Government Social Protection Programs and Wealth Creation in Ngoma District: A Case of Vision 2020 Umurenge Program 2017-2019

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Abstract

This study analyzed effect of government Social Protection Programs on wealth creation in Ngoma district with specific reference to Vision 2020 Umurenge Program (VUP) since 2017 up to 2019. The research was expected to recommend the commitment among the beneficiaries and actors to emphasize the well implementation of the system, and welcome the academia to keep researching and analyzing the problems related similar sector. The specific objectives were to analyze the effect of direct support, to examine the effect of public works and evaluate the effect of financial services on wealth creation in the said case study. Correlation research design was used where target population was 13781 respondents and Yamane formula was used to get the sample of 388.7~ 389 respondents corresponding with 134 respondents of classical Public Workers, 46 respondents of extensive Public Workers, 164 respondents of VUP direct supports, and 45 respondents of VUP financial services/ credit packages as well as 1 VUP staff. The data was collected through existing documents, questionnaire, observation, and interview guide. The study used both descriptive and inferential statistics where mean and standard deviation, regression and correlation analysis was used respectively and then presented in tables, charts and textual models for qualitative findings. The relationship between the independent and dependent parameters was analyzed using SPSS 21.0 for the clarity of data. The findings were analyzed, presented, and interpreted. On the effect of direct support on wealth creation in vision 2020 Umurenge program Ngoma District, the overall means of results was 4.216 and it presented that there was a significant effect of direct support to the wealth creation in Vision 2020 Umurenge Program. The data analysis resulted that the relationship between government social Protection Programs (direct support, public works, and financial services) and wealth creation was .899**, .926** and .904** respectively. It was concluded that there was a statistically significant relationship between the government social Protection Programs (direct support, public works, and financial services) and wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program. Researcher recommended that the Ngoma District Administration should make the campaign mobilizing the VUP beneficiaries to learn how to save for family projects.
Keywords: *Government Social Protection Programs, Wealth Creation, Ngoma District, Vision 2020 Umurenge Program, Rwanda.*

1. Introduction

The social protection sector deals with the upgrading the poor and marginalized individuals and households Becky et al. (2019). However, the government of countries are still combat the different shocks and the effects resulted from such social illnesses which are negatively affecting the innocents and harming their life conditions in terms of poverty which ends with deaths where for instance, in ten persons one is suffering from hunger and two million deaths per year International Labor Organization (2003).

According to Matthew *et al.* (2019), through the descriptive research number of poor people has been reduced from 1.9 billion in 1990 to 836 million in 2015, albeit it is still cumbersome problem in Economic Community of West Africa State (ECOWAS), as it represents 40 percentage of poverty rate worldwide. They argued that the feasibility in poverty reduction has been happened through a well-coordinated social protection policy, and it is a good idea that governments should enforce essential forums to enlighten people on the contribution of social protection.

The Government of Rwanda (GoR) through the Local Administrative Entities Development Agency (LODA) is for promoting the capacity building of districts and their beloved beneficiaries to finance their socio-economic development and extreme poverty reduction in Rwanda. However, it remains a large number of many Rwandans are still living below the poverty line (Pamela, et al., 2014).

In addition, the descriptive research of Vincent *et al.,* (2015) found that the VUP Director Support beneficiaries gain much receipts more than the receipts of Public Works participants where US$233 and US$76 respectively. They argued that saving and investment are the most ways to sustainable graduation thus creating wealth. However, in 2014 the Public Works participants made more savings than Direct Supports beneficiaries with 37 per cent and 28 per cent respectively which also makes a difference in investment which makes a difficult linkage between VUP programs and other development programs for a sustainable graduation from poverty. The research recommended particularly the government to emphasize on VUP service provisions.

The current research is intended to investigate whether "government social protection programs are impact for people's wealth creation", thus studying the effects of government social protection programs on wealth creation. Specifically case of Vision 2020 Umurenge Program in Ngoma district.

1.2 Objectives of Study

1.2.1 General Objective

This study aims at evaluating the effects of the government social Protection Programs on wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district, Rwanda from 2017 up to 2019.

1.2.2 Specific Objectives

i.   To analyze the effect of direct support on wealth creation in Vision 2020 Umurenge Program Ngoma district.

ii.   To examine the effect of public works on wealth creation in Vision 2020 Umurenge Program Ngoma district.

iii.   To evaluate the effect of financial services on wealth creation in Vision 2020 Umurenge Program Ngoma district.

1.3 Research Hypothesis

It is prideful to initiate hypothesis solving a problem in society through research study below:

H01: There is no significant relationship between the direct support and the wealth creation in Vision 2020 Umurenge Program in Ngoma district
H02: There is no significant effect between the public works and the wealth creation in Vision 2020 Umurenge Program in Ngoma district
H03: There is no significant relationship of financial services and the wealth creation in Vision 2020 Umurenge Program in Ngoma district.

2.1 Empirical Review

2.1.1. Direct support and wealth creation

As referred earlier, the governments of countries owe the transfers to their beloved poor households by supporting them. In the survey carried out Fukayama (2017) described the conditionality of cash transfer programs provides the opportunity to structural advantages for recipients to attain outcomes of interests where for instance in education, about 85 per cent of children attended schools and mothers were granted about 70 Pesos per month in Mexico. The researcher argued that incentivizing graduation is more effective and efficient rather than just attendance and better to measure the significant importance to search for and negative consequences.

According to Afzal *et al.*, (2019) described the effectiveness of conditional and unconditional cash transfer programs in Pakistan. The study revealed that 19.95 per cent of the population receiving transfers under poor conditions, while the 19.5 per cent for unemployed i.e., for unconditional transfers. The research wishes if Unconditional Cash Transfers may be expanded including component program targeting the unemployed and by providing a financial support to temporal unemployed. A component that is targeted towards the unemployed, by providing financial support to those out of jobs for a limited number of days.

Daidone *et al*. (2019) with the scientific analysis revealed that the 12 per centage of agricultural output was associated to the cash transfer program as its impact in Zambia from the overall base of 22 per cent. The same research argue that the transfers should be issued on time, at sufficient and strengthen the program sustainability.

In the described research Dorthee (2017) revealed that the direct support is issued in form of direct cash transfers and 73 per cent access fairly the distribution of funds to deserved people. However, Dominique *et al.* (2022) through all four he Propensity Score Matching (PSM) approach, The nearest neighbor ("covariate") matching (NNM) method, Inverse probability weighting (IPW), The inverse probability-weighted regression adjustment (IPWRA) method analyzed how the effects of unconditional cash transfer program exaggerate the effects of consumption and poverty, where the utilization of durable assets is less significant in statistics level of 5 percentage. The research argued that the Government of Rwanda in partnership with development agents to invest in strong efforts to evaluate the program (Unconditional Cash Transfer) beneficiaries' activities to generate income.

Therefore, it is noted that theory of unconditional cash transfers (UCCTs) is seeming to be less productive in creating wealth than the conditional cash transfers (CCTs), the governments of countries should try their best to choose the system transfer which enables the beneficiaries to afford successful life standards, thus the sustainable graduation from the social protection programs.

2.1.2. Public works and wealth creation

According to Asiimwe (2013) work is a physical or mental effort executed by human being. The further way governments use to protect vulnerable families, is to establish the public works program. Public works programs are composed of one for short term programs, long term programs, and public works plus Ismail (2018).

The program found its performance and satisfaction in poverty reduction through the different programs alleviating the joblessness in different developing economies. Marina *et al.*(2019) in applied research carried out in Germany revealed that the cost-effective procurement strategy for public works, performed efficiently the best value project at lowest cost possible where the 80 contracts worth the total value of 2.2 bn of Euros, had undergone. The research argued that the use of the proposed strategy results in public projects of enhanced the Value for Money, reduced problems related construction and few scope changes during the construction phase.

According to Gehrke *et al*. (2018), referring to available literature, the research carried out in Argentina, Ethiopia, India, in Rwanda and in South Africa with the entitled study productive effects of public works revealed that the public works programs have increased income at 50 per cent through productive investments through income and insurance effects. The study argued also found the positive welfare impacts by increasing wages but further effects related labor market can be taken into consideration sustainable way.

The African countries also adopted the public works programs so as to relief the income poor households as a social protection program. In the interrogative and documentary research Mtapuri (2014) revealed that the public works programs in the Republic of South Africa note the response to the persistent joblessness and or the multi-dimensional aspects of poverty, as well as in various social and economic sectors. It also argues, that all interventions should be tested for viability, sustainability and appropriateness within a given context.

These positive effects are not only spread elsewhere, but also fostered in Rwanda either in expended for part and medium terms public works or in the classic for short-terms public works. In the described research, Dorthee (2017) witnessed the implementation of Public Works program in Rwanda by revealing that more people have accessed the program services including the paid employees at 81.7 of percentage.

Similarly, Mbonigaba and Hategikimana (2023) through the descriptive and correlation research design, showed that the VUP public works program is not only executed in Rwanda but also revealed that there is a positive and strong correction between the such program and the socioeconomic development of women beneficiaries in Rusiga sector in Rulindo district as the study found the Pearson correlation of .631**. Albeit it is so, the present researchers recommend the more strength in monitoring the system of the program, paying the beneficiaries amount on time, and ultimately train and empower them with the entrepreneurial skills and stay wealthy.

Therefore, the most social risks experienced in the community is the joblessness. This situation always brings different consequences either in short or in long terms. The only one motivation to well-being and dignity is work. It is a good idea to call upon the governments of countries, Nongovernmental Organizations, International Governmental Organizations, individuals and even the faith organizations to do all their best to protect their beneficiaries from the vulnerability, by suggesting programs and projects aimed at getting them out of poverty and sustainable graduation from the social protection programs.

2.1.3. Financial services and wealth creation

According to Joao, *et al.,* (2022) in their descriptive research found that the financial inclusion boosted the bank stability, profitability, and least credit risk in Latin America and Caribbean countries compared to the Sub-Saharan Africa countries, where the average is 15.89 per cent, 15.25 per cent, 4.11 per cent respectively. The research wishes that the countries under the study, should foster the financial inclusion to contribute a significant improvement in welfare of households.

In Zimbabwe, Collin *et al.* (2022) used the descriptive statistics and found that there is no significant dynamics in poverty levels since it has a lower standard deviation of 0.057. Furthermore, the research intended to recommend the financial institutions to target at the most efficient lending loans creating further opportunities aimed at reducing poverty among the public. This wish, came to the local financial institutions aimed at facing against poverty by teaching the public lesson to save and investment through the micro-finance.

Mpambara *et al*. (2015) in descriptive study the effect of credit packages of vision 2020 Umurenge Program in poverty alleviation in Rulindo district in Rusiga sector, where the survey revealed that there was an improvement in income earning (above 1US$ per day). Besides to such earnings estimated accessed by the 90 percent of the beneficiaries have developed the financial discipline where 95 per cent opened a saving account Dorthee (2017). So, the beneficiaries' welfare was quickly and positively changing even the contribution is so weak. However, to solve the problem, the credit packages should build houses, run other businesses and facilitate the payment of school fees, and in that way, wealth will be created.

2.3 Research Gap

To sum up, the researches made relating to Vision 2020 Umurenge Program (VUP) components concluded and recommended the concerned people in extent of their social cultural and economic situations and their development plan, but there were no specific recommendations of Vision 2020 Umurenge Program in Ngoma district context analyzing its effects on wealth creation, thus the sustainable graduation from the healing program in Ngoma district. Therefore, it is a crucial to study and analyze the effects of government social protection program in Ngoma district with a specific reference to the one of the flagship social protection programs namely VUP since 2017 up to 2019.
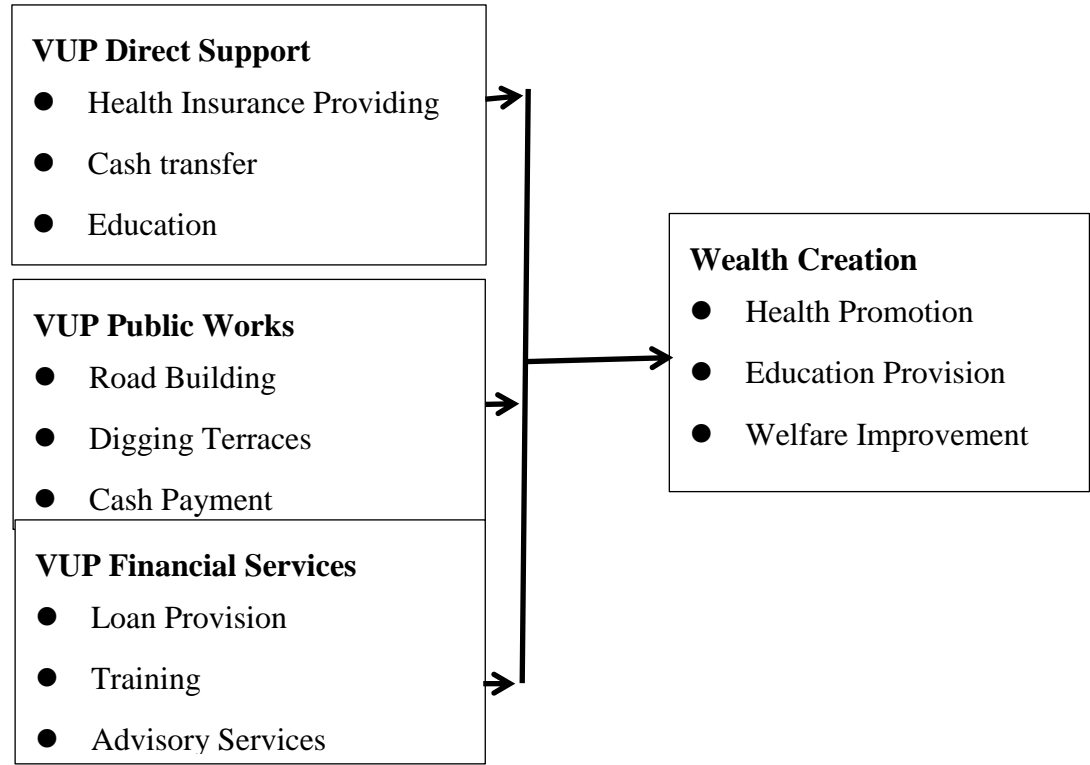
2.3 Conceptual Framework

In this sub-section, the research deals with demonstrating and or analyzing how well the governmental social protection programs overwhelm the wealth creation.

Independent variable   **Dependent variable**

Government Social Protection Program   **Wealth Creation**

The researcher: 2023

Figure 2. 1: Conceptual Framework.

The figure 2.1 shows that the study topic "Government social protection programs and wealth creation in Ngoma district" has two variables. The independent one, the Vision 2020 Umurenge Program (VUP) as the government social protection program in question. The Secondly, the VUP public Works through road building, digging terraces, and cash payment are supposed to be performed by the PWs participants and get paid to sustain their lives. Therefore, with such payments, their children will attend daily schools, raise the years of schooling.

Thirdly, the VUP financial services through its service such as soft loans provision, training, and advisory services, the borrowers try their best to manage the small business projects for a life startup and keep going on by then. In moving forward, they make the sustainable increase of wealth thus the graduation from the program. So, the VUP program is expected to build, strengthen and maintain the beneficiaries in strong wealth position by improving education, good health status, and welfare VUP implementation contribute a significant positive impact on dependent variable that demonstrated as the wealth creation in Ngoma district.

Firstly, the VUP Direct Support through its services such as health insurance providing, cash transfer, and free education are supposed to overwhelm the health status, education, and welfare of the beneficiaries. The health is positively affected by benefiting affordable and easy medical service providing and diet meal thus nutrition improvement. In either conditional or unconditional situations, the cash transfer is aimed at facilitating the beneficiaries to access markets and affords prices in markets structure dynamics. While

education services are freely provided to empower the children from the poor households, so that the future fruits of development should be well shared inclusively.

3. Materials and Methods

The research design in this study incorporated both descriptive survey design and correlative research design to examine the impact of the Vision 2020 Umurenge Program (VUP) components on poverty reduction in Ngoma district. The target population was identified as 13,781 respondents, consisting of VUP beneficiaries and staff, classified into different categories, including VUP direct support, VUP public works, and VUP financial services. The sampling technique used was stratified sampling, with proportional allocation utilized to determine the specific sample sizes for each category, ensuring representation from each stratum.

Data were collected through questionnaires, guided interviews, and document analysis review, ensuring the inclusion of both primary and secondary data. Measures were taken to ensure the validity and reliability of the research instruments, including expert validation and a pilot study to establish the reliability of the instruments. SPSS software version 21 was used for data analysis, involving both descriptive and inferential statistics, such as panel regression and correlation analysis.

The study also analyzed qualitative data using a thematic approach for grouping respondents' responses into themes. Ethical considerations were diligently observed, with approval obtained from Mount Kenya University and an introduction letter provided to the respondents. Anonymity and confidentiality were maintained, and proper acknowledgment of sources was emphasized to prevent plagiarism.

4.1 Presentation of findings

This subdivision presents the results from the data analyzed, the study was to evaluate the effects of the government social Protection Programs on wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 up to 2019. The analysis was based on the specific objectives of the study; to analyze the effect of direct support on wealth creation, to examine the effect of public works on wealth creation, and to evaluate the effect of financial services on wealth creation in Vision 2020 Umurenge Program Ngoma district. The results categorized in accordance of objectives.

4.1.1 Effect of Direct Support on Wealth Creation

The first objective analyzed the effect of direct support on wealth creation in Vision 2020 Umurenge Program Ngoma district. Respondents were asked whether they know the meaning of the VUP Direct Support. The results are presented and interpreted as follow:

Table 4. 1 Respondents' view on whether they know the meaning of VUP Direct Support

Answer	Have you ever know the meaning of VUP Direct Support?	Percentage (%)
Yes	33	20.2%
No	131	79.8%
Total	164	100%

Source: Primary Data, (2023)

The table 4.1 shows the side of respondents on the knowledge of the meaning of VUP Direct Support. Question directed to VUP direct support team of 164 respondents, the results

indicated that the majority of 79.8% with no knowledge in such issue, while the 20.2% know even though they do not have enough information about it.

Table 4. 2 Respondents' view on fairness of program eligibility

Level of fairness	Do you believe that the program eligibility is fairly selected?	Percentages %
Bad	21	12.8%
Good	103	62.8%
Very good	40	24.4%
Total	**164**	**100**

Source: Primary Data, (2023)

The table4 .2 show the respondent's view on the fairness of program eligibility. The question was administrated to VUP direct support team of 164 respondents. The results showed that the majority of 62.8% confirmed that the eligibility and the selection of the program beneficiaries is good made, and 24.4% said that it is made very good. However, few people with 12.8% said that it is made so bad, and stated that they didn't believe that the program eligibility is fairly selected.

Table 4. 3 Respondents' view on the time of availing transfers

Responses	Do you believe that the transfers are available on time?	%Percentages
Yes	114	69.5%
No	50	30.5%
Total	**164**	**100%**

Source: Primary Data, (2023)

The table 4.3 shows the respondents' view on the time of transfers availability. The question administrated to VUP direct support team of 164 respondents. The results indicated the majority of 65.5% confirming that transfers come on time, while 30.5 contract saying that the support come late.

Table 4. 4 Respondents' view on whether the transfers are fully funded

Responses	Do you believe that the transfers are promptly funded?	Percentages
Yes	140	85.3
No	24	14.7
Total	**164**	**100**

Source: Primary Data, (2023)

The table 4.4 shows the respondents' view on whether the transfers are fully funded. The question was directed to VUP direct support team of 164 respondents. The findings resulted that he majority of the respondents of 85.3% announced the full receipt of transfers, while 14.7% confirmed its incompleteness.

Table 4. 5 Respondents' view on change of life standards with VUP Direct Support

Responses	Have you experienced any positive change of life standards with VUP direct support?	Percentages
Yes	42	25.6%
No	122	74.4%
Total	164	100%

Source: Primary Data, (2023)

The table 4.5 represents the respondents' perception on whether VUP Direct Support had positively affected their lives. The question was administrated to VUP Direct Support team of 164 respondents. Unfortunately, the majority of responses, the 74.4% showed that the program has not experienced the positive change of their lives, but the only 25.6% had a significant positive change.

Table 4. 6 Effect of Direct Support on Wealth Creation

Statement	Strongly Disagree N	%	Disagree N	%	Neutral N	%	Agree N	%	Strongly Agree N	%	Total N	Mean	Sd
The VUP Direct Support improved your nutrition	0	0	0	0	0	0	254	65.3	135	34.7	389	4.35	0.477
Have you the VUP Direct Support lead you to access easily health services	0	0	33	8.5	18	4.6	257	66.1	81	20.8	389	3.99	0.772
The VUP Direct Support made you living longer	0	0	0	0	47	12.1	252	64.8	90	23.1	389	4.11	0.584
The VUP Direct Support allowed your kids continuing their studies	17	4.4	65	16.7	51	13.1	179	46.0	77	19.8	389	3.60	1.111
The VUP Direct Support allowed your kids attending school daily	0	0	0	0	32	8.2	249	64.0	108	27.8	389	4.20	0.568
The VUP Direct Support improved your cooking fuel system	0	0	25	6.4	18	4.6	221	56.8	125	32.1	389	4.15	0.778
The VUP Direct Support improved your utilities	0	0	0	0	0	0	206	53.0	183	47.0	389	4.47	0.500
The VUP Direct Support improved your shelter	0	0	0	0	0	0	217	55.8	172	44.2	389	4.44	0.497
The VUP Direct Support allowed you improving your savings for family projects	0	0	0	0	0	0	243	62.5	146	37.5	389	4.38	0.485
The VUP Direct Support improved your sanitation	0	0	0	0	0	0	208	53.5	181	46.5	389	4.47	4.99
Overall Mean												**4.216**	

Source: Primary Data, (2023)

Table 4.6 presents the results of the first objective of this study of analyzing the effect of direct support on wealth creation in Vision 2020 Umurenge Program Ngoma district. The data was analyzed, out of 389 respondents, on the VUP direct support improved the beneficiaries' nutrition, the 65.3% agreed and 34.7% strongly agreed that VUP direct support improved their nutrition. On VUP direct support leaded the beneficiaries to access easily health services, the 8.5 disagreed, 4.6% were on neutral side, 66.1% agreed, and 20.8%

strongly agreed. On that VUP direct support made them living longer, the 12.1% were on neutral side, 64.8%% agreed, and 23.1% strongly agreed. On that the VUP direct support allowed their kids continuing their studies, the 4.4% strongly disagreed, 16.7% disagreed, 13.1% were on neutral side, 46.0% agreed, and 19.8% strongly agreed. On the VUP direct support allowed their kids attending school daily, the 8.2% were on neutral side, 64.0% agreed, and 27.8% strongly agreed.

On that VUP direct support improved their cooking fuel system, the 6.4% disagreed, 4.6% were on neutral side, 56.8% agreed, and 32.1% strongly agreed. On that VUP direct support improved their utilities, 53.0% agreed and 47.0% strongly agreed. On that VUP direct support improved their shelter, the 55.8% agreed and 44.2% strongly agreed. On that VUP direct support allowed them improving their savings for family projects, the 62.5% agreed and 37.5% strongly agreed. On that VUP direct support improved their sanitation, 53.5% agreed and 46.5% strongly agreed that VUP direct support improved their sanitation. The overall means of results was 4.216 that was between agree (4) and strongly agree (5), it presented that there was a significant effect of direct support to the wealth creation in Vision 2020 Umurenge Program in Ngoma District, Rwanda.

4.1.2 Effect of public Works on Wealth Creation

The second objective examined the effect of public works on wealth creation in Vision 2020 Umurenge Program Ngoma district. Respondents were asked whether public works effects on wealth creation in communities worked with Vision 2020 Umurenge program of Ngoma District projects. The results are presented and interpreted as follow:

Table 4. 7 Effect of Public Works on Wealth Creation

Statement	Strongly Disagree N	%	Disagree N	%	Neutral N	%	Agree N	%	Strongly Agree N	%	Total N	Mean	Sd
The VUP Public Works improved your nutrition	0	0	0	0	0	0	190	48.8	199	51.2	389	4.51	0.501
Have you the VUP Public Works lead you to easily access health services	0	0	0	0	27	6.9	151	38.8	211	54.2	389	4.47	0.624
The VUP Public Works made you living longer	0	0	21	5.4	23	5.9	188	48.3	157	40.4	389	4.24	0.790
The VUP Public Works allowed your kids continuing their studies	0	0	13	3.3	15	3.9	241	62.0	120	30.8	389	4.20	0.664
The VUP Public Works allowed your kids attending school daily	0	0	0	0	0	0	237	60.9	152	39.1	389	4.39	0.489
The VUP Public Works improved your cooking fuel system	0	0	0	0	0	0	248	63.8	141	36.2	389	4.36	0.481
The VUP Public Works improved your utilities	0	0	0	0	0	0	183	47.0	206	53.0	389	4.53	0.500
The VUP Public Works improved your shelter	0	0	0	0	0	0	172	44.2	217	55.8	389	4.56	0.497
The VUP Public Works earnings (skills and payment) allowed you improving your savings for family projects	0	0	0	0	0	0	223	57.3	166	42.7	389	4.43	0.495
The VUP Public Works improved your sanitation	0	0	0	0	0	0	208	53.5	181	46.5	389	4.47	0.499
Overall Mean												**4.416**	

Source: Primary Data, (2023)

Table 4.7 presents the results of the second objective of this study of examining the effect of public works on wealth creation in Vision 2020 Umurenge Program Ngoma district. The data was examined, out of 389 respondents, on the VUP public works improved the beneficiaries' nutrition, the 48.8% agreed and 51.2% strongly agreed that VUP public works improved their nutrition. On VUP public works leaded the beneficiaries to access easily health services, the 6.9% were on neutral side, 38.8% agreed, and 54.2% strongly agreed. On that VUP public works made them living longer, the 5.4% disagreed, 5.9% were on neutral side, 48.3%% agreed, and 40.4% strongly agreed. On that the VUP public works allowed their kids continuing their studies, the 3.3% disagreed, 3.9% were on neutral side, 62.0% agreed, and 30.8% strongly agreed. On the VUP public works allowed their kids attending school daily, the 60.9% agreed, and 39.1% strongly agreed.

On that VUP public works improved their cooking fuel system, the 63.8% agreed, and 36.2% strongly agreed. On that public works improved their utilities, 47.0% agreed and 53.0% strongly agreed. On that VUP public works improved their shelter, the 44.2% agreed and 55.8% strongly agreed. On that VUP public works earnings (skills and payment) allowed them improving their savings for family projects, the 57.3% agreed and 42.7% strongly agreed. On that VUP public works improved their sanitation, 53.5% agreed and 46.5% strongly agreed that VUP public works improved their sanitation. The overall means of results was 4.416 that was between agree (4) and strongly agree (5), it presented that there was a significant effect of public works to the wealth creation in Vision 2020 Umurenge Program in Ngoma District, Rwanda.

4.1.3 Effect of Financial Services on Wealth Creation

The third objective evaluated the effect of financial services on wealth creation in Vision 2020 Umurenge Program Ngoma district. Respondents were asked whether credit packages effects on wealth creation in communities worked with Vision 2020 Umurenge program of Ngoma District projects. The results are presented and interpreted as follow:

Table 4. 8 Effect of Credit Packages on Wealth Creation

Statement	Strongly Disagree N	%	Disagree N	%	Neutral N	%	Agree N	%	Strongly Agree N	%	Total N	Mean	Sd
The VUP Financial Services improved your nutrition	0	0	0	0	0	0	157	40.4	232	59.6	389	4.60	0.491
The VUP Financial Services lead you to access easily health services	0	0	0	0	33	8.5	205	52.7	151	38.8	389	4.30	0.618
The VUP Financial Services made you living longer	22	5.7	59	15.2	0	0	196	50.4	112	28.8	389	3.81	1.172
The VUP Financial Services allowed your kids continuing their studies	0	0	19	4.9	17	4.4	229	58.9	124	31.9	389	4.18	0.726
The VUP Financial Services allowed your kids attending school daily	0	0	0	0	26	6.7	226	58.1	137	35.2	389	4.29	0.582
The VUP Financial Services improved your cooking fuel system	15	3.9	23	5.9	0	0	216	55.5	135	34.7	389	4.11	0.959
The VUP Financial Services improved your utilities	0	0	0	0	0	0	203	52.2	186	47.8	389	4.48	0.500
The VUP Financial Services improved your shelter	0	0	0	0	0	0	225	57.8	164	42.2	389	4.42	0.494
The VUP Financial Services allowed you improving your savings for family projects	0	0	0	0	0	0	187	48.1	202	51.9	389	4.52	0.500
The VUP Financial Services improved your sanitation	0	0	0	0	0	0	173	44.5	216	55.5	389	4.56	0.498
Overall Mean												**4.327**	

Source: Primary Data, (2023)

Table 4.8 presents the results of the third objective of this study of evaluating the effect of financial services on wealth creation in Vision 2020 Umurenge Program Ngoma district. The data was evaluated, out of 389 respondents, on the VUP financial services improved the beneficiaries' nutrition, the 40.4% agreed and 59.6% strongly agreed that VUP financial services improved their nutrition. On VUP financial services leaded the beneficiaries to access easily health services, the 8.5% were on neutral side, 52.7% agreed, and 38.8% strongly agreed. On that VUP financial services made them living longer, the 5.7% strongly disagreed, 5.9% disagreed, 50.4% agreed, and 28.8% strongly agreed. On that the VUP financial services allowed their kids continuing their studies, the 4.9% disagreed, 4.4% were on neutral side, 58.9% agreed, and 31.9% strongly agreed. On the VUP financial services allowed their kids attending school daily, the 6.7% were on neutral side, 58.1% agreed, and 35.2% strongly agreed.

On that VUP financial services improved their cooking fuel system, the 3.9% strongly disagreed, 5.9% disagreed, 55.5% agreed, and 34.7% strongly agreed. On that financial services improved their utilities, 52.2% agreed and 47.8% strongly agreed. On that VUP financial services improved their shelter, the 57.8% agreed and 42.2% strongly agreed. On that VUP financial services allowed them improving their savings for family projects, the 48.1% agreed and 51.9% strongly agreed. On that VUP financial works improved their sanitation, 44.5% agreed and 55.5% strongly agreed that VUP financial services improved their sanitation. The overall means of results was 4.327 that was between agree (4) and strongly agree (5), it presented that there was a significant effect of VUP financial services to the wealth creation in Vision 2020 Umurenge Program in Ngoma District, Rwanda.

4.1.4 Wealth Creation

Researcher analyzed the indicators on wealth creation in Vision 2020 Umurenge Program Ngoma district. Respondents were asked whether wealth creation improved in communities since the Vision 2020 Umurenge program of Ngoma District projects implemented in District. The results are presented and interpreted as follow:

Table 4. 9 Wealth Creation

Statement	Strongly Disagree N	%	Disagree N	%	Neutral N	%	Agree N	%	Strongly Agree N	%	Total N	Mean	Sd
Do you think VUP promoted your health?	0	0	0	0	0	0	164	42.2	225	57.8	389	4.58	0.494
Do you agree that level Education provision has improved?	0	0	28	7.2	15	3.9	199	51.2	147	37.8	389	4.20	0.817
Do you agree that VUP improved your welfare?	0	0	0	0	0	0	234	60.2	155	39.8	389	4.40	0.490
Overall Mean												**4.393**	

Source: Primary Data, (2023)

Table 4.9 presents the results of dependent variable of wealth creation in Vision 2020 Umurenge Program Ngoma district. The data was examined, out of 389 respondents, on what beneficiaries think about the VUP promoted their health, the 42.2% agreed and 57.8% strongly agreed that VUP promoted their health. On if they agreed that level of education provision has improved because of Vision 2020 Umurenge Program, the 7.2% disagreed, 3.9% were on neutral side, 51.2% agreed, and 37.8% strongly agreed. On that VUP improved their welfare, the 60.2% agreed, and 39.8% strongly agreed that their welfare was improved because of Vision 2020 Umurenge Program. The overall means of results was 4.393 that was between agree (4) and strongly agree (5), it presented that there was a significant effects of the government social Protection Programs on wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 up to 2019.

4.1.5 Relationship Between Government Social Protection Programs on Wealth Creation

Researcher analyzed the relationship between the effects of the government social Protection Programs on wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 up to 2019. The results are presented and interpreted as follow:

Table 4. 10 Relationship Between Government Social Project Protection Programs on Wealth Creation

		Effect of Direct Support	Effect of Public Works	Effect of Financial Services	Wealth Creation
Effect of Direct Support	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	389			
Effect of Public Works	Pearson Correlation	.952**	1		
	Sig. (2-tailed)	.000			
	N	389	389		
Effect of Financial services	Pearson Correlation	.975**	.963**	1	
	Sig. (2-tailed)	.000	.000		
	N	389	389	389	
Wealth Creation	Pearson Correlation	.899**	.926**	.904**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	389	389	389	389

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

Source: Primary Data, (2023)

Table 4.10 presents the relationship between the effects of the government social Protection Programs on wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 up to 2019. The aspects of the government social Protection Programs taken were; direct support, public works and credit packages. The Statistical Package for Social Sciences (SPSS) software version 26.0 was used to find out the pearson coefficients. The pearson coefficients relationship are between -1 to 1 whereby -1 to 0 indicates negative relationship and 0 to 1 indicates positive relationship. From -1 to -0.5 marks high negative & from -0.5 to 0 marks low negative relationship, and from 0 to 0.5 presents low positive & from 0.5 to 1 presents high positive relationship. The data analysis resulted that the relationship between government social Protection Programs (direct support, public works, and financial services) and wealth creation was .899**, .926** and .904** respectively. It was indicated that there was a statistically significant relationship between the government social Protection Programs (direct support, public works, and financial services) and wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 up to 2019/

Table 4. 11 Model Summary of Government Social Project Protection Programs on Wealth Creation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928[a]	.861	.860	.262

a. Predictors: (Constant), Effect of Credit Packages, Effect of Public Works, Effect of Direct Support

Source: Primary Data, (2023)

Table 4.11 presents the results on the overall model's significance of the government social Protection Programs (direct support, public works, and credit packages) and wealth creation, the results indicated that the R Square=.861. It was clear that the 86.1% of all variables of wealth creation can be explained by one's of all variables of the government social Protection

Programs (direct support, public works, and financial services) in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 up to 2019. The standard error of coefficients was 0.262 which was low.

Table 4. 12 Analysis of Variance (ANOVAª) of Government Social Project Protection Programs on Wealth Creation

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	163.183	3	54.394	794.927	.000^b
1	Residual	26.344	385	.068		
	Total	189.527	388			

a. Dependent Variable: Wealth Creation
b. Predictors: (Constant), Effect of financial services, Effect of Public Works, Effect of Direct Support

Source: Primary Data, (2023)

Table 4.12 presents the analysis of variance of government social Protection Programs (direct support, public works, and credit packages) and wealth creation. The results presented that the variables were statistically significant with regression mean square of 54.394 and residual mean square was 0.068 while F=794.927 and P-value =.000^b, it confirmed that there was a significant relationship between the government social Protection Programs (direct support, public works, and financial services) and wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 up to 2019. Mean square residual presents the mean squared differences within government social protection program and it is a components of F used to test for differences between variables or is the estimate of the variance of the errors help to assess the variation in the data that is not accounted.

Table 4. 13 Coefficientsª of Government Social Project Protection Programs on Wealth Creation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
	(Constant)	.884	.086		10.280	.000	.715	1.054
	Effect of Direct Support	.124	.064	.171	1.937	.053	-.002	.249
1	Effect of Public Works	.670	.065	.738	10.230	.000	.541	.799
	Effect of Financial Services	.020	.077	.026	.262	.793	-.132	.172

a. Dependent Variable: Wealth Creation

Source: Primary Data, (2023)

Table 4.13 presents the constant coefficients of independent variables of government social Protection Programs (direct support, public works, and financial services) and wealth

creation. The overall constant results with P value= .000 showed that there was a significant relationship between government social Protection Programs (direct support, public works, and financial services) and wealth creation in Ngoma district with specific reference to the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 up to 2019. For the detail, it was statistically significant since P-value was less than 0.05. The results indicated that effect of direct support was not statistically significant with P-value =.053, the effect of public works was statistically significant with P value =.000 and the effect of credit packages was not statistically significant with P value =.793.

4.2 Results of Interview Guide

The interview guide was conducted to the vision 2020 Umurege program (VUP) staff in Ngoma District, Rwanda. The targeted respondent was Executive Secretary of Jarama Sector. On the question of referring on the efforts invested in this government social protection flagship program, do you believe in positive change in VUP beneficiaries life conditions? Respondent agreed that there is a belief of positive change in VUP beneficiaries' life conditions especially to those who seriously managed their earnings. Respondent confirmed that the development in life being changed to the beneficiaries and suggested that the training can be enforced and continue to them for sustainable development to achieve the goals sustaining the human being of Rwanda community. On the question of to what extent do VUP direct support created beneficiaries' wealth, respondent responded that the purpose of the Direct Support program is to assist the beneficiaries to survive. So, once transfers are received, it is their turn to search lives.

For the question to what extent do VUP Public Works (expended public works and classic public works) created beneficiaries' wealth, this question, respondent indicated that the public works program provide the payments to beneficiaries for getting the opportunities of paying the health insurance and other fees to make the family project like improving and developing their agriculture activities which help them to be graduated from low category to moderated category where their family keep running for a better life. On to what extent do VUP financial services created beneficiaries' wealth, like other responses the financial services beneficiaries who managed the funds graduated through reinvesting the fund returns in small activities sustaining their lives in rural areas.

5.1 Conclusion

In conclusion, this study focused on assessing the impact of the Vision 2020 Umurenge Program (VUP) in Ngoma district from 2017 to 2019 on wealth creation. The findings revealed significant effects of the program components on wealth creation. The results indicated that the VUP's direct support significantly facilitated improved savings for family projects, with 62.5% of participants agreeing. The data analysis showed a strong positive relationship (.899**) between direct support and wealth creation, emphasizing the program's contribution. Similarly, the public works component was found to enhance shelter and earnings, leading to improved savings, as indicated by 55.8% and 57.3% agreement rates, respectively. The statistical analysis revealed a significant relationship (.926**) between public works and wealth creation. Furthermore, the credit packages provided by VUP financial services positively impacted utilities and sanitation, with 52.2% and 55.5% agreement rates, respectively. The analysis demonstrated a strong positive relationship (.904**) between credit packages and wealth creation, highlighting the program's effectiveness in fostering economic improvement in Ngoma district.

5.2 Recommendations

Based on the study findings, the researcher proposed several recommendations. Firstly, to the Ngoma District Administration, it was suggested to organize campaigns to educate VUP beneficiaries on effective family project savings and to enhance the support provided to the most vulnerable individuals through increased transfers and income-generating opportunities. Furthermore, promoting human capital development among beneficiaries was advised. Secondly, the VUP beneficiaries were encouraged to cultivate better financial discipline, while fostering community integration and social cohesion to ensure inclusive development for all members of society.

5.3 Acknowledgement

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