

The Role of Non-Governmental Organizations Services on Poverty Reduction in Rwanda: Case of Caritas in Musanze District

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Abstract: The main objective of the study is to analyze the role of non government organizations services on poverty reduction in Rwanda with a reference to Caritas Rwanda in Musanze district. The sample size was 388 respondents selected using cluster sampling method from the total population consist of 13116 individual beneficiaries of Caritas interventions distributed in 15 sectors of Musanze district. Questionnaires, interview and observations were used to collect primary data. Descriptive statistics were used where distribution (frequencies, percentages) through statistical package for social sciences (SPSS, 23.0). NGOs provided employment generating programs to its beneficiaries where 120 respondents representing 30.9% have strongly agreed to the statement and the remaining 268 respondents representing 69.1% have agreed to the assertion. NGOs provides direct support to vulnerable people among its beneficiaries as the results indicated that 216 respondents representing 55.7% have agreed to the statement followed by 152 respondents representing 39.2% having strongly agreed to the affirmation. Through sensitization for saving, NGOs helped the beneficiaries to develop the culture of saving for the future uncertainties and development so that poverty can be reduced at a sustained basis. NGOs provided psychological support to multiple people in critical situation of poverty, disease, the care for the elderly, sick and children who have various health problems like physical disabilities, mental health and deaf-mute disability. The indicators of poverty reduction among beneficiaries after Caritas intervention include access to improved means of production, increased income levels and general improvement of lifestyle and standard of living of beneficiaries. The results indicated the Pearson correlation coefficient of 0.914 implies that there is a very strong positive correlation between the non-government organizations and the poverty reduction among Caritas beneficiaries in Musanze district. The value of adjusted R squared was 0.819 an indication that there was variation of 81.9% on poverty reduction level among Caritas beneficiaries in Musanze district due to changes in

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employment generating programs, direct support to vulnerable people, psychosocial support and sensitization to saving and credit groups at 95% confidence interval. This research recommends to the future researcher to do the related topic to the similar field like the Non-Governmental Organization activities and government development priorities integration in Rwanda.

Key Words: Poverty, Poverty reduction, Absolute poverty, Relative poverty, Non-government organization

I. Introduction

Non-government organizations (NGOs) have become a very popular sector in developing countries, particularly within the last decade of our democratic dispensation. To many, they are perceived as the most reliable agencies through which poverty is addressed. Unemployment, poverty and inequality are the commonplace of issues usually addressed by the activities of the non-government organizations. This sector consists of organizations, not in any way dependent on either, the public or private sector, (Swanepoel & Beer, 2016).

During the 1980s and early 1990s, non-governmental organizations (NGOs) proliferated throughout American countries, and their role as planners and implementer of development projects grew dramatically. Political and institutional changes associated with major modifications of state policies have also opened new spaces for NGOs as alternatives to state agencies in efforts to alleviate poverty and promote development, which is no longer the case in the current century (Petras, 2014). Rivera (2013) noted that during the period of military regimes, NGOs worked closely with grassroots organizations, providing socio-political support and organizational training.

However, with the democratic opening, NGOs began to change their activities from providing support to grassroots organizations, to implementing development projects on behalf of government and international development agencies mostly in developing countries suffering from poverty extremely.

It is almost impossible to separate NGOs' work from rural development due to the nature of their activities. Since the work of the non-government organizations is always geared towards improving the standard of living and the lives of people, rural areas are the utmost target. About 25% (1.4 billion) of the total population of the world lives in poverty. Edwards (2012) noted that 'one out of every three Africans do not get enough to eat'. His study covering the period of 1988-1990 revealed that 168 million people are victims of chronic hunger, among these ten million Africans suffer from malnutrition (Lahiff, 2013). NGOs in developing countries reach the poor and promote local participation in the development process. They also define development in terms of a process whereby poor people take, greater control over their own lives, rather than as the outcome of particular projects and programmes. (Lipera, 2014).

According to UNDP (2011), out of 4.6 billion people in developing countries, more than 859 are illiterate, nearly a billion lack access to improved water sources and 2.4 billion lack access to the basic sanitation. In Rwanda the poor, fall into the category of children, orphans, widows, old people and landless peasants (Sen, 2016). According to NISR (2016), in Rwanda 56.9% of the population was living below the poverty line in 2016 and 37.9% were extremely poor. To address the problem, Rwanda put in place the programs aiming at economic development and poverty reduction providing a medium term framework for achieving the country's long-term development aspirations.

Problem Statement

NGOs have been widely known as quick cash vehicles for their owners, and to some extent, perceived as promoting the sense of dependencies among communities. Very little is known of their ability to uplift the poor and needy communities through creation of sustainable livelihood strategies in rural household settings. NGOs usually come into existence to address specific problems such as health, education and housing needs in communities. These are the most common and critical needs that are rife in rural areas, give rise to the issue of rural development, which is one of the governments top priorities in developing countries (Patel, 2015). Non-government organizations do not have the profit motive but have the developmental objectives towards the community. Any surplus of funds generated during the course of their activities is reinvested back into the organization to keep helping poor and with no extreme poverty situation, NGOs necessity goes down (Nzimakwe, 2017).

According to NISR (2018), in Rwanda 56.9% of the people were below the poverty line while 37.9% were under extreme poor conditions in last four years while the current trend depicts the poverty reduction of 2.3% yearly and the number of population below poverty line falls to 28%. NGOs in developing countries are vital to reach and release the poor, promote local participation in the development process, define development in terms of a process whereby poor people take, greater control over their own lives, rather than as the outcome of particular projects and programs, work people-to-people rather than government-to-government (Lipera, 2014). There are many NGOs that initiate community development projects with the aim of reducing poverty in communities.

Soon after those NGOs leave, the community projects tend to fall. Once these have fallen, the communities return to live on government support grants, which then increase the dependency burden in the country or otherwise fall in poverty as before. There is a serious concern about the sustainability of community development projects after the exit point of initiating agencies (Adelzadeh, 2011). NGOs beneficiaries enjoy their activities and the extreme poverty is said to be reduced but when they are no longer benefiting its projects, the former beneficiaries are not released from poverty to long-term basis. The present study therefore analyzed the contribution made by NGOs in improving upon rural areas through poverty reduction measures with reference to Caritas in Musanze District. To achieve this, the following specific objectives were formulated:

- i. To determine the role of income generating projects to Caritas beneficiaries on poverty reduction in Musanze District;
- ii. To assess the role of direct support programs to Caritas beneficiaries on poverty reduction in Musanze District;
- iii. To examine the role of micro financing activities to Caritas beneficiaries on poverty reduction in Musanze District.
- iv. To investigate the indicators of poverty reduction among beneficiaries after Caritas interventions.

II. Literature Review

Non-Governmental Organizations are civil organizations that are largely or totally independent of government and which function as charitable or religious associations. They mobilize private funds for development initiatives and programmes, raise awareness and influence policies in pursuance of the ideals of democracy and good governance as well as undertake diverse humanitarian projects that could better the lots of the grass-roots (Sandberg & Chalmer, 2012).

Iriye (2014) defines Non-Governmental Organizations as voluntary, non-state, non-profit, non-religious, and non-military associations. It is an independent voluntary association of people acting together on a continuous basis for some common purpose other than achieving government office, making money or illegal activities.

In his view, two main types of Non-Governmental Organizations are recognized according to the activities they pursue: (i) operational NGOs that deliver services; and (ii) Campaigning NGOs. Michael and David (2013), see non-governmental organizations as organizations that are not part of a government and not founded by states. They maintained that NGOs are typically independent of government. They are usually non-profit organizations that gain at least a portion of their funding from private services. The World Bank (2010), sees Non-governmental organizations as private agencies; indigenous groups organized regionally or nationally and member groups in villages that support international and national development and partner with governments in global development initiatives.

Poverty and its major causes

Poverty is the most fundamental social problem because the need to survive and means to survive is a major concern to all development workers. Poverty is related to low ownership of physical assets and human assets. Ill-health affects incomes of

many people in that diseases like malaria, HIV/AIDS, and chronic headache reduce available time for labour. Poverty is also directly or indirectly linked to perversion of justice, that is, injustice against the poor masses and against their environment (Chambers, 2016). Poverty is caused by physical factors such as poor health, physical handicapped-ness, shortage of land and inadequate education. Furthermore, he points out that, moral factors such as laziness, drunkenness and home background, remoteness, inadequate resources contribute to the problem of poverty. Sustained exposure of pesticides and chemicals has caused sterility and soil exhaustion, skin problems and general sickness like cancer, which cause people fail to work, hence poverty (Vision 2020). Another cause of poverty is dependency agriculture. The population of Rwanda is made up of 81.0 percent of the people involved in agriculture. In addition, crops from agriculture lack ready market for sale, and most of them are perishable crops. This implies that majority of the rural population depend on agriculture yet it has a lot of problems. For example what is produced is not enough, yet sales are made to meet other requirements like clothing's and medical care (Zhang, 2015).

Chambers (2014) emphasized that disability increases the prevalence of poverty; children with disability have difficulty in getting to and from school. They use crutches and wheel chairs, walking sticks and specs all that leave them more vulnerable, weak and poor. Similarly, cause of poverty is high ratio of able-bodied adult to dependents. The dependents include children, elderly, the sick, handicapped, and widows (UNDP, 2011). In agreement with UNDP 2001 Report, (Chambers, 2015), says the effect of high dependence is that children cannot go to school, there is not enough food, people do not go to hospitals due to long distances, cultural beliefs, and die of poverty.

Role of NGOs

Guler (2010) examined NGOs and social responsibility and found that Since NGOs are professionally staffed organizations aimed at reduction of human suffering and to the development of poor countries (Streeten, 2013), they have a significant role to play in supporting women, men, and households. The roles for such NGOs include 'counseling and support service, awareness raising and advocacy, legal aid and microfinance (Desai, 2015). The long-term aim for these NGOs is to assist in sustainable community development through activities such as capacity building and self-reliance (Langran, 2012). This can be done by funding projects, contributing to awareness, and promoting the self-organization of various groups (Baccaro, 2011).

A case study in Vietnam illustrates that NGOs play an important role in promoting sustainable community development (Hibbard & Tang, 2014). Usually this is accomplished by providing three basic functions: (1) service delivery (relief, welfare), (2) education, and (3) public policy advocacy (Stromquist, 2012). The idea is that NGOs can promote sustainable community development via three functions: (1) microfinance, (2) capacity building, and (3) self-reliance. NGOs ought to develop local products and local markets; develop social, capital, and human resources; encourage and motivate people to participate in activities; and act as network liaisons between community and systems. In

this manner, the long-run goal of sustainable community development would be achieved (Nikkhah & Redzuan, 2013). In helping the poor to climb out of poverty, NGOs use two approaches: supply-side and demand-side (Clark, 2016). In a similar sense, Fowler (2017) identifies two types of NGO tasks: micro-tasks and macro-tasks.

From the supply-side or micro-tasks approach, NGOs provide various basic public services to the poor. It is argued that especially in countries where government lack public services, NGOs play a significant role in the direct provision of social and economic services. In general, NGOs emerge and play the roles as service providers.

A study by Adeyemo (2013) on development and underdevelopment in a comparative perspective found NGOs play an important role in global social development—work that has helped facilitate achievements in human development as measured by the UN Human Development Index (HDI) (n.d.). One of the major strengths of NGOs is their ability to maintain institutional independence and political neutrality. Even though NGOs need to collaborate with governments in numerous instances, failure to maintain neutrality and autonomy may severely compromise the NGOs' legitimacy.

According to the study of Suharko (2017) on the roles of NGOs in Rural Poverty Reduction in Indonesia and India, NGOs have played a significant role in promoting sustainable development at the international level. NGOs are going beyond their primary focus on governments and starting to address large corporations. In this vein, NGOs have focused attention on the social and environmental impacts of business activity, helped in part by advances in information and communications technology. The brands of multinational corporations have also been vulnerable to pressure from activists and from NGOs on the corporation's labor, environmental, or human rights record. As the downstream customers are targeted, even the supply chain partners and suppliers are feeling the pressure (Hall-Jones, 2016).

Aliber (2012) studied Poverty-eradication and Sustainable Development in Cape Town argued that Non-government organizations (NGOs) have become a very popular sector in South Africa, particularly within the last decade of our democratic dispensation. To many, they are perceived as the most reliable agencies through which poverty is addressed. Unemployment, poverty and inequality are the commonplace of issues usually addressed by the activities of the non-government organizations. This sector consists of organizations, not in any way dependent on either, the public or private sector, (Swanepoel & De Beer, 2016). These authors are of the view that, usually, NGOs come into existence to address specific problems such as health, education and housing needs in communities.

These are the most common and critical needs that are rife in rural areas; and, as such, give rise to the issue of rural development which is one of the government's top five priorities in South Africa. The NGO sector is sometimes referred to as the civil society or voluntary sector by many other different authors. This terminology does not differ from the way Nzimakwe (2017) refer to the non-government organizations in his definition. He perceives NGOs as characterized by their voluntary association and availability to addressing the needs of the community in which they operate.

He further alludes that those interested in NGOs' development activities should have the opportunity to participate in their activities as partners in development. NGOs are institutionally independent of government. They are privately set up, as opposed to being set by the state, and are normally under the control of independent board of directors or trustees.

Swanepoel and De Beer (2016) mention a few of the popular examples of non-government organizations as local government associations, development institutions, international, national and local government organizations and advocacy organizations such as legal aid bureaus.

A study by Shivji (2017) on *Silences in NGO Discourse: The Role and Future of NGOs in Africa* highlighted that Non-government organizations do not have the profit motive; but have the developmental objectives towards the community. Any surplus of funds generated during the course of their activities is reinvested back into the organization, (Nzimakwe, 2018). The study proposed to assess the role of non-government organizations in poverty alleviation through the creation of sustainable livelihoods in UThungulu District. The study would also analyze how non-government organizations are currently positioned to catalyze development, income generation and the betterment of standard of living for the people.

Zhang (2015) in a comparative study of NGOs in China and South Africa concluded NGOs can also play an important role as partners to business/industry in promoting sustainable consumption. Some of the instances where this partnership has been successful is in categories such as product development, sustainable housing, labeling, World Wildlife Fund (WWF), green purchasing, marine stewardship, and so on.

Mitlin, Hickey and Bebbington (2015) in *Reclaiming development: NGOs and the challenge of alternatives* conducted a research and arrived at conclusion that essentially, the poor must be helped to exit from the poverty trap. If it can be reached, there will be an opportunity to get a first foothold on the ladder of development.

Seabe (2011) studied the *Socio-Economic Roles of NGOs in South Africa: Specific Focus of Funder Conditions and Voluntary Failure* and found that regarding the provision of affordable health care for the poor, NGOs provide about 14 to 50 percent of both curative and preventive health and medical services in most developing countries, especially in Kenya. In both the health and educational sectors, NGOs such as World Vision and Plan International continue to receive recognition through the application of complementary systems to support the efforts of the government in reaching the underserved in rural marginalized communities (Farrel & Hartwell, 2017).

Bhaskar & Geethakutty (2011) in the role of Non-Governmental Organizations in Rural Development found that the growth of NGOs over the past few decades has given them an increasingly important role in poverty reduction and community development. This has ultimately led them into forming a distinctive sector within civil society. This role has been due in part to the belief that NGOs are efficient and responsive to the problems of the poor, weak and vulnerable groups at the grass-root levels.

Theoretical Framework

Demand and supply side theory

Seabe (2011) brings into discussion the distinction between the demand and supply theories where demand theory refers to the NGOs which come into existence because of government failure whereas the supply theories advocate the formation of NGOs which come into existence by individual motivation driven by altruistic motives. Demand theories, premised on markets as well as government failure, suggest that incomplete markets and lack of information, which leads to contract failure, are the main reasons behind the role of NGOs. Ilon (2012) notes that the importance of NGOs in economic development relates to the fact that people are dissatisfied with official institutions and their failure to solve problems of underdevelopment and poverty (Seabe, 2011).

Unlike the supply-side approach where NGOs directly provide services to the people, the demand-side NGOs play indirect roles. The demand-side role of NGOs can be seen as being an articulator of the people's voice. NGOs mobilize and clarify the demand for services, from both the government and the market, so that the people are able to achieve their goals. In the context of service delivery, generally, NGOs seek to improve the access of the people to the services provided by the state. NGOs also engage in policy advocacy to influence public policies concerning the poor people.

Theory of Voluntary Failure

According to Seabe (2011), the theory of voluntary failure on the other hand refuses to acknowledge the existence of NGOs based on the failures of government and markets, but proposes that NGOs bear the full responsibility of the delivery of specific public goods and services and suggests that government should intervene when they fail to do so. Non-Governmental Organizations play an important role in promoting sustainable community development (Hibbard & Tang, 2014). Usually this is accomplished by providing three basic functions: (1) service delivery (relief, welfare), (2) education, and (3) public policy advocacy (Stromquist, 2012). The idea is that NGOs can promote sustainable community development via three functions: (1) microfinance, (2) capacity building, and (3) self-reliance. NGOs ought to develop local products and local markets; develop social, capital, and human resources; encourage and motivate people to participate in activities; and act as network liaisons between community and systems.

NGOs are professionally staffed organizations aimed at reduction of human suffering and to the development of poor countries (Streeten, 2013), they have a significant role to play in supporting women, men, and households. The roles for such NGOs include "counseling and support service, awareness raising and advocacy, legal aid and microfinance" (Desai, 2015). NGOs activities have led to significant increase in health and educational facilities, improved access to potable water sources, provision of employment opportunities and employable skills, which ultimately have lowered poverty levels and improved the quality of lives for the poor and other vulnerable groups, particularly women and children. This study is intended to establish knowledge on the reasons for failure of community projects initiated by NGOs after those NGOs have stopped their participation in the projects and for our case, there is need to know the extent of sustained poverty reduction indicators among former beneficiaries of NGOs interventions.

Sustainable Community Development Theory

NGOs have shown leadership in promoting sustainable community development. Due to their particular ideology and nature, NGOs are good at reaching out to the poor and remote communities and mobilizing these populations. They can also

empower these populations to regain control of their lives and can work with and strengthen local organizations. In addition, such NGOs can carry out projects more efficiently and at lower costs than government agencies and, most importantly, promote sustainable development (Nikkhah & Redzuan, 2010).

Conceptual Framework of the Study
Independent Variable

<p>Role of non-government organization services</p> <ul style="list-style-type: none"> ❖ Employment generation projects ❖ Direct support programs to vulnerable people ❖ Micro financing activities

Dependent Variable

<p>Poverty reduction</p> <ul style="list-style-type: none"> ❖ Access to adequate means of production improved ❖ Increase in incomes levels ❖ Lifestyle and standard of living improved
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<p>Intervening Variables</p> <ul style="list-style-type: none"> ❖ Government policy ❖ Donors willingness to support ❖ Equal treatment of beneficiaries
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Figure 1: Conceptual Framework
Source: Researcher, 2020

III. Materials and Methods

The study used descriptive design with both qualitative and quantitative data to describe the situation before and after the intervention of NGOs and evaluate its role to poverty reduction among beneficiaries in Musanze district. This research was conducted from Caritas in Musanze district in Ruhengeri Catholic Diocese located in Northern Province, Rwanda. The total population consisted of 13,116 individual beneficiaries of NGOs interventions distributed in 15 sectors of Musanze district (Caritas Ruhengeri Annual report, 2017). A sample of 388 was determined using Yamane (1967) formula as shown below.

$$n = \frac{N}{1 + Ne^2} = \frac{13116}{1 + 13116 * 0.05^2} \approx 388$$

In selecting the respondents, the researcher used the cluster sampling to determine how many people to respond in each sector of Musanze district. Bouchard (2011) formula was used to determine the sample size in each cluster and simple random sampling used to select the respondents in each

$$\text{cluster } n_h = \frac{N_h}{N} .n$$

Table 1: Distribution of sample respondents in clusters

Sectors	Caritas beneficiaries	Sample size in each sector
Gashaki	1173	35
Remera	589	17
Rwaza	1277	38
Gacaca	925	27
Muhoza	480	14
Cyuve	973	29
Kinigi	577	17
Nyange	712	21
Nkotsi	1173	35

Muko	1391	41
Musanze	1031	30
Kimonyi	365	12
Busogo	778	23
Shingiro	713	21
Gataraga	959	28
Total	13,116	388

Source: Researcher, 2020

Primary data were collected using questionnaire and covered a period of six years from 2014 to 2019. Data were analyzed using a statistical package for social sciences (SPSS, 23.0).

IV. Results and Discussions

Demographics characteristics of respondents

Table 2: Classification of respondents according to their gender

Gender	Frequency	Percent
Female	240	61.9
Male	148	38.1
Total	388	100.0

Source: Primary data, 2020

Majority of the beneficiaries were female as shown in Table 2.

Table 3: Classification of respondents according to their age group

Age interval	Frequency	Percent
Below 20	40	10.3
Between 20 and 30	60	15.5
Between 30 and 40	120	30.9
Between 40 and 50	96	24.7
Above 50	72	18.6
Total	388	100.0

Source: Primary data, 2020

Table 3 gives the classification of respondents according to their age groups and the findings are indicating that the majority is in the age group of between 30 and 40 years at 30.9% followed by 96 people in age group between 40 and 50 year at 24.7%.

Table 4: Classification of respondents according to their marital status

Marital status	Frequency	Percent
Single	132	34.0
Widow	216	55.7
Married	40	10.3
Total	388	100.0

Source: Primary data, 2020

Table 4 shows that 55.7% were widows while 34% were single. This revealed that majority of the households benefiting from the NGO were female headed-families.

Table 5: Current occupation of respondents

Occupation	Frequency	Percent
Civil servant	40	10.3
Agriculture farmer	136	35.1
Business person	120	30.9
Artist	56	14.4
Others	36	9.3
Total	388	100.0

Source: Primary data, 2020

Table 5 shows the that the majority were engaged in agricultural activities with 136 (35.1%) respondents followed by 120 (30.9%) respondents engaged in business activities, 56(14.4%) respondents in artistic activities while only 40(10.3%) respondents as civil servants. The remaining 36(9.3%) respondents were engaged in other activities like working for others in agricultural fields. This implies that the majority of NGOs beneficiaries are engaged in subsistence agriculture and small-scale businesses as they mentioned in responses.

Table 6: Educational levels of respondents

Education levels	Frequency	Percent
Not attended formal schools	80	20.6
Primary school	176	45.4
Secondary school	76	19.6
University level	36	9.3
Others	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 6 indicates that 176(45.6%) respondents attended only primary school followed by 80(20.6%) respondents representing 20.6% who did not attend formal education. 76(19.6%) respondents attended secondary schools, 36(9.3%) respondents attended university education and 20(5.2%) respondents attended other education like technical and vocational education and training.

Part II: Findings based on the study objectives

Table 7: Caritas promoted agricultural production to its beneficiaries

Caritas promoted agricultural production to its beneficiaries	Frequency	Percent
Highly promoted	120	30.9

Promoted	268	69.1
Total	388	100.0

Source: Primary data, 2020

Table 7 gives the distribution of respondents' views on whether Caritas promoted agricultural production to its beneficiaries in Musanze district and the results are indicated that 120(30.9%) respondents have accepted that agricultural has been highly promoted and the remaining 268(69.1%) respondents have confirmed that it was promoted. This implies that Caritas has assisted the beneficiaries with some improved seeds, farm methods and fertilizers to promote the production from agriculture in order to shift from subsistence to commercialized agriculture to make more income and to improve the standards of living among its beneficiaries in Musanze.

Table 8: Caritas enhanced livestock production among its beneficiaries

Caritas enhanced livestock production among its beneficiaries	Frequency	Percent
Strongly agree	152	39.2
Agree	216	55.7
Not sure	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 4.7 shows the distribution of respondents according to their views on whether Caritas enhanced livestock production among its beneficiaries in Musanze district and the results indicated that 216(55.7%) respondents agreed to the statement followed by 152(39.2%) respondents strongly agreed to the affirmation while only 20(5.2%) respondents indicated neutral. This implies that Caritas has assisted the beneficiaries with animal husbandry grazing techniques, vaccination and veterinary activities to follow up in order to shift from subsistence to commercialized livestock production to make more income and to improve the standards of living among its beneficiaries in Musanze.

Table 9: Caritas promoted post-harvesting programs among beneficiaries

Caritas promoted post harvesting programs among beneficiaries	Frequency	Percent
Strongly agree	176	45.4
Agree	156	40.2
Not sure	36	9.3
Disagree	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 9 shows the respondents' views on whether Caritas promoted post harvesting programs among beneficiaries in Musanze district and the results depict that 176(45.4%) respondents strongly agreed followed by 156(40.2%) respondents who agreed to the assertion while 36(9.3%) respondents kept neutral and only 20(5.2%) respondents disagreed to the statement. This means that post-harvesting activities like storage, processing and selling have been promoted and they helped the beneficiaries to improve their incomes and job creation from Caritas assistance.

Table 10: Caritas initiated handcrafts activities to generate incomes for its beneficiaries in Musanze district

Caritas initiated handcrafts activities	Frequency	Percent
Highly promoted	288	74.2
Promoted	100	25.8
Total	388	100.0

Source: Primary data, 2020

Table 10 gives respondents' views on whether Caritas initiated handcrafts activities to generate incomes for its beneficiaries in Musanze district and the findings showed that 288(74.2%) respondents confirmed the High promotion and the remaining 100(25.8%) respondents have argued the promotion from the assertion. This implies that the NGO has initiated some key handcrafts activities to keep some of its beneficiaries working toward income generation and reduce poverty situation.

The role of direct support programs on poverty reduction in Musanze district

In order to arrive at the second specific objective, the research has explored the role of direct support programs toward poverty reduction among beneficiaries in Musanze district and they mainly include homes construction to vulnerable people, material support for emergency cases, psycho social support to isolated people and promotion of educational initiatives as discussed in this section.

Table 11: Caritas promoted homes construction to vulnerable people among Caritas beneficiaries

Caritas promoted homes construction to vulnerable people	Frequency	Percent
Highly confirmed	168	43.3
Confirm	60	15.5
Not sure	80	20.6
Refuse	60	15.5
Strongly refuse	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 11 shows the respondents' views on whether Caritas promoted homes construction to vulnerable people among Caritas beneficiaries in Musanze district and that 168(43.3%) respondents highly confirmed and 60(15.5%) respondents confirmed. On other side, 80(20.6%) respondents kept neutral to the assertion followed by 60(15.5%) respondents refused while the remaining 20(5.2%) respondents strongly refused. This implies that most vulnerable people like refugees, returnees, people with disabilities and street children who were homeless were provided with houses from Caritas for better standards of living and poverty reduction.

Table 12: Caritas provided material support for emergency cases among its beneficiaries

Caritas provided material support for emergency cases	Frequency	Percent
Highly confirmed	72	18.6
Confirm	236	60.8
Not sure	60	15.5
Refuse	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 12 shows the respondents' views on whether Caritas provided material support for emergency cases among its beneficiaries in Musanze district. The findings are indicated that 236(60.8%) respondents confirmed the statement followed by 72(18.6%) respondents who highly confirmed while 60(15.5%) respondents kept neutral and the remaining 20(5.2%) respondents refused. This implies that people like returnees, refugees, genocide survivors, and people infected and affected by HIV/AIDS, street children, patients, prisoners and people in emergency cases like earthquakes and floods got assistance of food, clothes and material aids from Caritas.

Table 13: Caritas provided psychosocial support to isolated people among its beneficiaries

Caritas provided psychosocial support	Frequency	Percent
Highly confirmed	192	49.5
Confirm	176	45.4
Not sure	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 13 depicts the respondents' views on whether Caritas provided psychosocial support to isolated people among its beneficiaries in Musanze. The results showed that 192(49.5%) respondents highly confirmed followed by 176(45.4%) respondents confirmed to the statement while only 20(5.2%) respondents kept neutral to the assertion. This implies that Caritas provided psychological support to multiple people in critical situation of poverty, disease, the care for the elderly, sick and children who have various health problems like physical disabilities, mental health and deaf-mute disability. Health care provided to children with disabilities and the orthopedic equipment offered, helped them get out of isolation and perform some useful work for their families and the country in general and this contributes in poverty reduction among beneficiaries.

Table 14: Caritas promoted educational initiatives among its beneficiaries

Caritas promoted educational initiatives	Frequency	Percent
Highly confirmed	128	33.0
Confirm	100	25.8
Not sure	40	10.3
Refuse	80	20.6
Strongly refuse	40	10.3
Total	388	100.0

Source: Primary data, 2020

Table 14 gives the respondents' views on whether Caritas promoted educational initiatives among its beneficiaries. The findings showed that 128(33%) respondents highly confirmed to the statement followed by 100(25.8%) respondents who confirmed and 80(20.6%) respondents refused and 40(10.3%) respondents both kept neutral and strongly refused to the affirmation. This implies that Caritas support beneficiaries in the domain of schooling, literacy, vocational training and other training meant to provide the Rwandan population with necessary knowledge that can enable them to undertake appropriate activities to innovate and offer quality services. These training centers focus mainly on automobile

engineering, sewing, carpentry, hairdressing, soldering, electricity and plumbing. These training have been conducted on numerous domains, including education to hygiene, child cooperatives management and legislation, trauma management, mutual training, training on community responsibility, protection of environment management. Vocational training for vulnerable children has contributed to the reduction of youth unemployment since the youth have become job-creators rather than job-seekers. Vulnerable children and young people from poor families were given the opportunity to continue their education or training at different levels (primary, secondary, university and vocational training), which was a great relief for their families / parents and especially a sign of better future live.

The role of micro financing activities on poverty reduction in Musanze district

In order to arrive at the third specific objective, the research has explored the role of micro financing activities toward poverty reduction among beneficiaries of Caritas in Musanze district and they mainly include promotion of saving, promotion of joint guarantee, promotion of cooperatives based on mutual trust for resources mobilization and micro grants provision as discussed in this section.

Table 15: Promotion of saving culture reduced poverty among Caritas beneficiaries

Caritas promoted saving culture	Frequency	Percent
Strongly agree	252	64.9
Agree	96	24.7
Not sure	40	10.3
Total	388	100.0

Source: Primary data, 2020

Table 15 shows the respondents' views on whether promotion of saving culture reduced poverty among Caritas beneficiaries in Musanze district. The findings indicated that 252(64.9%) respondents strongly agreed to the statement followed by 96(24.7%) respondents who agreed while only 40(10.3%) respondents indicated not sure. The findings imply that Caritas has assisted the beneficiaries to develop the culture of saving to boost the poverty reduction instead of consuming all the incomes they get from various supports. Income and saving levels among NGOs beneficiaries have improved as result of various interventions through various incomes generating activities and this has greatly led to poverty reduction at high extent. Through sensitization for saving, NGOs helped the beneficiaries to develop the culture of saving for the future uncertainties and development so that poverty can be reduced at a sustained basis.

Table 16: Caritas promoted joint guarantees to finance its beneficiaries

Caritas promoted joint guarantees	Frequency	Percent
Strongly agree	168	43.3
Agree	60	15.5
Not sure	80	20.6
Disagree	60	15.5
Strongly disagree	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 16 shows the respondents' views on whether Caritas promoted joint guarantees to finance its beneficiaries. The results indicated that 168(43.3%) respondents strongly agreed and 60(15.5%) respondents agreed. On the other side, 80(20.6%) respondents were not sure, 60(15.5%) respondents disagreed and the remaining 20(5.2%) respondents strongly disagreed. This implies that the promotion of joint guarantee enabled the poor with no personal guarantee to support each other to have access to credit since most of beneficiaries had no personal guarantee for bank loan, RIM Ltd accredited by the National Bank of Rwanda 'BNR' (Banque Nationale du Rwanda) and serves Rwandan population throughout the country without any discrimination.

Table 17: There is promotion of cooperatives based on mutual trust among Caritas beneficiaries

Caritas promoted cooperatives	Frequency	Percent
Strongly agree	196	50.5
Agree	140	36.1
Not sure	40	10.3
Disagree	12	3.1
Total	388	100.0

Source: Primary data, 2020

Table 17 shows the respondents' views on whether there is promotion of cooperatives based on mutual trust among Caritas beneficiaries. The results indicated that 196(50.5%) respondents strongly agreed followed by 140(36.1%) respondents agreed to the assertion while 40(10.3%) respondents were not sure. The remaining 12(3.1%) respondents disagreed. These findings imply that Caritas promotes sensitization for spirit of support to the poor and other vulnerable people within the community through cooperatives based on mutual trust for resources mobilization, Caritas Rwanda has initiated its own self-financing and a progressive reduction of dependence vis a vis of the foreign aid.

Table 18: Caritas provided micro grants to reduce poverty among its beneficiaries

Caritas provided micro grants	Frequency	Percent
Strongly agree	192	49.5
Agree	176	45.4
Not sure	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 18 depicts the respondents' views on whether Caritas provided micro grants to reduce poverty among its beneficiaries. The results showed that 192(49.5%) respondents strongly agreed followed by 176(45.4%) respondents who agreed to the statement while only 20(5.2%) respondents indicated not sure. This implies that Caritas provided micro grants to reduce poverty among its beneficiaries. The general implication is that Caritas has helped the beneficiaries in

poverty reduction through various interventions to poor and vulnerable people.

Indicators of poverty reduction among beneficiaries after Caritas interventions

Table 19: Better access to adequate means of production reduced poverty among Caritas beneficiaries

	Frequency	Percent
Strongly agree	168	43.3
Agree	60	15.5
Not sure	80	20.6
Disagree	60	15.5
Strongly disagree	20	5.2
Total	388	100.0

Source: Primary data, 2019

Table 19 shows the respondents' views on whether better access to adequate means of production reduce poverty among NGOs beneficiaries and the results are indicating that 168(43.3%) respondents strongly agreed and 60(15.5%) respondents agreed. On other side, 80(20.6%) respondents indicated neutral to the assertion followed by 60(15.5%) respondents disagreed and the remaining 20(5.2%) respondents strongly disagreed.

This implies that with better access to adequate means of production, NGOs beneficiaries tend to produce more and the chance of reducing poverty is high. On other hand, those who disagreed said that adequate means of production are available but they stay in poverty situation due to lack of other supporting intervention to complement.

Table 20: More jobs created determine poverty reduction among NGOs beneficiaries

	Frequency	Percent
Strongly agree	72	18.6
Agree	236	60.8
Not sure	60	15.5
Disagree	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 20 shows the respondents' view on whether more jobs created determine poverty reduction among NGOs beneficiaries. The findings indicated that 236(60.8%) respondents agreed to the statement followed by 72(18.6%) respondents who strongly agreed while 60(15.5%) respondents were neutral and the remaining 20(5.2%) respondents disagreed. This implies that all initiatives to promote employment and job creation among poor people contribute at bigger extent in poverty reduction among NGOs beneficiaries.

Table 23: Correlation matrix between non-government organizations and poverty reduction

	Employment	Direct Incentive	Microfinance	Production	Income	Living Standards
Employment	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	388				
Direct Incentive	Pearson Correlation	.771**	1			
	Sig. (2-tailed)	.000				
	N	388	388			

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Table 21: Increased income levels determine poverty reduction among NGOs beneficiaries

	Frequency	Percent
Strongly agree	192	49.5
Agree	176	45.4
Not sure	20	5.2
Total	388	100.0

Source: Primary data, 2020

Table 21 depicts the respondents' views on whether increased income levels determine poverty reduction among NGOs beneficiaries. The results showed that 192(49.5%) respondents strongly agreed followed by 176(45.4%) respondents who agreed to the statement while only 20(5.2%) respondents indicated neutral. This implies that income and saving levels among NGOs beneficiaries have improved as result of various interventions through various incomes generating activities and this has greatly led to poverty reduction at high extent.

Table 22: Improved lifestyle and standard of living determine poverty reduction among NGOs beneficiaries

	Frequency	Percent
Strongly agree	128	33.0
Agree	100	25.8
Not sure	40	10.3
Disagree	80	20.6
Strongly disagree	40	10.3
Total	388	100.0

Source: Primary data, 2020

Table 22 gives the respondents' views on whether improved lifestyles and standard of living determine poverty reduction among NGOs beneficiaries. The findings showed that 128(33%) respondents strongly agreed to the statement followed by 100(25.8%) respondents who agreed to the assertion while 80(20.6%) respondents disagreed and 40(10.3%) respondents both kept neutral and strongly disagreed to the affirmation.

This implies that poverty reduces when there is proper sanitation and hygiene in families, vaccinations and prevention of all communicable and non-communicable diseases. The cost for treatment reduce and can be diverted to other productive initiatives and labor force is strong. NGOs endeavor to help beneficiaries improve their standard of living in order to improve their food consumption levels in terms of quantity and quality and to improve the access to health care services compared to the period before NGOs intervention.

The relationship between nongovernment organizations services and poverty reduction levels with reference to Caritas in Musanze district.

Microfinance	Pearson Correlation	.600**	.859**	1			
	Sig. (2-tailed)	.000	.000				
	N	388	388	388			
Production	Pearson Correlation	.641**	.849**	.925**	1	.000**	
	Sig. (2-tailed)	.000	.000	.000		.000	
	N	388	388	388	388	388	
Income	Pearson Correlation	.630**	.864**	.903**	.908**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	388	388	388	388	388	
Living Standards	Pearson Correlation	.718**	.819**	.870**	.950**	.854**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	388	388	388	388	388	388

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

Source: Primary data, 2020

The findings in Table 23 indicate that Pearson correlations are positive strong and significant between the study

Table 24: Regression model Summary

Mode	Adjusted R	Std. Error of		
l	R	R Square	Square	the Estimate
1	.914 ^a	.835	.819	.17823

Source: Primary data, 2020

^a Predictors: (Constant), income generating projects, direct support programs to vulnerable people and micro financing activities.

Table 25: ANOVA Table

Model	Sum of Squares	df	Mean Squares	F	Sig.
1 Regression	24.515	3	8.171	177.63	.000b
Residual	17.649	385	0.046		
Total	42.164	388			

Source: Primary data, 2020

From the ANOVA statistics in Table 25, the processed data which is the population parameters, had a significance level of 0.000 which shows that the data is ideal for making a conclusion on the population's parameter as the value of significance (p-value) is less than 5%. This is an indication

Table 26: Coefficients of regression model on poverty reduction

^a **Dependent Variable: poverty reduction among Caritas beneficiaries in Musanze district**

Model parameters	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	1.569	.226			6.952	.000
Income generating projects	.107	.003	.210		2.567	.012
Direct support programs to vulnerable people	.216	.071	.016		.219	.000
Micro financing activities	.180	.048	.270		3.720	.050

Source: Primary

data, 2020

Table 26 give the individual regression model coefficients on extent to which dependent variable as poverty reduction among beneficiaries of Caritas in Musanze district is influenced by the role of nongovernment organizations namely income generating projects, direct support programs to vulnerable people and micro financing activities. The study revealed that the P-value was less than 0.05 in all the variables, which shows that all the independent variable were statistically significant and thus in position to make conclusion for the study. From the findings on the coefficient

The adjusted R squared was 0.819 an indication that there was variation of 81.9% on poverty reduction level among Caritas beneficiaries in Musanze district due to changes in income generating projects, direct support programs to vulnerable people and micro financing activities at 95% confidence interval.

This shows that 81.9 % changes in poverty reduction level among Caritas beneficiaries in Musanze district could be accounted to changes in income generating projects, direct support programs to vulnerable people and micro financing activities by non-government organizations.

that income-generating projects, direct support programs to vulnerable people and micro financing activities significantly influence the poverty reduction level among Caritas beneficiaries in Musanze district.

of determination, the study found that at 95% confidence interval, great variation in the poverty reduction among beneficiaries of nongovernment organizations in Rwanda is accounted to changes in income generating projects, direct support programs to vulnerable people and micro financing activities by non-government organizations.

$$Y=1.569 + 0.107x_1+ 0.216x_2+0.18x_3 + \epsilon_i$$

Where: X₁: Income generating projects, X₂: direct support to vulnerable people, X₃: micro financing activities and ε_i= error term.

Conclusion

The role of income generating projects on poverty reduction to beneficiaries in Musanze district were examined and they included promotion of agricultural production, enhancement of livestock production, post harvesting activities, promotion of handcrafts activities and shopkeeper businesses that increased the income levels and improved the standards of living of beneficiaries in Musanze district. The research has explored the role of direct support programs toward poverty reduction among beneficiaries in Musanze district. These included homes construction to vulnerable people, material support for emergency cases, psychosocial support to isolated people and promotion of educational initiatives. In addition, the research has explored the effects of micro financing activities toward poverty reduction among beneficiaries of Caritas in Musanze district and they mainly include promotion of saving, promotion of joint guarantee, promotion of cooperatives based on mutual trust for resources mobilization and micro grants provision.

Recommendations

From the findings, it was observed that some statements were not convincing to respondents as per their views.

The research hereby recommends to NonGovernment Organizations the following:

- ❖ Providing and developing more agriculture and livestock initiatives as the majority of Rwandan poor people are engaged in these key economic areas;
- ❖ Enhancing the saving culture among beneficiaries to ensure a sustained poverty reduction;
- ❖ Strengthening adhesion to cooperatives among beneficiaries for ownership and mutuality;

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