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**THE CONTRIBUTION OF VISION UMURENGE PROGRAM ON SOCIO-ECONOMIC
TRANSFORMATION IN RWANDA, CASE OF MUSAMBIRA SECTOR KAMONYI
DISTRICT**

By

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**A DISSERTATION SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES IN
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ABSTRACT

Vision Umurenge Program is the program initiated by the government of Rwanda with the support from Non-Governmental Organizations. VUP was implemented in 2008 with the target of eradicating extreme poverty by 2020. The program was composed of three components which are direct support, financial services and public works. This study aimed at analyzing the contribution of the VUP on socio-economic transformation in Rwanda; Musambira Sector. It was guided by three objectives namely to analyze the social contributions of Vision Umurenge Program in Musambira Sector, to analyze the economic contributions of VUP in Musambira sector, to examine the challenges affecting Vision Umurenge Program in Musambira sector. The data were collected using questionnaire, interview, and group discussion and documentation techniques. Results were collected from 348 VUP beneficiaries and the data were analyzed using descriptive statistics and regression. The results showed that the surveyed beneficiaries are involved in all components which are direct support (15%), public works (29%), financial services(4%),and others who graduated(60%) among others and 64% are proud of being VUP beneficiaries. It was also proved VUP exerts a great contribution to the rise of socio-economic transformation as it enables the beneficiaries to earn a living, increases income, enables the beneficiaries to have access on health services, education to job creation, encouraging saving culture and promotes social support while encouraging self-reliance as indicated by maximum mean score as computed by the system (>4).The study also highlighted the key challenges that affect VUP implementations hence the beneficiaries in Musambira sector. The results show that the highest number of the respondents agreed that lack of training to financial services beneficiaries is the great problem 44% ,short repayment period for loans under the financial services component rates 32%,delay in disbursement of funds rates 15% and unqualified of a data for VUP beneficiaries rates 9%.Finally, it was suggested that provision of special committee in charge of VUP practices follow up repayment period for loans under financial services, provision of training to financial services beneficiaries, increase payment amount, increase are among the key solutions to address the challenges facing VUP in Musambira Sector.

INTRODUCTION

The Vision 2020 Umurenge Program (VUP) in Rwanda is one of the recent nationwide public works interventions launched in Sub-Saharan Africa. The VUP is also the way in which the government of Rwanda uses to reduce poverty in its citizens. This has made good progress since its implementation compared to the time in the past after the conflicts and the genocide against Tutsi that led to the destruction of the country and the loss of many people. The progress of the country is reinforced by the belief that the ambition of poverty eradication and sustainable development is achieved only by concerted efforts of all Rwandans and using different strategies including Vision Umurenge Program (VUP) as one of the developmental strategies of the country for poverty reduction. The Vision Umurenge Program is consulted as the driving force used to the eradication of extreme poverty particularly focusing on the local community. The study is going to make an analysis on the Vision Umurenge Program (VUP) on socio-economic transformation in the Rwanda with the focus on Musambira Sector located in Kamonyi District.

Background of the study

Three billion people worldwide live on less than US\$2.50 a day (Henderson & Weiler, 2014). Considered as “absolutely poor”, they are predominantly concentrated in developing countries. Although they work, they are poor because they do not have enough opportunities to earn enough to escape poverty (Henderson & Weiler, 2013). Looking at the African continent, Durham (2015) finds that one of the main challenges facing the African continent in general is the still vigorous population growth and poor economic prospects that prevent it from meeting the growing needs of its people. The annual growth rate of the African population is estimated at 3% (UNDP, 2017), of which 50% are young people. As a result, poverty in Africa is a more serious threat than terrorism – an H-bomb whose political leaders must defuse by any means possible (Zuehlke, 2014). All employment data indicate that young people represent 37% of the working age population and 60% of all unemployed people. Young people start working early - a quarter of children aged between 5 and 14 are actively working, especially in rural areas.

In context of Rwanda, According to Foreign Direct Investment (FDI), (2013), over the last decade one million people in Rwanda have lifted from extreme poverty. Although agriculture is the backbone of the Rwandan economy accounting for 33% of GDP, occupying 79.5% of the labor force, and generating more than 45% of the country’s export revenues, its

development has been constrained by population density, hilly terrain, and soil eros (MARGE 2008)

This progress of poverty reduction in Rwanda has been achieved through different strategic transformations of Rwandans' livelihoods in different ways (IMF, 2013). The first was the Poverty Reduction Strategy (PRSP) finalized in 2001, which covered the period 2002-6 and was the Government of Rwanda (GoR)'s first systematic assessment of the actions needed to reduce poverty and generate pro-poor economic growth (UNDP, 2009).

VUP was aimed at providing a decentralized, integrated program designed to impact on rural poverty reduction (IMF, 2013). Vision 2020 Umurenge Program (VUP) came as an Integrated Local Development Program to Accelerate Poverty Eradication, Rural Growth, and Social Protection. This is an initiative set by the Government of Rwanda (GoR) in collaboration with development partners and NGOs (MINALOC, 2008). The VUP was launched in 2008 in order to accelerate the rate of poverty reduction in Rwanda, since 2006 still over 56% of the population lived below the national poverty line. VUP was established in one sector from each district of the country. The program area is expanded by 30 sectors each year (Ministry of Local Government of Rwanda, 2009).

The expansion of the Vision 2020 Umurenge Program (VUP) focuses on the poorest sectors in districts. Given the widespread nature of rural poverty and the budgetary implications of relying on cash transfers, sustained graduation from poverty should be achieved through ensuring stronger linkages to complementary public program and private sector job opportunities to ensure that households are able to strengthen their livelihoods (Arndt and Tarp, 2009).

Overview about Vision Umurenge 2020 Program in Rwanda

The Vision 2020 Umurenge Program (VUP) is a program that is established in Rwanda managed and implemented by the Ministry of Local Government (MINALOC). Implementation began in 2008 with public works to extremely poor households (Devereux & Ndejuru, 2009).

According to the Ministry of Local Government (MINALOC), (2009), VUP is aimed at eradicating extreme poverty by 2020. The VUP goal is to contribute to the national target to reduce extreme income poverty. This is achieved through building, strengthening and protecting households and community assets and livelihoods, increase resilience by reducing vulnerability and by increasing capacity and productivity, by providing transfers and finance plus technical assistance for family planning, hygiene and financial literacy, etc., and public works to improve natural resource management and environmental quality (Devereux, 2010).

The political nature of poverty reduction and sustainable development is now well recognized (or should be) but operational strategies and tools need to better reflect this reality. The implementation of VUP is one of the decisions made to make poverty reduction reality.

The Components of VUP

Nowadays as VUP still has three components follows: one component which is called safety net component, these are schemes aimed to protect households from the most severe forms of poverty and prevent vulnerable households from falling further into poverty in the event of life cycle, economic or environmental shocks. The safety net also aims to stabilize a household's assets and income and hereby lay the ground for household participation in a livelihood development (LD) component (second VUP Component). The public works

The Public Works is the component that provides Productive, Protective and enabling environments to deliver operational working assets. Which means that land as a basic factor of production is worked upon by the human labor to generate public assets such as watershed catchments, terraces, irrigation plots, feeder/access roads, as well as constructions of different types (VUP, 2008).

Classic public works

The classic Public Works scheme's primary objective is to provide consumption smoothing employment and promote graduation from extreme poverty among labor-endowed households as well as support long-term economic development through community asset creation.

It creates employment opportunities for extremely poor households, supports extremely poor households to meet their basic needs, increases social interaction among communities, reduces poverty and food insecurity, and raises Government revenues. In this subcomponent of public works the beneficiaries used to work 72 days in the past but recently they work 110 days to increase their earnings and help them in rapid development with the payment of 1200 Rwandan francs per a day for every beneficiary (EICV, 2015).

Expanded public works

The expanded public works is one of the subcomponents of public works whereby the beneficiaries are given the easy and flexible works to be done and given few hours a week compared to those in classic public works. After the analysis and the research finding out that the limited employment is not enough to lift the people into poverty, the program tried to see how it can state the long, expanded employment of more than year to help VUP beneficiaries enjoy the employment and come up with fund that can help them start the new life after

graduation (VUP, 2011). This is the sector that ensures the rapid development of the country and the community in general because it increases the public services to the community like the construction of schools, hospitals and other agricultural inputs like the terracing which increase production to the households.

Financial supports

Financial support is the second component of VUP that aims at tackling extreme poverty as well as to foster entrepreneurship and off-farm employment opportunities. This component is designed to make the best possible use of scarce public resources, involve the private financial sector, and provide people with incentives to improve their own productive capacities (Ministry of Local Government of Rwanda, 2009).

Direct supports

As stated by Direct Operational Frameworks (2009) "Direct support is the regular handouts such as cash or direct provision given by the government to the identified poor people within a certain period to raise these households out of extreme poverty and to give them the opportunity to explore possibilities for becoming self-sufficient in the longer term."

Refers to VUP report, (2007). Direct supports improves access to social services and provides for landless households to expand health and education coverage as well as to encourage the development of "appropriate" skills, handicraft, or social service activities.

Purpose of the study

Personal interest

This study is beneficial to the researcher as it deepened personal understanding on the issue of extreme poverty and socio-economic transformation in Rwanda and worldwide. It is also enabled to formulate recommendations which will help to improve the socio-economic behavior in Rwanda especially in Musambira Sector by focusing on solving the challenges that hinder the successful implementation of VUP.

Academic and Scientific purpose

The study is an answer to the academic requirements for the award of master's degree in Public Administration. The findings from this study may help other researchers as reference and enriching materials that can serve them in their further studies related to the topic under discussion.

Socio-economic purpose

The results of this study are helpful to the policy makers in order to get knowledge of where it must put forces to achieve the Millennium Development Goals (MDGs) among them, the first objective is to eradicate extreme poverty. It should also use these findings to establish the ways which it will follow for starting the Vision Umurenge Program in the other sectors because with these findings, the Government will know where VUP had strength and where it had the weakness. Also it will help by giving them useful information on various explanatory variables that may be targeted in the evaluation of policy changes and the provisions of new policies in order to enhance socio-economic transformation.

General objective

The main objective of this study is to analyze the contribution of the Vision Umurenge Program on socio-economic transformation in Musambira Sector.

Specific objectives

- I. To analyze the social contributions of Vision Umurenge Program in Musambira sector
- li.To analyze the economic contributions of the Vision Umurenge Program in the Musambira sector.
- lii.To examine the challenges affect Vision Umurenge Program in Musambira sector.

Research Questions

As to achieve the objectives that mentioned above and provide answers to research problems, the researcher will give the answers the following questions:

- I. What are the social contributions Vision Umurenge Program contributed in Musambira sector?
- li.What are the economic contributions of the Vision Umurenge Program in Musambira Sector?
- lii.What challenges affect the Vision Umurenge Program in Musambira sectors?

REVIEW OF LITERATURE

THEORETICAL FRAMEWORK

Social protection theory

Key pillars of social protection include eradicating extreme poverty and ensuring the prosperity and well-being of all, but all of this will not be possible without a basic foundation based on the levels of poverty among citizens. Social Security Theory, which basically covers a standard and predictable transfer system that will provide income assistance to the poor and at risk of falling into poverty; as a way of ensuring access to other social services such as health and education by enabling poor families to overcome the financial hurdles they may face. New programs such as community-based development, social grants, conditional transfers (CCTs) to vulnerable groups, health care and “international” education programs, community service programs, health insurance, unemployment programs, microfinance and micro-insurance, programs that include community, and emergency services all open up new opportunities to reduce risk and build resilience (World Bank, 2011).

Social Protection theory, which essentially comprises the system of regular and predictable cash transfers that will provide income support to those living in poverty and vulnerable to falling into poverty; as a means of ensuring access to other public services such as health and education by enabling poor households to overcome the financial barriers that they may face.

New programs such as community-driven development, social funds, conditional cash transfers (CCTs) to vulnerable groups, attempts at “universal” health care and education, public works programs, health insurance, unemployment programs, micro-finance and micro-insurance, social inclusion programs, and emergency assistance have all opened up new possibilities for decreasing vulnerability and building resilience (World Bank, 2011). In most cases the implementation of the program one of these two cases of errors occurs once one of the ethical considerations is ignored. For instance in the Ubudehe program, the provision of support sometimes may reach those who do not deserve the support while the poor are still suffering because what they deserve were taken by others.

Marxist Theory of Poverty

Karl Marx devoted his search for the basic principles of history to the economic environment in which societies develop. He advocated that society is divided into two groups whereby one group has the means to generate wealth while other does not have, leading to class struggle. Marx emphasized in his dialectical materialistic theory that development relies on the

conflicts/clashes between the two and the creation of the new one with higher-level structures from conflicts/clashes. Marxist theory believes that poverty, like wealth, is an inevitable result of capitalist society. He argued that poverty benefits the ruling class in the sense that there is always a workforce that is willing to accept low wages. Similarly, the presence of unemployment and employment insecurity means that there is a "worker reserve" that may be willing to replace those who are not happy. Therefore, capitalism and bourgeoisie take advantage of the existence of poverty (Cunningham, 2007). It's not just the existence of the rich and the poor. Rather, it means that some people are rich because others are poor. That is, poverty is created and not a choice (Kincaid, 1973). To Marxists, poverty is an essential feature of the capitalist system. Inequality is inherent in the class system. Until the bourgeoisie is abolished by the Proletarian and the capitalist system is replaced by the egalitarian socialist system, poverty will always exist despite any mitigation measures attempted by the welfare state to mitigate it (Cunningham, 2007). Marxists then, clearly locate the real source of poverty in the structural nature of society. He pointed out that the so-called "welfare system" acts as a national tool for perpetuating serious wealth inequality, with little chance that some people will truly get out of it.

Empirical review

The empirical review was basically talking about the various studies done by other researchers concerning this topic or peoples' research works that are similar to your research work. Empirical review was based on observed and measured phenomena and derives knowledge from actual experience rather than from theory or belief.

The role of VUP in socioeconomic development

VUP is one of the programs that projects poverty alleviation through the provision of jobs and other financial services that easily and quickly increase the living condition of the beneficiaries. VUP is the engine for the private sectors to take the driving seat and small scale formal or informal business in economic growth and poverty reduction (Castelloe, 2002). It uses the activities that can provide social services and provide employment through three components that characterize Vision Umurenge Program (VUP) which are Public works that is done by government in way employment" there is Direct supports for those who needs immediate help and who have no power to work for money, there is also Financial Supports where money are transferred to VUP beneficiaries for survival and increase of wellbeing (Umurenge Program, VUP, 2011). All activities and support from VUP are provided through these components. VUP ensured the progress of the community socially and economically with any discrimination.

VUP and Social Development of beneficiaries

As the definition says “social development occurs when the community enjoys all aspects that affect the health of the citizens. These are basic needs such as water, shelter, clothes, and access to social welfare such as education, security, transports, health care” these are the needs for any human being necessary to access (Devereux and Ndejuru, 2010).

VUP is one of the most influential of the above social aspects to make all Rwandan citizens to access them easily, efficiently and effectively. In the public works, the government of Rwanda constructed the schools in all sectors of the country and constructed by VUP beneficiaries who are poor but able to work, in collaboration with the Ministry of Education and other institutions to increase the number of children who access the schools.

Hospitals have also been constructed in collaboration MINISANTE, people are accessing health care easily without taking much time as used to be; people’s access to health insurance (mutuelle de santé) through VUP job creation; and roads have been constructed with all Rwandan to have access to them.

The role of VUP in economic development of the community

The economic development of the country is measured by the increased gross national products (GNP) as well as the increase of gross domestic product (GDP) of that country. The people’s economy or economic wellbeing is said when people are getting what they needs for them to survive, but those that are not provided by government; this means that when they are able to get money to buy clothes, food, and to have say in others because if you have no money you have no words, no confidence (UNDP, 210).

VUP have provided jobs, financial support and other direct support that helped the beneficiaries to increase their economic status by accessing what they need at any costs; investing the money earned for benefits in the future and by creating jobs that increase their economy. Some beneficiaries invested in trades, in agriculture and others bought different kinds of small animals which then begot big animals and become cattle holders. This increased their access to markets, and other transactional movements that make their economy progress (Ladzani and Netswera, 2009).

VUP in collaboration with different governmental agencies and non-governmental organizations considers how to mainstream and integrate these activities in a pilot project to implement and operationalize adaptive SP using a no-regrets approach to increased resilience (Heltberg, Siegel, Jorgensen, 2010). The overall poverty fell from 56.7% of the people below national poverty line in 2005-2006 to 44.5% in 2010/2011 and also reduced to 39.1 % in

2013/2014 which is a big steps to the poverty alleviation in Rwandan community (Thierry Kalisa& Paul Brimble, 2018).

VUP in reduction of social and economic inequality among the beneficiaries

In Rwanda, like in other capitalist worlds, there is a big gap between rich and poor people, the more rich people increase, the extreme poor people become as well; which creates conflicts, disrespect and loss of confidence among the poor people. Rwanda, after thinking of its poor people and suggesting the establishment of VUP and its implementation, this gap has decreased, and the social status of beneficiaries has increased and their contribution as rich people is obvious in all sectors of socio-economic development (UNICEF, 2014).

Development improved Rwanda's livelihoods across the nation through the implementation of different strategic developmental policies like VUP which increase the Rwandan development and committed to lift all Rwandans especially the extreme poor people without any discrimination.

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RESEARCH METHODOLOGY

Research Design

The research design was the strategy used in the research to identify and isolate the most appropriate design for a study. This research used the descriptive correlational survey and exposit- factor designs. It described the characteristics of respondents, and the relationship between the Vision 2020 Umurenge Program (VUP) and socio-economic transformation. It was an exposit-factor because the researcher got the facts as they already exist in the field. It was a survey because it involved a big sample. In data gathering both quantitative and qualitative approaches were considered. Only primary and secondary data were gathered. Primary data was responses retrieved from respondents whereas second data was from documents, report literature and related publications

This research used a descriptive correlational research design to establish factors associated with certain occurrences, outcomes, conditions or types of behavior to relate VUP and socio-economic transformation in Musambira sector.

Data analysis

A Quantitative method was used to analyze numerical terms so as to interpret qualitative data. Frequency distributions, graphs, charts were also computed for the description of the trends among the variable. Mean and standard deviation were illustrated, to obtain the tendency of the variables were produced using Statistical Package for Social Sciences (SPSS) in order to come up with frequencies and percentages. Microsoft excel were used in drawing graphs so as to clearly present the research findings.

And a regression analysis was conducted to evaluate the effect of VUP on socio-economic transformation among the population in Musambira Sector. The following model was estimated:

$$SET_i = a_1 + a_2VUP_i + a_3GR_i + a_4NFM_i + U_i$$

Where SET stands for socio-economic transformation. VUP, the number of days per month the respondent was employed, GR is the gender of the respondent, and NFM is the number of the family members in the household.

Discussion of findings

This section provides the analysis and interpretation of the key findings as per the research objectives. The results in details were discussed in the section below.

The economic contributions of VUP in Musambira Sector

This section of the study examined the contribution of VUP on economy of VUP beneficiaries in Musambira Sector, The results were presented in the section below in details

Respondents' views on the economic contributions of VUP

The economic contributions of VUP	N	Minimum	Maximum	Mean	Std. Deviation
Promotion of job creation	348	4.00	5.00	4.64	0.497
Increase of income	348	3.00	5.00	4.35	0.633
Ensure food security	348	4.00	5.00	4.79	0.425
Wealth improvement	348	1.00	5.00	3.14	1.126

In this Table, there are details of how VUP contributed on ones 'the economic life. The statements have been ranked in terms of their means and standard deviations so as to deduce meaning out of the results. Therefore, the details of the table are discussed under sub headings of the corresponding statements tested.

Promotion of job creation

With reference to results of the survey as reflected in Table above, respondents were in agreement as being VUP beneficiaries' helps people to create new jobs as revealed by the mean value 4.64. This implies that VUP provides opportunity to job creation by the help that they gain from it that enables them to create jobs e.g., the likes of Girinka where it comes with the opportunity of creating a job like selling milk which reduces unemployment. Moreover, a standard deviation of 0.497 reveals that there is a slightly little variability of responses from the respondents surveyed. In an interview with the sector officials, it was revealed that the VUP beneficiaries in Musambira Sector managed to create their own jobs.

Increase of income

With regard to the second statement, the results of the survey as revealed in Table above, respondents agree that being VUP beneficiaries has stimulated the growth of their income. This is evident when the mean of respondents as computed by the system is 4.35 no matter how the corresponding standard deviation of 0.633 suggests that respondents had a significant variation in responses mainly based on respondents' personal attitudes and level of being VUP beneficiaries they undertake.

Ensure food security

From table above, as stated by the respondents asked on the direct supports, they said that there are other subcomponents delivered from the public works which is the Nutrition Sensitive Direct Support (NSDS) which contributed a lot in the economic development and the focus on the safety and health. This is shown by a mean value of 4.79 which is close to the maximum on the likert scale. Moreover, the standard deviation of 0.425 reveals slightly varied responses from respondents.

Wealth improvement

From the information collected from respondents according to table above, respondents seem to agree that being VUP beneficiaries enables them to improve their wealth e.g. buying domestic animals like hens, goats etc. This is evident when the mean of respondents as computed by the system is well above the average (i.e. 3.14). Nevertheless, the corresponding standard deviation of 1.126 suggests that respondents had a significant variation in responses based on respondents' level and experience in being VUP beneficiaries.

The social contributions of VUP

Respondents' views on the social contributions of VUP

Descriptive Statistics

The social contributions of VUP Std. Deviation	N	Minimum	Maximum	Mean	
Access to education (affording school fees)	348	4.00	5.00	4.71	0.468
Housing facilities	348	4.00	5.00	4.81	0.275
Access to health services	348	2.00	5.00	4.12	0.846
Ensure community safety	348	2.00	5.00	4.43	0.770
Promotion of social supports	348	2.00	5.00	4.53	0.564

In table above are details of the measures of the contribution of VUP on socio-economic transformation in Musambira Sector. The statements have been ranked in terms of their means and standard deviations so as to deduce meaning out of the results. Therefore, the details of the table are discussed under sub headings of the corresponding statements tested.

Access to education

With reference to results of the survey as reflected in Table, respondents were in agreement as being VUP beneficiaries' helps people to have access to education as it has allowed them to afford their children's' school fees as revealed by the mean value 4.71. Moreover, a standard deviation of 0.468 reveals that there is a slightly little variability of responses from the respondents surveyed. In an interview with the sector officials, it was revealed that the VUP beneficiaries in Musambira Sector managed to create their own jobs.

Housing facilities

From table, it is revealed that VUP contributes to housing facilities of the beneficiaries as revealed by the mean value 4.81 which is close to the maximum of 5 on likert scale which means strongly agree. Additionally, a standard deviation of 0.275 reveals that there is slightly little variation of responses from the respondents surveyed. In this context, respondents

generally view that from the income they get from public works, the support they get from direct support or the loan they get from financial support enables them to afford houses.

Access to health insurance

From the information revealed by table, respondents are in agreement as to whether VUP enables the beneficiaries to have access to health as in affording to pay health insurance e, g. mutuelle de santé. This is revealed by a mean value of 4.12 which is close to the maximum although the standard deviation of 0.846 under the same test revealed varied responses from the respondents surveyed. This implies that respondents have different levels of VUP status which determine the level of saving based on the area of VUP.

Ensure community safety

With reference to results of the survey as reflected in Table, respondents say that being VUP helps in ensuring community safety as it has reduced the numbers of jobless through that led to reduction of violence in the community. This was revealed by the mean value of 4.43 which is close to the maximum of 5 which means strongly agree on the Likert scale. Additionally, a standard deviation of 0.770 reveals that there is slightly little variation of responses from the respondents surveyed.

Promotion of social supports

The study as reflected in Table found that the respondents were in agreement as to whether being VUP promotes social support and encourages self-reliance among the beneficiaries in Musambira Sector. This was revealed by the mean value of 4.53 as computed by the system. Secondly, the corresponding standard deviation 0.564 reveals little variability of responses which means that respondents have almost common understanding on the contribution of VUP in facilitating the beneficiaries to be self-reliant both economically and socially.

Challenges affecting VUP Musambira Sector

Delay in disbursement of funds

According to the program manuals, transfers to Direct Support beneficiaries should be made on a monthly basis, at the beginning of the month while individual laborers carrying out public works, have to be remunerated in two weeks and loan applicants under the Financial Services component should get their loans not later than two weeks from the date

he (she) signs the loan contract. Contrary to this, there were routine delays in processing the disbursement of funds to beneficiaries with delays ranging from 4 weeks to 4 months between the time funds are requested by the district from RLDSF, to the time the required amounts are sent to the sector and finally to the beneficiaries' bank accounts (VUP, 2009).

Unqualified of a database for VUP beneficiaries

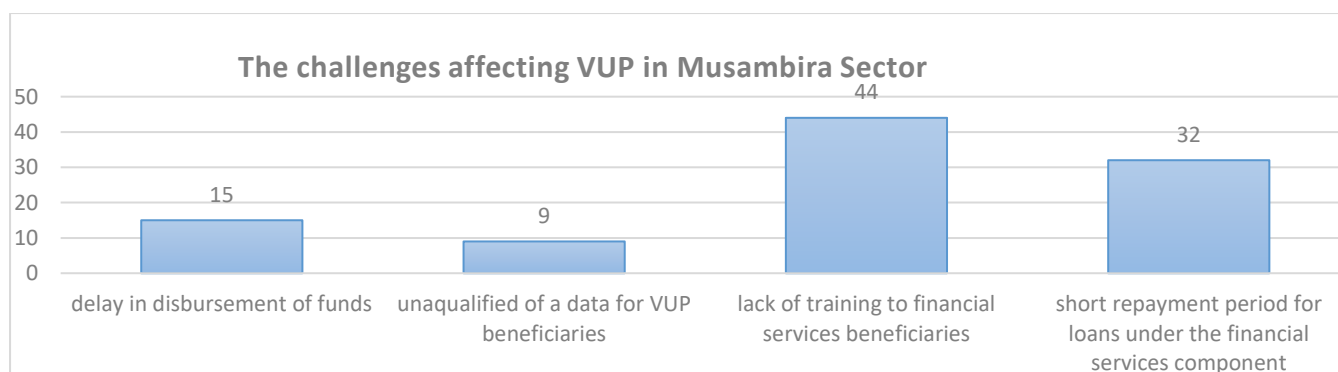
The VUP program is not yet equipped with a database for keeping detailed and reliable information on projects implemented at the sector and beneficiaries from the village (umudugudu) level. This implies that it is difficult to know or measure the progress made in alleviation of poverty in absence of accurate and detailed information and consequently forward planning remains a challenge (NISR, 2012).

Lack of training to financial services beneficiaries

Evidence indicates that beneficiaries are not trained on how to design their projects at the time they were requesting for the loans. Lack of basic financial management knowledge has been seen as one of the reasons the implemented projects are failing.

Short repayment period for loans under the Financial Services component

The current loan contracts require that the loan is reimbursed including the interest of 2% within a period not exceeding 12 months irrespective of the nature of the project undertaken yet most of these loans are used for agricultural and livestock projects which generally have a payback period of more than 12 months. This has consequently resulted in delays in repayment of the loan and delay in selecting others to access the VUP services (VUP, 2009).



With reference to the figure 4.5 above, the results show that the highest number of the respondents agreed that lack of training to financial services beneficiaries is the great problem

44% ,short repayment period for loans under the financial services component rates 32%,delay in disbursement of funds rates 15% and unqualified of a data for VUP beneficiaries rates 9%.

Model results summary for the individual effect of VUP, gender and family size on socio-economic transformation in Musambira Sector.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.808	.240		3.366	.008
VUP	.330	.108	.330	3.055	.009
FSIZE	.328	.125	.329	2.630	.011
GEND	.0468	.130	.0469	0.361	.310

Source: Authors calculations

The table shows the regression coefficients for the VUP, and Family size to have a positive effect on economic transformation, while Gender does not. 0.330 units The coefficient ($\beta=.330$, $p<.05$) shows that holding other factors constant, a unit change in VUP results into change in economic transformation. Similarly, $\beta=.328$, $p<.05$ for family size implies that holding other factors constant, a unit change in family size contributes up to 0.328 units variation in economic transformation. Finally, $\beta=.0468$, $p>.05$ for gender shows that gender does contribute to economic transformation.

Joint test of the effect of VUP, gender and family size on economic transformation in Musambira Sector.

ANOVA table of the effect of VUP, gender and family size on economic transformation in Musambira Sector

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.490	6	.082	15.190	.000 ^b
	Residual	.500	93	.005		
	Total	.990	99			

Source: Primary data, (2022)

Through the F test shows that VUP, gender, and family size jointly have an effect on social economic transformation, as the probability value of 0.000 is lesser than the significance level of 5% (or 0.05).

Discussions

The Vision Umurenge Program is the most important program that increases the development of the community socially and economically. VUP attempts to invest in assets and livelihoods and sustainable economic, social and environmental development. VUP also carries out explicit risk reduction strategies that include awareness building related to basic needs such as food security, health, nutrition, water and sanitation, and housing.

Communities' wellbeing is the base for early childhood development centers. As also free education is scaled up from nine years to twelve years (full primary and secondary cycle), more emphasis will be put on improving the quality of education and increased partnership with the private sector. Hospitals also have constructed in collaboration MINISANTE, people are accessing health care easily without taking much time as used to be; people's access to health insurance (*mutuelle de santé*) through VUP job creation; and roads have been constructed with all Rwandan to have access to them (Devereux, 2010). This is more important to the stakeholders and it is related to the views from the respondents. Despite the challenges and the obstacles from the implementation and other stages of VUP, the contribution of VUP has a great impact on the living condition of the people. According to Ladzani and Netswera, (2009). VUP have provided jobs, financial support and other direct support that helped the beneficiaries to increase their economic status by accessing what they need at any costs; investing the money earned for benefits in the future and by creating jobs that increase their economy. Some beneficiaries invested in trades, in agriculture and others bought different kinds of small animals which then begot big animals and become cattle holders.

This increased their access to markets, and other transactional movements that make their economy progress. From the views of the respondents on its contribution to the living conditions, the increase of social and economic status and the access to financial as well as social welfare; these are relational to the theories from different authors of different region worldwide.

Conclusion

The study investigates the contribution of Vision Umurenge Program on socio- economic transformation in Musambira sector, Kamonyi district. The study gives the explanation of VUP and its implementation in the Rwandan country and in Musambira sector particularly since its

establishment in the area. The theories from the literature were concise with the practice of its implementation to draw the better and understandable conclusion.

The study reveals that there is a positive relationship between VUP and Socio-Economic welfare of the beneficiaries. VUP has contributed to the access on food security, reduction of family dependency, access to health care, for beneficiaries. The study found out that VUP contributes to education by giving parents the ability to send their children to school through the money earned from community works, direct support and financial support. The study finds out that in case the money is given on time, they become more productive through buying something like cows, sewing machines, goats for future support in case it is needed to sell it. VUP builds self-confidence and hope for the future for the desperate people by providing them with jobs. Financial support for those who are able to do any business, such as old people, handicapped people in order to make them feel inclusive in community and to be able to get what they want without begging. There is also public works which is given to the poor households who are able to and have power to work but who haven't what to do in order to lift them from poverty.

The research also, has found that despite the these opportunity and chances of improving the wellbeing of the beneficiaries, there are some challenges which are delay in disbursement of funds, corruption, retardation in payment, lack of follow up for VUP leaders to make sure that the loans have been given back which hinder the development of the beneficiaries.

Recommendations

The recommendations are mainly given to the government or policy makers as they are the ones that have upper hands in well implementations process;

The leaders should make serious follow up to beneficiaries of VUP, and train them on how to use money earned. This government should put in place means of follow up in increasing the number of caseworkers and incentives to them.

There must be an increase in the amount of money earned especially to Direct Support beneficiaries with one family member in the household because according to the respondents views, the money earned is not still enough to these beneficiaries for better responding to their basic needs.

So as to avoid delay in payment to beneficiaries, there must be the respect of due time of payment to ensure the wellbeing and psychosocial stability of beneficiaries.

There should be an increase in the number of working days per year (from 110 days to the entire year working days), so as to gain enough money.

To sensitize VUP beneficiaries who took loans to pay back this money so as to help others getting the loan and lift themselves from extreme poverty and government should set out kinds of penalties to those who refuse to pay back.

The sector leaders should increase the trainings and meetings with the VUP beneficiaries to increase their skills on the use of money earned.

Ethical considerations

While conducting this study, ethical standards were highly respected such as avoiding the fabrication or falsifying of data. Regarding this study, respect for the dignity of research participants was prioritized. Full consent from the respondents and sector administration were obtained prior to the study. While collecting data, answers from respondents were treated with adequate confidentiality. Anonymity of individuals in this study was ensured. There was no coercion, deception or any exaggeration about the purpose and objectives of the current research. Communication in relation to the research was done with honesty and transparency. Any type of misleading information, as well as representation of primary data findings in a biased way was avoided. All citations from different sources were adequately acknowledged.

Limitations of the Study

Any research can be exposed to challenges in one way or another. Concerning the present study, a number of challenges were encountered. While conducting this study, some secondary data were unavailable and some participants initially felt nervous about the intent of this research. For this reason I explained the purpose of this research so that respondents eventually felt free to answer questions freely. Secondly, there was no extensive time to carry out exhaustive data but it was possible to follow my action plan and schedule to economize the time allocated to this research. Furthermore, technological issues such as lack of access to the required written materials and reliable internet connection made it difficult for smooth collection of some relevant data. Finally, financial constraints on another side were another issue to consider.

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