac{N}{n}$ ), we have chosen the number of respondents from members of poor families who are recorded on the list of each cell as illustrated in the table under below.

**Table 1 . Number of the population and sample size for each cell of the respondents are represented in the table below**

<b>Cells of Muhanga sector</b>	<b>N= Sample size of respondents</b>	<b>n=Population size of each cell</b>	<b>K=Sampling interval</b>	<b>Respondents from each cell</b>
Tyazo	50	12	4.1	<b>3</b>
Nyamirama	50	08	5.5	<b>2</b>
Remera	50	20	2.5	<b>7</b>
Nganzo	50	48	1.0	<b>31</b>
Kanyinya	50	20	2.5	<b>7</b>
Total number or sample size of respondents to represent the targeted population of research				<b>50</b>

**Source: LODA, 2022 in Muhanga District**

Particularly, using the purposive sampling method, all three concerned people to address economic security related issues of the citizens were also chosen and interviewed as participants

of the research. These are LODA staff working under SDU in Muhanga District as well as ES and Umurenge SACCO Manager in Muhanga sector.

In total, the two categories of the respondents of the sample size include 50 people from poor families who got FS to do their own income generating activities and 03 concerned responsible persons to address economic security related issues of the citizens because the researcher wanted their complementary views on the questions that should be answered by the present research.

### **3.5 Types of data collection**

This section discusses data that the study used. Some of the data were collected directly from the field using the above mentioned techniques in the research design section, while other information was obtained from the existing documents of other persons who have written about the subject. More details are discussed hereunder.

#### **3.5.1 Collection of primary data**

Primary data can be described as those data freshly collected for the first time from the field. So they are original in character. That is the reason why primary data are also called field data. Here primary data were collected through use of questionnaire and groups discussion with a representative sample of members of poor families who got FS for doing their own low income generating activities and face to face interviews with concerned responsible to address human security related issues of the citizens already mentioned above.

#### **3.5.2 Collection of secondary data**

As Jankowicz (1995), put it “knowledge doesn’t exist in a vacuum, and your work has only value if it is in relation with other people’s findings”. In line with this statement, a review of existing documents from libraries was carried out. These documents comprised published books and journal articles. In addition, unpublished reports and papers from various institutions, and then internet websites were also consulted. This relevant literature has helped to develop a theoretical framework of the present research, establish the background of the study, analyze and interpret the field work results.

### **3.5.3 Instruments of collection data**

The methods or techniques used in data collection process include interviews, questionnaire, focus group discussions and documentation as discussed under below.

#### **3.5.3.1 Interviews**

According to Kakinda, M, Mbaraga, F (1990), an interview is defined as a face to face conversation between an interviewer and a respondent, conducted for the purpose of obtaining information. During the interview, the respondents were asked the questions in a similar sequence and their responses were recorded in order to avoid contradiction and misconception.

The interview has been conducted with different concerned persons mentioned above for collecting their opinions on the measures that can be used to help low income earners of poor families to access to Umurenge SACCO services as opportunities provided for getting economic security or capabilities to create employments generating income, solve basic needs issues and graduating from poverty.

#### **3.5.3.2 Questionnaire**

In accordance with Kakinda, M, Mbaraga, F (1990), questionnaire is defined as a set of related questions designed to collect information from a respondent. In this case, quantitative data were collected using a series of questions that were developed and administered to the selected respondents. Then after, based on the questionnaire they should give the answers on by one or individually with researcher who recorded their answers. (Primary data).

#### **3.5.3.3 Focus Group Discussion**

To better comprehend quantitative data, focus group discussions were conducted. It was organized into selected and grouped respondents from five cells in Muhanga sector in order to ask questions to be answered collectively through discussion in the aim of achieving the complementarity of the respondents and the researcher has facilitated to capture information from respondents' views.

### **3.5.3.4 Documentary method**

In addition to interviews and questionnaire, various archival documents were consulted for the purpose of this research. The data collection method is based on reading books and other documents having information related to the topic. This included archival materials from libraries, website data, and official memos, reports were employed in order to get the information concerning the topic (Secondary data).

## **3.6 Data processing and analysis**

According to Kakinda, M, Mbaraga, F (1990), data processing is classification of given responses by the respondents into categories. In this research, data processing refers to the transformation of respondents' views into meaningful text. During data processing, relevant data to the objectives of the research was considered and transformed into meaningful information for easy interpretation and understanding through editing and tabulating. Data analysis is conducted by using Spreadsheet or Microsoft Excel.

### **3.6.1 Editing and tabulation**

Kakinda, M, Mbaraga, F (1990) said that after the data have been edited, it is often tabulated and may undergo other statistical manipulation such as the calculation of percentages and interpretation.

In the research, after collecting questionnaire from respondents and conducting the interviews, the editing will be done to ensure completeness, accuracy, consistency, uniformity, legibility, and comprehensibility of data. The tabulation process will involve putting the data into tables and the determining of the frequency of the responses for every variable showing the number of occurrence of responses to questions, their calculated percentages and process the statistical results as well as interpretation.

## **3.7 Ethical consideration**

Before starting the research, we got clearance from commandant of NPC and Mayor of Muhanga district which facilitated to conduct our academic research smoothly and it has been used to any persons who requested to present it for the consideration.

Therefore, to be able to overcome the challenges mentioned above, it required our patience to the respondents who disappointed us and could not respond to our invitation of meeting during administering a questionnaire to those who delayed to provide the required information at due time. The respondents have voluntarily participated to this research because they were promised that information provided is purely for academic purpose and could be treated confidentially even their names cannot be published.

### **3.8 Research constraints**

There were a number of challenges encountered during this research. Firstly, during the administration of questionnaire all respondents were not available. To remedy this problem, the research went to the field several times in order to meet all of them. Secondly, the information needed from local leaders about the research topic was not always available at the due dates. Therefore, during that time of unavailability of information, we have stopped our research activities until when information was provided. We cannot close this point without denounce the time constraint to manage different duties. Being a student and father of family at the same time require enough time to arrange all academic activities as well as family matters.

### **3.9 Conclusion**

Chapter three has focused on the methodology used to conduct the research. It started with the research design, the area and population of the research, the sampling method and closed with the data collection and the data analysis. The results produced in the analysis are the basis for the research findings.

## CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION

### 4.1 Introduction

The methodology detailed in chapter three has helped us to collect the data from the respondents and the research has a number of objectives to be achieved which correspond with the research questions. In other words, this chapter involves the presentation and discussion of the findings, analysis and interpretation for providing the responses to research questions or views of the respondents on the challenges met while trying to access to Umurenge SACCO services to acquire their economic security to overcome poverty and address basic needs issues finally determine if the objectives of the research have been achieved.

### 4.2 Characteristics of respondents

In this research, the demographic characteristics include sex, age, number of family members and number of years that family is affiliated to first category in Ubudehe program. This information about respondents provides the basis for their background and ensures reliability of respondents' information.

### 4.3 Findings from low income earners, clients of Umurenge SACCO Wisigara Muhanga

**Table 2 . Number of the respondents by gender**

Sex	Frequency	Percentage
Male	19	38%
Female	31	62%
Total	50	100%

**Source: Primary data, May 2022**

The table above indicates that 31 out 50 respondents equal to 62% were females and 38% were males. This is due to the fact that women rest at home doing family activities whereas men leave from home and go out to look for employment in order to gain money for sustaining their families. It can be noted that the research considered all respondents of both sex such as males

and females because they are equally affected by poverty and they are all client of Umurenge SACCO Wisigara Muhanga.

Again, they have equal right to access to financial services where they can apply for a credit for being economically secured for performing any economic and income generating activities to develop themselves and have capabilities to meet their basic needs for their families. This was done so as to obtain quality of information from both women and men.

**Table 3 . Respondents’ age**

<b>Age</b>	<b>Frequency</b>	<b>Percentage</b>
21-30	9	18%
31-40	11	22%
41-50	27	54%
Over 50	3	6%
Total	50	100%

**Source: Primary data, May 2022**

The table demonstrates that 27 respondents represented by 54% are between the age of 41-50 which means that they are experienced in lifestyle they live in and they are responsible as well as mature enough to provide quality of data required by research. All respondents are in age of doing or producing work generating income in order to meet basic needs and overcome poverty. That is why they are all received FS from local government funds of Muhanga District to support poor families’ members for running income generating activities to develop themselves and address economic security related issues. It is also an opportunity for them to train themselves for gaining financial skills through FS on how they can use a credit of more money from Umurenge SACCO as working capital and acquire sustainable abilities or income to meet basic needs.

However, this research was conducted to identify the challenges that people from poor families or first category in Ubudehe program are facing to access to Umurenge SACCO services which include credit as means of working capital to be invested in activity generate income in order to solve basic needs and graduate from poverty as the GoR wants for them.

**Table 4 . Respondents' level of education**

<b>Education level</b>	<b>Frequency</b>	<b>Percentage</b>
Not attending school	4	8%
Primary school	46	92%
Secondary school	0	0%
Total	50	100%

**Source: Primary data, May 2022**

The table above indicates that among 50 respondents none is educated beyond of primary level, 46 out 50 respondents or 92% have completed primary level and 04 out of 50 respondents or 8% have not completed primary level which means that a big number of poor people have only completed the primary level.

This shows that poor people have low level of education which make difficult to understand easily financial skills. This constitutes a barrier for them to access to financial benefits offered by Umurenge SACCO institutions like savings and credits services or other products because they don't know how to use them to gain economic security in order to solve basic needs. Consequently, poverty remains a serious concern for them because they do nothing to reduce it due to lack of financial skills which preventing them to use financial services would help to create job generating income.

**Question 1. How many family members do you have?**

**Table 5. Number of family members of the respondents**

<b>Number</b>	<b>Frequency</b>	<b>Percentage</b>
Less than five	13	26%
More than five	37	74%
Total	50	100%

**Source: Primary data, May 2022**

According to the table above, it is showed that all 50 respondents who are clients of Umurenge SACCO Wisigara Muhanga even if they are considered as poor but they assume parental responsibilities and 34 out of 50 respondents or 74% of the families are composed by relatively many members more than five members which means they need financial capabilities to ensure that they create a job generating income or economic security help them to meet basic needs issues of the members. This shows that if people from poor families are not financially supported, poverty affects much them because they are parents who have children and they have to ensure that they feed them and provide all school requirement for their education.

The reason why the GoR put in place social interventions including FS as well as Umurenge SACCO financial institutions to support low income earners with working capital or credit money that can help them to overcome poverty and solve basic needs issues if they invest in income generating business.

**Question 2. How long have been affiliated to the first category of poor in Ubudehe program?**

**Table 6. Respondents’ life experience being affiliated to the poor category in Ubudehe program**

<b>Duration</b>	<b>Frequency</b>	<b>Percentage</b>
Less than five years	0	0%
5-10 years	0	0%
More than 10	50	100%
Total	50	100%

**Source: Primary data, May 2022**

With regards to the lifestyle, all 50 respondents have been longtime in difficult life of living in poverty that is to mean over 10 years. This shows that interacting with these people has helped to obtain the quality data reflecting the reality of the situation in which they are living and helped again to make the respondents’ views into meaningful statements to answer the questions of the research and achieve its objectives. This also helped the researcher to make the recommendations informing what can be done to support them to access to Umurenge SACCO services for being economically secured through savings and credit and to be able to graduate from poverty issues

which push them to live in bad conditions or total economic insecurity denying them to meet their basic needs.

**Question 3. How long have been clients of Umurenge SACCO Wisigara Muhanga?**

**Table 7. Working experience as client of Umurenge SACCO**

<b>Experience</b>	<b>Frequency</b>	<b>Percentage</b>
Less than 5 years	0	0%
Between 5-10 years	3	6%
Over 10 years	47	94%
Total	50	100%

**Source: Primary data, May 2022**

The table above show that 47 out of 50 respondents or 94% are clients of Umurenge SACCO Wisigara Muhanga over 10 years. Only 03 out of 50 respondents or 6% have less working experience. Based on the results above, it is be noted that all respondents have enough experience working with Umurenge SACCO financial institution and they merit to be considered as bankable and trustable clients that could facilitated to benefit from its credit services that can be invested in income generating activities helping them reducing poverty and addressing human security issues at home.

**4.4 Strategies in place being employed by Umurenge SACCO Wisigara Muhanga to help low income earners getting informed about its services and how to use them for achieving economic security to address basic needs as well as poverty related issues**

**Question 4. Have you been regularly given information about Umurenge SACCO services and how can support you in getting economic security to handle basic needs?**

**Table 8. Getting information about Umurenge SACCO services**

<b>Information</b>	<b>Frequency</b>	<b>Percentage</b>
Yes, I got it	0	0%
No, I didn't get it	50	100%
Total	50	100%

**Source: Primary data, May 2022**

The table above shows that all 50 respondents represented by 100% have informed that there are not regularly informed either by the local leaders from district, sector and cell level or Umurenge SACCO Wisigara Muhanga manager who organized regular meetings aim at sensitizing, teaching or informing them about Umurenge SACCO services and how the poor should take advantage of that in order to use financial services as economic security or working capital for developing themselves or visiting their home places to see how they are using working capital from financial services offered and advise them on how they can make savings using social intervention of FS and credit with Umurenge SACCO to expand income generating activities for poverty reduction and solve basic needs.

Based on the above results, 50 respondents witnessed that they do not get information can help them to know what to do for being economically secured and graduate from poverty using Umurenge SACCO services and this is still a serious concern. Therefore, this can be considered as a challenge for them to have a helpful information on how they can access to Umurenge SACCO financial services. All of them could attend only primary school and get knowledge which cannot sufficiently support them to understand financial related skills and be able to implement them without coaching. It seems that it is important to help them getting basic financial skills on how to work with the financial institutions.

**Question 5. Have you made savings on your account in Umurenge SACCO Wisigara Muhanga?**

**Table 9 . Account savings of low income earners in Umurenge SACCO Wisigara Muhanga**

<b>Savings</b>	<b>Frequency</b>	<b>Percentage</b>
Yes, I made them	11	22%
No, I did not make them	39	78%
Total	50	50%

**Source: Primary data, May 2022**

As indicated in the table above, 39 out of 50 respondents or 78% have informed that they do not make savings on their personal account in Umurenge SACCO which in return would be used to request a credit because the financial institutions consider amount of savings for granting a credit

to the clients. Here, Umurenge SACCO wisigara Muhanga manager confirmed that they allocate a credit which corresponds to 10% of the client's savings on account.

According to our observation, even if many of poor people do not make savings in Umurenge SACCO, it does not mean that they do not have money to save because they get social intervention or FS amounting 100,000Rwf offered by local government through district fund to invest it in activities generating income from which they can make savings and other account transactions. But it is because they are moving in wrong direction whereby many of poor people who got FS they have immediately used it to solve family basic need issues like school requirement of their children and buying foods, clothes instead investing the money in activity generates income to be used for human security issues and make savings This was confirmed by respondents themselves when the research asked them on why they did not make savings? And why they used FS in solving basic need issues rather than job creation to generate income during focus group discussion as well as ES of Muhanga sector during the interview.

Consequently, lack of creation of job generating income, prevents them to initiate themselves on how to use financial support like make savings and access to credit from Umurenge SACCO. Therefore, local leaders have to teach them how to make choice for investing financial facilities in order to generate income which can be used later solving the issues of life.

Only, 11 out of 50 respondents or 22% said that they made savings on account planning to obtain a credit and few of them could get it from Umurenge SACCO Wisigara Muhanga sector to sustain and expand the business hoping that if things will continue going well they can get out of poverty issues.

#### **4.5 The challenges that the low income earners meet when trying to access to Umurenge SACCO Wisigara Muhanga services**

**Question 5. Have you requested for Umurenge SACCO credit for you to do an activity generating income and get economic security or capabilities for overcoming poverty and addressing basic needs' issues?**

**Table 10 . Application for a credit from Umurenge SACCO by low income earners**

<b>Credit request</b>	<b>Frequency</b>	<b>Percentage</b>
Yes, I applied for it	7	14%
No, I didn't apply for it	43	86%
Total	50	100%

**Source: Primary data, May 2022**

According to table above, the majority of respondents that is to say 43 out of 50 respondents or 86% witnessed that they did not apply for a credit from Umurenge SACCO Wisigara Muhanga. According to our observation, even if they need more money apart from 100,000Rwf of FS they got from local government district fund in order to expand their businesses generating income because on one hand they know that they cannot get it due to lack of credibility or lack of trust for not being able to reimburse a credit due to a number of factors such as lack of savings, high interest rate (24%) and mortgage as it was mentioned in chapter two.

07 out of 50 respondents confirmed that they applied for a loan and could get it through Umurenge SACCO financial institutions but they have also mentioned that the interest rate is too high as all respondents revealed during our focus group discussion. That is the reason why many of them feared to apply for a credit from their Umurenge SACCO. The only one respondent who has witnessed that he got information that KCB offers a credit to the poor people at low interest rate of 9%, he requested and got it from there which was amounting to 300,000Rwf without other conditions.

This was confirmed by KCB manager we interacted with that KCB offers credit for poor people at low interest rate by minimum conditions considering their financial status in order to support them. Therefore, Umurenge SACCO also needs to simplify the requirement or condition factors to facilitate the poor accessing to credit in order to acquire a working capital to invest and realize income which helps to reduce poverty and improve their lifestyle.

On the other hand, many poor people witnessed that they have fear to request a loan because they don't know how they can utilize it due to lack of financial knowledge considering their low level of education that the research has already talked about early. All the reasons mentioned above,

form a great barrier for poor people who need to borrow money from Umurenge SACCO and invest in or expand activities generating income in order to address economic security issue and reduce poverty. This is also the reason among others poverty doesn't decrease and economic security issues increase for the poor throughout more than 14 years without shifting from first category of Ubudehe program.

Therefore, Local leaders and Umurenge SACCO managers have the responsibility to organize regular contacts aim at teaching them with basic knowledge about loan utilization and management in order to overcome fear and ensure that no Rwandan is left behind in this struggle of fighting against poverty using bank financial services which give economic security to handle basic needs' issues.

#### 4.6 The negative impact of poverty in today's life of poor people in Muhanga sector

**Question 6. What are your serious concern in today's life resulting from lack of economic security?**

**Table 11 . Impact of poverty in today's life of poor people**

<b>Impact of poverty in today's life of poor people</b>	<b>Frequency</b>	<b>Percentage</b>
Lack of income generating activity	49	98%
Lack of foods	49	98%
Malnutrition	29	58%
Lack of school requirement for children	49	98%
School drop out of children	27	54%
Street children	14	28%
Commission robbery offence	7	14%
Detention in Transit Centre	16	32%
Conflict within family among the members	38	76%
Lack of inner peace and happiness	50	100%

**Source: Primary data, May 2022**

This table above summarizes the problems fueled by poverty to the poor people as follows: 49 out of 50 respondents or 98% witnessed that they do not have income generating activity. The findings from our research revealed that having got FS poor people do not invest money in activity generates income for them to sustain daily economic security to be able to manage and handle all basic needs related issues. In contrast, they use money for other purposes like buying a small land or constructing a house. Others utilized FS in wrong way, for example buying foods, clothes and addressing school requirement for their children and they finish the money of FS without creating a job producing income due to that kind of choice of money utilization.

That is why 49 out of 50 respondents or 98% again revealed that they suffer food security issues and finding school requirement for their children are still a serious concern in daily life. Consequently, 27 out of 50 respondents or 54% indicated that they are not happy for their children who dropped out from the school and go in the street and others are doing simple jobs in towns of housekeeping or manpower, 07 out of 50 respondents or 14% confirmed that poor family members are involved in robbery cases within their communities and 38 out of 50 respondents or 76% have accepted to have been conflicting each other within the family due to human security issues resulting from poverty not addressed because of lack of capabilities.

Finally, some poor family members are put in detention Transit Centre due to mentioned misbehaviors in the community like commission of robbery. Therefore, all 50 respondents or 100% witnessed that they are not peaceful and happy due to human security issues not end they are living with and which they cannot expect to find a solution. It shows that how much poverty threatens more individual security and the country in general.

**4.7 The recommendations can help to remove barriers preventing the poor to access to Umurenge SACCO services and acquire economic security considered as an opportunity to overcome poverty and solve basic needs' issues**

**Question 7. What do furthermore request for you to start working actively with Umurenge SACCO and access to services?**

**Table 12 . Low income earners’ views on what can be done to increase a number of them who access to Umurenge SACCO’s financial services**

<b>Poor people's recommendations</b>	<b>Frequency</b>	<b>Percentage</b>
Sensitize on Umurenge SACCO services	50	100%
Access to Umurenge SACCO services	50	100%
Offer credit more than FS amount (100,000Rwf)	50	100%
Variety of Umurenge SACCO products	50	100%

**Source: Primary data, May 2022**

The table above informs about poor people’s perception, who are currently clients of Umurenge SACCO and what they recommend from the managers and local leaders to do. They wish them to avail time to inform about the available financial services and how they can access to them and teaching how to use working capital in order to learn the basic knowledge on how to invest money in activity which generates income, how to use income, making savings, expanding business and so on.

On top of that, they request Umurenge SACCO to trust them and start providing varieties of credit amounting between 100,000Rwf to 500,000Rwf of credit to those who have borrowed twice FS of 100,000Rwf and pay it back successfully as KCB use to do it and now it becomes a very good kind of example of bank which supports the poor to do activities for getting out of poverty for some of them who are working with it.

According to the respondents’ views during group focus discussions, they have shown appreciating the GoR social intervention of FS but some of them have also mentioned that 100,000Rwf working capital is not enough for them to invest in business generating income which help to address quickly and successfully economic security issues they have, sustain and expand their business.

The reason why they beg Umurenge SACCO to support them by granting credit more than FS of 100, 000Rwf they could get from local government through district fund in order to move on

with tangible working capabilities required to generate income which can support them to handle all the basic needs' issues they have.

#### **4.8 Findings from interviews carried out with LODA staff of social development unit in Muhanga district, ES and SACCO Wisigara in Muhanga sector**

##### **4.8.1 Interview with LODA staff in SDU in Muhanga district**

LODA staff working under SDU in Muhanga district is male sex of 33 years old and married. He has 07 years in work experience, and bachelor's degree in Telecommunication Engineering. When asking why the low income earners people do not access to Umurenge SACCO services and what are the challenges they have met with because for the last 14 years since Umurenge SACCO were established they did not make savings and request for credits to invest in income generating activities.

LODA staff in Muhanga district answered that the GoR after having realized that the terms of condition for providing Umurenge SACCO credit are not favorable to the low income earners, it decided to fund their income generating activities by giving them FS amounting 100,000Rwf at very low interest rate of 2% through Umurenge SACCOs expecting that by using that small money, they can train themselves to gain bank financial related skills and running the business for improving the lifestyle as well as making savings from the income for reaching to other level of working with Umurenge SACCO in the future.

When asking why that above mentioned objective was not achieved, he answered that more than 90% of FS have been misused by the beneficiaries because they did not invest the money of FS in the right way as they have planned before getting it. They immediately use it for other purposes in economic security issues like buying foods and small land, school requirements and so many others instead of investing the money and creating jobs generating income to use later for making savings and addressing basic needs' issues as well as be able to sustain the business.

He responded to ensure that poor people are transformed into bankable clients for inclusively benefiting from services and other products offered by Umurenge SACCO as it is the GoR policy to use the same financial services for poverty reduction. They have appointed Para-social workers to provide coaching aims at educating the poor people beneficiaries of FS for changing

their mindset on how to utilize it through creation of job generating income, making savings to build trust between poor people and bank in order to help them accessing to Umurenge SACCO's services to use for poverty reduction.

#### **4.8.2 Interview with ES of Muhanga sector**

The ES of Muhanga sector is male sex, 38 years old and married. He has 06 years in local government work experience and completed Bachelor's in Education. He accepted that they know that a big number of poor people who benefit the FS, they don't invest it in income generating jobs but for other purposes differently as per the proposed plan during a request other have fear to request loan whether from bank or FS which make them to fail working with their Umurenge SACCO Wisigara Muhanga for enhancing trust-ship and relationship by doing the savings and other transactions on accounts from business income.

This hinders the achievement of the objective of Umurenge SACCO of poverty reduction because poor people lack financial skills to work with bank services which would help them to run the business activities for making income to sustain their life. He also confirmed that it is due to lack of supervision for visiting investment business activities of the poor people by local leaders at cell or village level in order to teach and advise them on proper management and utilization of FS for poverty reduction. He added that poverty reduction is not included in performance contract of the sector because they focus only on allocation and recovery of borrowing money of FS at 80%. That is why they don't make a follow up to check if beneficiaries use FS for its purpose of job creation to generate income which shows the gap of leadership to addressed in fulfillment of duties for achieving the objective of poverty reduction.

The ES of the sector said they have planned a strategy with the cell and village leaders to employ the efforts, being closer and give their support to the poor people than in the past time in order to help them to change the mindset and direction for being able to understand and do the things in the right way for accessing to Umurenge SACCO services aim at reducing poverty as per the GoR initiative policy.

### **4.8.3 Interview with manager of Umurenge SACCO Wisigara Muhanga**

The manager of Umurenge SACCO Wisigara Muhanga is female sex, 51 years old, and married. He has 12 years of experience working with Umurenge SACCO and she has also bachelor's degree in management.

During our interview, the manager of Umurenge SACCO Wisigara said that they manage 7475 clients among them poor people do not participate actively for working with the bank. This is due to lack of knowledge in financial skills which make them fearing to step up for accessing to bank services. She added that it is also difficult to change the bank conditions requirements in order to increase the number of poor people who want to get credit at low interest rate because it is set by BNR.

She answered that the interest rate only is not a problem but the poor people are reluctant to save and credit with Umurenge SACCO because they don't change their mindset to do the right things. She explained that once they get FS for investing in business producing income, they do something else cannot produce income which shows that for them it is still difficult to save and credit with the bank. Only 07 among poor people of others in first category of Ubudehe program have saved and borrowed money with Umurenge SACCO Wisigara Muhanga.

In order to increase the chance to the poor people, they are planning to assign BDA staff from BDF who usually works with Umurenge SACCO clients in training and sensitizing them in bank financial services utilization to use him also to teach low income people the financial basic information related skills for being able to work with Umurenge SACCO Wisigara Muhanga as well as increase the number of low income earners who access to its services and products offered to the members in order to achieve its objectives aim at reducing poverty and ensuring that none is left behind or excluded.

### **4.9 Theories' support to the research findings**

The research has discussed three theories of poverty such the individual deficiencies theory of poverty which was proposed by Rainwater in 1970. The theory sets explanations that focus on the individual as responsible for their poverty situation. He further explained that poverty is caused by lack of genetic qualities such as intelligence that are not so easily reversed. This corresponds to the research findings where it was found that poor people fail to work with

Umurenge SACCO for savings and crediting due to their low level of education which make difficult to understand financial skills related to the use of credit and being economically secured or gaining working capital to do an activity generates income to meet basic needs sustainably.

Concerning classical and neoclassical economic theory of poverty. Many people consider Scottish economist Adam Smith as the progenitor of that theory by which poverty is considered largely as involuntary and caused by unemployment, emphasize the role of government in providing economic stabilization and public goods. This helped to understand the GoR's initiative of introducing Umurenge SACCO as a public good to exclusively facilitate all Rwandans by providing a stable economic security to help them creating self-employments to overcome poverty and be able to address basic needs' issues.

Classical and neoclassical economic theory of poverty also focuses on Marxian/radical views consider class and group discrimination as central to poverty and assign a key role to the state in its intervention/regulation of markets. Anti-poverty proposals in this vein include minimum wages and anti-discrimination laws (Davis, EP. 2015). Based on this statement, we recommend also GoR intervention or regulation and request BNR to reduce credit interest rate of Umurenge SACCO from 24% to a favorable rate for the poor to overcome fear preventing them to access to credit as an opportunity to acquire economic security for creating job which generates income can support them to graduate from poverty and meet their basic need.

Opportunity deprivation theory of poverty argues that people are poor because they have limited human capital as well as limited access to opportunities compared to the wealthy by Majid, S. 2012. This theory helped us to understand why poor people are not considered as bankable clients because they don't have the properties to grant or mortgage. Therefore, the banks deny them access to credit due to lack of trust thinking that they are not able to pay back borrowed money of the public from the bank and the bank cannot find something else to reimburse the credit and make that challenge more understandable to another interested person who will read this research report.

#### **4.10 Achievement of the research objectives**

Based on the research findings, it was observed that all our research objectives have been attained because the research came up with answers to the questions that people used to ask themselves especially about the challenges of poor people to access to financial services via Umurenge SACCOs.

The general objective was to clarify if the low income earners has access to Umurenge SACCO financial services for them to do an activity generating income and get economic security or capabilities aim at overcoming poverty and addressing basic needs' issues. Here, the research findings revealed that the low income earners who access to Umurenge SACCO are still few.

The specific objective number two was to explain if there are strategies in place being employed by Umurenge SACCO Wisigara Muhanga to help low income earners getting informed about its services and how to use them for achieving economic security to address basic needs as well as poverty related issues. Here, all 50 respondents who participated to the research witnessed that it is still not ease for them to get information about Umurenge SACCO services because no sensitizations are being done due to the local leaders and financial institution managers who don't organize them.

Thirdly, the research identified the challenges of low income earners among others high interest rate of credit which prevent them to access to Umurenge SACCO Wisigara Muhanga services that need to be handled for increasing the number of them who access to economic security or capabilities to handle basic needs related issues and reduce poverty for living peaceful life.

The research also highlighted the negative impact of lacking economic security or working capabilities on life of low income earners in Muhanga sector. This research shows that if they are not financially supported, poverty cannot decrease. As it was confirmed by respondents at 98%, poverty affects them so much and cause serious concern such as lack of income generating activity, lack of foods, malnutrition, lack of school requirement for children, school drop out of the children, street children, commission robbery offence, conflict within family among the members and lack of inner peace and happiness at 100% because if these issues are not well

addressed it can cause insecurity, conflict violence and criminal activities within the society which in return can disturb individual and national security.

Lastly, the recommendations will help to improve on the service delivery and remove the barriers preventing poor people access to Umurenge SACCO services in order to help them acquiring economic security to reduce poverty, address basic needs' issues as well as improving on their living conditions as per the GoR target of poverty reduction through Umurenge SCCO intervention strategy.

#### **4.11 Conclusion**

This chapter presented and analyzed the low income earners' views on the most contributing factors preventing them to access to Umurenge SACCO Wisigara Muhanga services. A research revealed that a big number of poor people don't save and credit with Umurenge SACCO due to low level of education or lack of knowledge about financial services result from their low level of education and lack of supervision of the local leaders, sensitization and information from Umurenge SACCO managers, lack of credibility or lack of trust for not being able to reimburse a credit from the bank due to a number of factors such as lack of savings, high interest rate (24%) and mortgage. These challenges helped to relate the research theories and findings as well as be able to understand and recommend the solutions to the research problem.

All of these issues constitute a great barrier for the poor who need to access to financial benefits offered by Umurenge SACCO Wisigara like savings, credits services and other products and if the poor are not financially supported, poverty cannot decrease and it will affect them so much and brings human security issues such as lack of income generating activity, lack of foods, malnutrition, lack of school requirement for children, school drop out of the children, street children, commission robbery offence, detention in Transit Centre, conflict within family among the members and lack of inner peace and happiness. Consequently, insecurity, conflict violence and criminal activities are likely to occur within the society which in return can disturb individual and national security.

It also presented the views from the interviews carried out with local leaders and manager of Umurenge SACCO Wisigara Muhanga on the strategies to be employed for encouraging and

supporting poor people to work with Umurenge SACCO in order to achieve the objective of poverty reduction and address economic security issues already mentioned through the services offered by the financial institution by ensuring that none left behind. Thereafter, this research concluded the recommendations such as coaching, supervision, visiting the poor to their activities generate income, including poverty reduction in performance contract by the local leaders at sector level and lowering credit interest rate for the poor can help them to overcome the challenges and access to financial services aim at reducing poverty, addressing human security issues and improving life style to live peaceful life in crime free environment.

## **CHAPTER FIVE: SUMMARY OF THE FINDINGS, RECOMMENDATIONS**

### **5.1 Introduction**

This chapter summarizes the literature review cited in chapter one and two, reminds the methodology used for the research as well as the findings of the research in the light of data presented, analyzed and interpreted in chapter four in order to allow the formulation of meaningful recommendations for the attraction of low income earners people in order to access to Umurenge SACCO Wisigara Muhanga and the conclusion. It treats following points: the contribution of the research, the direction for future research and the challenges met during the research,

### **5.2 Summary of findings**

The literature was reviewed and the findings from the respondents were interpreted according to the objectives of the research. The literature has revealed that globally, SACCO first appeared in Germany in 1870 and in many countries SACCOs are much larger than the commercial banks (RCA, 2012).

African countries started the SACCO in 1993 to facilitate members to access to financial capital which will ultimately improve living standards for their members thereby pulling them out of poverty (Makochekanwa, A. 2020). In East African region, SACCOs have been first introduced by Kenya in 1964 to be responsive to client needs, including a huge housing security crisis (Davina, W. 2019).

Thereafter GoR decided to use Umurenge SACCO's services as one of the powerful approaches to provide Rwandans including low income earners people with access to financial services in order to help them be able to save, access credit for different income generating business activities at agreed interest rate, time and conditions, graduating from chronic poverty, addressing economic security issues and sustainable peace.

This would have increased the number of low income earners people who working with SACCO's to improve welfare or their social economic status thereby pulling them out of poverty (RCA, 2012).

However, it is observed that the majority of poor people still don't practically use Umurenge SACCO services, savings and credit in the aim of reducing poverty and overcoming human security relate issues as per the GoR initiative to introduce them. Therefore, this research was conducted to identify the challenges of the poor people working with Umurenge SACCOs preventing them to access to its services for being economically secured as an attempt to pulling them out of poverty and improve living standards

General objective of this research was to explain the services of Umurenge SACCOs for poor people in order to undertake income generating activity aims at overcoming the poverty and addressing human security issues for living peaceful life.

In collection of data of the research, the research has used the literature review, questionnaire, focus group discussion and interviews. Also, within the targeted population group of 108 individuals who got FS to run the income generating activities, a sample size of 50 respondents has been taken. The selection of the respondents was also done using simple random sampling technique of probability sampling methods so that all samples of the same size have an equal chance of being selected from the population (Janesick, 1994).

The researcher also conducted the interviews with LODA staff who is working under SDU in Muhanga District as well as ES and Umurenge SACCO Wisigara Manager in Muhanga sector who are responsible to help people for addressing their economic security or working capabilities related issues to overcome poverty, all to capture their views on the challenges met poor in working with Umurenge SACCOs.

A research conducted at Umurenge SACCO Wisigara Muhanga revealed that a big number of its clients of who are situated in first category of Ubudehe program or poor people don't credit with Umurenge SACCO due to lack of knowledge and information about financial services result from their low level of education, lack of credibility or lack of trust for not being able to reimburse a credit from the bank due to a number of factors such as lack of savings, high interest rate (24%) and mortgage. All of these constitute a great barrier for the poor who need to access to financial benefits offered by Umurenge SACCO Wisigara like savings, credits services and other products.

Poor people who are clients of Umurenge SACCO Wisigara Muhanga assume parental responsibilities and need financial capabilities to ensure that human security issues of their family members are well addressed. This shows that if people from poor families are not financially supported, poverty cannot decrease and it will affect them so much and cause serious concern such as lack of income generating activity, lack of foods, malnutrition, lack of school requirement for children, school drop out of the children, street children, commission robbery offence, detention in Transit Centre, conflict within family among the members and lack of inner peace and happiness. Consequently, insecurity, conflict violence and criminal activities are likely to occur within the society.

### **5.3 Contribution of the research**

This research was undertaken with the expectation that the results from it, will inform the government policies makers and SACCO managers on the challenges of low income earners people who working with Umurenge SACCO's in order to remove them and enhance the access to its services aim at reducing poverty, overcoming human security issues and improving life style to live peaceful life in crime free environment. The research will contribute to the body of knowledge and will serve future researchers as source of reference to get information and identify the gaps to those who want to conduct further researches.

### **5.4 Recommendations**

As the research findings revealed a number of challenges, the following specific recommendations have been made in terms of improving Umurenge SACCO Wisigara Muhanga to ensure that poor people are transformed into bankable clients for inclusively benefiting from services and other products offered by Umurenge SACCO as per the GoR policy to use the financial services for poverty reduction. The terms of condition for providing Umurenge SACCO credit are not favorable to the low income earners people due to high interest rate of 24%. Therefore, BNR has to review management policies governing Umurenge SACCOs credit services aim at giving opportunities to poor people of accessing to financial services in order to move on with poverty reduction and improve on their living standard.

More than 90% of FS given to poor people to initiate themselves about financial services, credits management and investments, realizing income and savings, have been misused by the beneficiaries because they did not invest the money of FS in the right things as they have planned before getting it. Para-social workers recently appointed in every cell to provide coaching aims at educating the poor people beneficiaries of FS should start working in order to help poor people change their mindset on how to utilize FS through creation of job generating income, making savings to build trust between them and bank in order to access to Umurenge SACCO's more credits amount to use for poverty reduction.

During interview, ES of Muhanga sector said that poverty reduction is not included in performance contract of the sector because they focus only on allocation and recovery of borrowing money of FS at 80%. That is why they don't make a follow up to check if beneficiaries use FS for its purpose of job creation to generate income which shows the gap of leadership need to be addressed. Therefore, there is a need to include the objective of poverty reduction in performance contract of the sector in order to remove that gap preventing the fulfillment of duties aim at addressing human security issues of the citizens of the sector and achieve the objective of poverty reduction.

There is a need to increase supervision and visits of invested business activities of low income earners people by local leaders at cell or village level in order to advise them on proper management and utilization of FS which can facilitate accessing to Umurenge SACCO Wisigara Muhanga savings and credits services aim at reducing poverty as per the GoR initiative policy.

The lack of financial skills which make low income earners fearing to step for accessing to bank services, being reluctant to save and credit with Umurenge SACCO Wisigara for acquiring economic security, investing in business producing income remain a serious concern. To overcome this, there is a need to assign BDA staff from BDF who usually works with Umurenge SACCO clients in training and sensitizing them on financial services utilization to use him also for teaching low income earners. This can enhance the financial capacity related skills and change the mindset of low income earners people for them to be able to work with Umurenge SACCO Wisigara Muhanga as well as increase the number of them who want to access to its

services and products offered to achieve its objectives aim at reducing poverty and ensuring that none is left behind or excluded in this struggle.

### **5.5 General conclusion**

A number of recommendations have been provided in the aim of proposing correction measures which can enhance Rwandans of all categories of Ubudehe program to work with Umurenge SACCOs and access to its services aim at supporting them with capabilities to fight against poverty and solve economic security issues because if they are not adequately addressed it can be a root cause of insecurity, conflict or criminal activities which in return can disturb individual and national security.

The results from the research conducted in Umurenge SACCO Wisigara Muhanga as case study can be generalized to all other Umurenge SACCO institutions responsible for reducing poverty among all categories of Rwandans in the whole country and serves to inform the strategic leadership on possible solutions that can be implemented to remove the challenges preventing all Rwandans to access to financial services in order to get capabilities helping to sustain the life. Concluding the research, we acknowledge that it has left gaps which need to be filled by the future researchers as we suggested in early in one of the points treated in this last chapter.

### **5.6 Direction for future research**

The current research was limited on Savings and Credits Cooperatives Towards Economic Security. A study of Umurenge SACCO Wisigara Muhanga was selected to identify the challenges that low income earners are facing in working with Umurenge SACCO when attempting to access to its services in order to get economic security in order to reduce poverty and handle basic needs relate issues.

The future researchers can conduct a study on women's involvement in job creation for economic security using Umurenge SACCO's services. Furthermore, basing on this results from our research, to ensure that poor people are financially supported and economically secured, the future researchers can conduct a research on the improvement of the availability and accessibility of the services and products of Umurenge SACCOs to the poor people.

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## APPENDICES

### Appendix 1. Questionnaires guide for the poor people clients Umurenge SACCO Wisigara Muhanga

Dear respondent,

My name is SP Jean Bosco NGIRABATWARE, I am a student of University of Rwanda, as a requirement for the Award of Degree in Masters of Arts in Peace Studies and Conflict Transformation, all students are required to write a research project. That is why I'm conducting a research project on "**Savings and Credit Cooperatives Towards Economic Security. A Study of Umurenge SACCO Wisigara Muhanga**". I therefore request you to avail your time and answer to the questions under below. Assure you that this research is purely academic and any information you give will be treated confidentially.

Thank you in advance.

#### Instructions:

- This questionnaire starts with personal identification and followed by the research questions.
- Please respond by ticking your best choice in the box provided

#### PERSONAL IDENTIFICATION

To tick the alternative about your background information that is most appropriate.

##### 1. Sex:

Male

Female

##### 2. Age in years:

21-30

31-40

41-50

Above 51-60

##### 3. How many family members do you have in your family?

Less than five

More than five

##### 4. Level of education:

Primary

Secondary

Diploma

##### 5. How long have you been in first category of poor people in Ubudehe program

Less than 3 years

More than 5 years

More than 10years

**6. For how long have you been clients of Umurenge SACCO Muhanga?**

Less than 3 years

Between 3- 5 years

More than 5years

**QUESTIONS RELATED TO THE RESEARCH OBJECTIVES**

**a. The strategies which have been put in place by Umurenge SACCO Muhanga for supporting people with low income to get out of poverty and solve economic security related issues.**

**7. Have you been taught about SACCO, its services and how can you use them to redress your economic security issues?**

Yes  No

**9. Did your leaders either at sector or District level ever come to visit your family in order to see how you live or implement the activities aim at reducing poverty?**

Yes  No

**10. Have you made savings on your account in Umurenge SACCO Muhanga?**

Yes  No

**11. Have you applied for a loan from Umurenge SACCO?**

Yes  No

**b. The challenges that low income earners people are not accessing to Umurenge SACCO Muhanga services that can help them to overcome poverty, economic security related issues and living in peaceful life.**

**12. If “No” why you have not applied for a loan from Umurenge SACCO?**

No information

No need

Fearing loan

Too difficult to get SACCO’s loan due to requirements or conditions

**c. The negative impact of poverty on life of poor people in Muhanga sector.**

**13. What is your serious concern and consequences in your today’s life?**

Lack of food and malnutrition

Lack of income generating activity

School requirements for children

Lack of inner peace

Conflict with family members

School dropout and street children

Commission robbery offence and detention

**d. The recommendations can help low income earners people to work with Umurenge SACCO's and access to its services as opportunities to overcome poverty, solve their economic security issues and living peaceful life.**

**14. What do request furthermore for better transforming your life?**

Access to Umurenge SACCO services

Increase more capital for income generating activity

Sensitization on Umurenge SACCO services

Variety of Umurenge SACCO products

## **Appendix 2: Questionnaire guide for interview with the ES of Muhanga sector and LODA staff in Muhanga district**

### **Questions related to the research objectives**

Dear respondent,

This section would like to indicate the challenges that the poor face to achieve to access to Umurenge SACCO services and indicate the strategies put in places in Umurenge SACCO Wisigara Muhanga for supporting people with limited income to get out of poverty.

1. To what extent do the loans offered (FS) help the poor people to change their economic status? Do you think that FS loans received by poor people is sufficient to help them improving their social-economic situations?
2. If not sufficient, what is your plan to help poor people to get interested in requesting loans from Umurenge SACCO so as to develop themselves?
3. What may be the challenges that poor people meet to coop with the bank services?
4. Do have the objective of poverty reduction in your performance contract?
5. What do you think that poverty may cause to the poor people the problems in a society when it is not addressed? What are some of them?
6. What do you think in order to promote small and medium agro- pasturing projects supporting group of poor people in poverty reduction within the sector through Umurenge SACCO credits? Apart from FS offered through government intervention.
7. What are the strategies in place or are being used by you as responsible person to ensure that poor people are transformed into valuable bankable clients for also being inclusively benefiting from Umurenge SACCO services for poverty reduction?

### **Appendix 3: Questionnaire guide for interview with manager of Umurenge SACCO Wisigara Muhanga**

#### **Questions related to the research objectives**

Dear respondent,

This section would like to indicate the challenges that the poor face to achieve to access to Umurenge SACCO services and indicate the strategies put in places in Umurenge SACCO Wisigara Muhanga for supporting people with limited income to get out of poverty.

1. Do Umurenge SACCO has the objective of reducing poverty? How can it be achieved?
2. Do the poor people request for loans?
3. If yes, to what extent do the loans offered (if any) help poor people to change their economic status?
4. If no, what is your plan to help poor people to get interested in requesting loans so as to develop themselves?
5. What may be the challenges that poor people meet to coop with your bank?
6. Does Umurenge SACCO of Muhanga sector contribute in projects activities supporting poor people in poverty reduction within the sector?

#### **Appendix 4: Questionnaire guide for the focus group discussion with poor people, clients of Umurenge SACCO Wisigara Muhanga**

Dear respondents

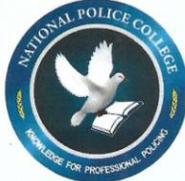
This section is a series of questions to be answered after having a discussion in group by the respondents FS, savings and credit interest rate.

1. What did you do after having got FS? Is it enough according to your plans? What do you recommend?
2. How do you appreciate savings on your account? Do you make savings? If not, why?
3. How do you see Umurenge SACCO credit interest rate?
4. Why don't you apply for credit?
5. What are your consequences of the lack of means to solve your basic needs' issues?

## Appendix 5 TO WHOM IT MAY CONCERN

**RWANDA NATIONAL POLICE**

Musanze, <sup>16</sup> Dec 21



**NATIONAL POLICE COLLEGE**  
**TEL: (+250)788311379**  
**P.O.BOX: 23 Musanze**  
**E-mail: [npc@police.gov.rw](mailto:npc@police.gov.rw)**

### TO WHOM IT MAY CONCERN

This is to certify that **SP JEAN BOSCO NGIRABATWARE** is a student at Rwanda National Police College, undertaking a Master's Degree in Peace Studies and Conflict Transformation for the academic year 2021-2022. He is conducting a research on: "SAVINGS AND CREDITS COOPERATIVES TOWARDS ECONOMIC SECURITY. A STUDY OF UMURENGE SACCO WISIGARA MUHANGA" for which he is required to collect data from relevant sources.

Any assistance rendered to him in this regard is highly valued by this College.

**R MUJIZI**  
CP  
COMMANDANT



# Appendix 6 REQUEST FOR DATA COLLECTION TO MAYOR OF MUHANGA DISTRICT

REPUBLIC OF RWANDA



Muhanga, on 3/02/2022  
N° 254/07.0207

SOUTHERN PROVINCE  
MUHANGA DISTRICT  
E-mail : [info@muhanga.gov.rw](mailto:info@muhanga.gov.rw)  
Website : [www.muhanga.gov.rw](http://www.muhanga.gov.rw)

SP Jean Bosco NGIRABATWARE  
Student at University of Rwanda  
National Police College  
Phone: 0788736080  
Email: [ngirabatwarejeanbosco@gmail.com](mailto:ngirabatwarejeanbosco@gmail.com)

**RE: Permission of data collection in Muhanga District**

Dear Sir,

Reference is made to your letter date January 24<sup>th</sup>, 2022 requesting for permission of data collection in Muhanga District entitled “**Savings and credits Cooperatives for Poverty Reduction in Rwanda. Case Study of Sacco Muhanga Sector**”,

We have the pleasure to inform you that the permission is granted with the condition that the findings from the research will be submitted to Muhanga District for information and consideration. Therefore, I would like to encourage you to work closely with the Executive Secretary of the above mentioned Sector during data collection.

Sincerely,

  
  
**KAYITARE Jacqueline**  
Mayor of Muhanga District

Cc:

- Vice Mayor in Charge of Socials affairs
- Executive Secretary of Muhanga Sector

---

IMBANGUKIRAMIHIGO

DUKORE BYINSHI, BYIZA KANDI VUBA

## Appendix 7 PERMISSION OF DATA COLLECTION IN MUHANGA DISTRICT

**Superintendent Jean Bosco NGIRABATWARE**  
Student at University of Rwanda  
National Police College  
Phone: 0788736080  
Email: ngirabatwarejeanbosco@gmail.com

Musanze on 24/01/2022

**Madam, Mayor**  
**Muhanga District**

**RE: REQUEST FOR DATA COLLECTION**

Madam,

I am a student of University of Rwanda on Master's Degree in Peace Studies and Conflict Transformation run at National Police College. I am conducting a research on **Savings and credits Cooperatives for Poverty Reduction in Rwanda. Study of SACCO Muhanga Sector** which requires to collect data from department/office of statistics of Muhanga District.

Therefore, I am applying for your authorization of getting the information related to my research dissertation which include the number of poor families and their location or cells in Muhanga sector.

Find the attached To Whom It May Concern for further information.

Your assistance will be highly appreciated to the success of my research project work.

Thank you.

**Jean Bosco NGIRABATWARE**  
**Superintendent**  
**UR-Student**



## Jean Bosco Ngirabatware

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