ONE COW PER POOR FAMILY AND SOCIO-ECONOMIC DEVELOPMENT OF RWANDA CITIZENS:

A case study of Gicumbi District

BY

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DECLARATION

This research study is my original work and has not been presented to any other Institution. No part of this research should be reproduced without the authors’ consent or that of Mount Kenya University.

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Sign: ……………………            Date: …………………

Declaration by the supervisor

This research has been submitted with my (our) approval as The Mount Kenya University Supervisor(s).

Name: Dr. Appoline KABERA

Sign: ……………...            Date: ………………….


DEDICATION

To my:

God,

My parents,

My brothers,

My sisters

I dedicate my thesis to you.
AKNOWLEDGEMENT

Above all I commend the almighty God for his compassion for all what I have achieved my desire. Besides, the success of this research is the cumulative output of different persons that must be acknowledged.

First and foremost my heart gratitude goes to my thesis supervisor Dr Appoline KABERA for her comfortable academic supervision. Had it not been for his welcoming face, critical comments, and unreserved guidance, the thesis would have not shaped in its present forms.

My heart gratitude goes to my parents, I want to say you thanks beyond what words can express for the success that I have achieved ever in my life. For your inspiration and encouraging me while my primary education time and thesis work. Your patience, understanding, and concern will always be remembered through my life.

My special thanks are directed to Mr. UWINEZA Said and my sister KANTENGWA Grace for their cooperation and moral support. I am highly indebted to MANIRAGUHA Michael, due to his support and constructive suggestions at every part of this research project. I equally thank my whole family, all relatives, and friends for their moral, spiritual and material support that I have benefited since the start of my Master’s programme.

The leaders of Mount Kenya University deserve credit for the tireless efforts to search for suitable lecturers to prepare us for the challenges of this world. I am greatly grateful to the the staff of Gicumbi District who provided me with information concerned with the research. I would like also to address my special thanks to anyone who directly or indirectly contributed to the success of this work.
ABSTRACT

This study entitled “one cow per poor family and the socio-economic development of Rwanda citizens: A case study of Gicumbi District” aimed to analyze the contribution of One cow per poor family Program in the improvement of socio-economic welfare of the Rwanda people. The study population comprised of 1023 people including the 17 managing staff of this program; a sample of 88 respondents was chosen, using simple random sampling method. The study was basically a cross-functional quantitative; it included respectively descriptive and inferential statistics to present the frequencies and percentages and to determine the relationship between independent and dependent variable of the research.

The findings of this study are now most importance to the Government of Rwanda, which has integrated one cow per poor family Program to contribute to successful socio-economic development of its population. The findings are also a useful guide to implementers of this program to quickly adapt to new challenges and achieve recurring successes. Not the last but the least, the findings will also serve as a basis and reference for further research.

To reach the findings, quantitative and qualitative data were collected by use of semi-structured questionnaire, unstructured interview and structured observation to supplement the questionnaire. Data analysis was carried out by using SPSS software for quantitative data and content analysis for qualitative data. Therefore the study found that one cow per poor family Program has been useful to step from the lower income towards improved income revenues of beneficiaries.

The results show that, the length of adhesion period is important to beneficiaries. The more people are attending the program early, the more this one find enough benefic of the One Cow Per Poor Family program. If we compare the findings before and after granted cows, a significant difference is observed. The first situation indicates that 78.4 % of respondents have been earning less than Rwf 10,000 before they got cows from one cow per poor family program whereas the second situation indicates that only 28.4 % of respondents gain less than Rwf 10,000.

The beneficiaries have also recognized the major achievements through one cow per poor family program such as milk production; access to education in families; medical care capacity; increasing of family revenue; increasing of manure size production; increase of agricultural production and investment realization. Through the beneficiaries of one cow per poor family program in Gicumbi District encountered some challenges related to insufficient of the specialized agent in cattle, low skills on the practice of artificial insemination, illness, insufficient resources and the area topography were highlighted during the data analysis.

Despite these challenges, the solutions were also proposed in order to overcome the problems faced. Therefore, the recommendations were offered to the authorities of Gicumbi District, one cow per poor family program officers and to the people beneficiaries to continue improving its management and ensure the effective implementation of one cow per poor family program.
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<tr>
<td>AIDS</td>
<td>Acquired Immunodeficiency Syndrome</td>
</tr>
<tr>
<td>D.D.P.</td>
<td>District Development Plan</td>
</tr>
<tr>
<td>EAC</td>
<td>East African Community</td>
</tr>
<tr>
<td>EDPRS</td>
<td>Economics Development Policy and Rural Strategy</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GOR</td>
<td>Government of Rwanda</td>
</tr>
<tr>
<td>HIV</td>
<td>Human Immunodeficiency Virus infection</td>
</tr>
<tr>
<td>MINAGRI</td>
<td>Ministry of Agriculture and Animal Resources</td>
</tr>
<tr>
<td>MINECOFIN</td>
<td>Ministry of Finance and Economic Planning</td>
</tr>
<tr>
<td>NGO</td>
<td>Non Government Organisation</td>
</tr>
<tr>
<td>RAB</td>
<td>Rwanda Agriculture Board</td>
</tr>
<tr>
<td>UNRISD</td>
<td>United Nations Research Institute for Social Development</td>
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<td><strong>Definition of Key Terms</strong></td>
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<td>----------------------------</td>
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<tr>
<td><strong>Animal husbandry</strong></td>
<td>The farming of animals to produce foods such as meat, eggs and milk</td>
</tr>
<tr>
<td><strong>Program</strong></td>
<td>A plan of action aimed at accomplishing a clear business objective, with details on what work is to be done, by whom, when, and what means or resources will be used.</td>
</tr>
<tr>
<td><strong>Household</strong></td>
<td>All the people who live under one roof and who make, or are subject to others making for them, joint financial decisions.</td>
</tr>
<tr>
<td><strong>Livelihood</strong></td>
<td>The money people need to pay for food, a place to live, clothing, etc.</td>
</tr>
<tr>
<td><strong>Effect</strong></td>
<td>The results of the program or changes that occur both immediately and sometime after activities are completed.</td>
</tr>
<tr>
<td><strong>Maslow’s hierarchy of needs</strong></td>
<td>Is a theory in psychology proposed by Abraham Maslow. He extended the idea to include his observations of humans’innate curiosity. His theory focused on describing the stages of growth in humans. Maslow used the terms physiological, safety, belonging and love, esteem and self actualization needs to describe the pattern that human motivations generally move through (Maslow, 1943, p.50, 370-396).</td>
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CHAPTER ONE

1.0 Introduction

In this chapter the researcher introduces the research topic by briefly explaining the fundamental parts under subheading as follows; the background of the study, the statement of the problem, the general and specific research objectives, research questions, significance of the study, the scope of the study and limitations of the study.

1.1 Background of the study

Rwanda’s economy is based on agriculture with more than 90% of the population engaged in subsistence agriculture. The agricultural sector contributes 43% of the Gross Domestic Product (GDP) and 90% of her export earnings. The contribution to GDP made by cash crops is 8% while food crops make 23%. Livestock contributes 12% of the GDP and about 30% of the agricultural GDP. Apart from contributing to the country’s agricultural GDP, livestock plays an important role in the social economic wellbeing of the population. (Ministry of Agriculture and Animal Resources [MINAGRI], 2005).

Livestock are central to farming systems used by the poor, providing manure, often when the purchase of substitutes is impossible. The use of manure is an efficient and sustainable method for maintaining soil quality and water retention. In addition, livestock integrated with crop farming can stabilize and improve farming if pasture is planted on terraces to stop soil erosion thereby improving crop yields and at the same time providing animal feeds. This would be important for Rwanda because of the problems of soil erosion (MINAGRI, 2005).

Ministry of Finance and Economic Planning [MINECOFIN] (2003) points out that, about 60% of the population live below the poverty line and income disparity has deepened. Population’s health is very poor due to poverty and malnutrition associated to high frequency of malaria and AIDS prevalence. MINICOFIN also stipulated that many under-5 children are malnourished; 2 out of 5 are stunted for a long period and one out of four children are underweight. According to MINAGRI (2000), high population growth has led to demand for livestock products that are higher than domestic production, thereby forcing the country to invest its meager financial resources in the massive imports of milk and meat.
MINECOFIN (2002) states that the majority of population have access on land but very low, that 85% of the households in rural area a land of 0.71 hectares and 95% of farmers exploit less than 2 hectares. Hence the small land owned if not properly managed prohibits the revenue of farmer and output. It is therefore evident that households live without sufficient food and cannot afford to obtain other requirements.

The program of One Cow Per Poor Family aimed to provide cows to population as a productive resource. Different ways were used in distributing the cows, the first is the pass on procedure where farmers are organized into groups and the first farmer receives a pregnant cow and passes on the first female to the next recipient in the group and the process continues. The program has expanded rapidly since its inception in 2006.

When empowering people, the government wished in fast way to reduce poverty and fight malnutrition by getting milk to drink and selling the rest to obtain income. In addition, there was manure from the cow to be used to improve soil fertility and increase crop production (RAB, 2006).

The second methodology is where farmers may have the means to buy the animals themselves but lack the initial capital. This has been organized in collaboration with Banque Populaire in assisting farmers to obtain credit; the last one is initiatives where the volunteer people give the cows the poor families in order to improve their livelihood.

But, unfortunately, due to confusing among local initiatives the distribution of cows was abused to an extent of being used as an alternative to pay a local leader who does not get any salary. This is how One cow per poor family program was deviated for its initial objective. During the 7th national Dialogue held between 10th and 11th December 2009, it was noted that, cows meant for the poor under the One cow per poor family program had been give to different categories of people including leaders, the rich, the employed and others that have means to acquire the cows on their own and directed that the cows that had been wrongly given out be recovered and given to the rightful beneficiaries within 45 days. Hence, the total cows recovered in 30 districts were 20,532 out of 54,719 cows that have been distributed (RAB, 2010).

The government of Rwanda has taken relentless strategies in “one cow per poor family” program as means of eradicating poverty hence social economic development. These cows were
distributed for generating income to the owners, milk for consumption and manure used in soil fertility of their land. Therefore, this study will investigate the effect of one cow per poor family on the socio-economic lives of Rwanda citizens using Gicumbi District as a case study.

1.2 Statement of the Problem

Rwanda is a country where animal husbandry has an important role in the economy and its society. For this reason, different ways were used to distribute cows, aiming to reduce poverty and fight malnutrition by getting milk to drink and selling the rest to obtain income. In addition, there was manure from the cow to be used to improve soil fertility and increase crop production (RAB, 2006).

The first mean used was to organise farmers in groups and one of them should receive a pregnant cow and passes on the first female to the next recipient in the group and the process continues. The program has expanded rapidly since its inception in 2006.

In case the farmers may have the means to buy the animals themselves but lack the initial capital, in collaboration with Banque Populaire, the government assisted them to obtain credit; this last one was an initiative where the volunteer people give the cows the poor families in order to improve their livelihood.

Due to confusion among local initiatives, the distribution of cows was abused to an extent of being used as an alternative to pay a local leader who does not get any salary. From here, the One cow per poor family program was deviated from its initial objective. It was noted that, cows meant for the poor under the One cow per poor family program had been given to different categories of people including leaders, the rich, the employed. This was reported during the 7th national Dialogue held between 10th and 11th December 2009.

These riches people who had means to acquire the cows on their own, have being directed that, the cows wrongly distributed have to be recovered and given to the rightful beneficiaries within 45 days. Hence, the total cows recovered in 30 districts were 20,532 out of 54,719 cows that have been distributed (RAB, 2010).

Rwanda as a pure traditional pastoral farming with the long horns Ankole was the dominant breed. This race could resist to tropical diseases, but with less breeding potential with respect to
dairy and meat, production is poor, and there are few dairy breeds. Rwanda is a country where animal husbandry like cows has always had an important role in the economy and in society. However, the country often accounts for low milk production, thus has worsened the poor living standards of the people in the country (MINAGRI, 2000).

The government of Rwanda has decided to import dairy cattle but still it is not yielding enough to meet the increasing demands of the people. That is why the Government of Rwanda decides to initiate the program of one cow per poor family Program by distributing cows to the poor families in order to improve their style of life (Rwanda Agriculture Board [RAB], 2006).

This initiative was focused to the economy of Rwanda that is characterized by internal and external macro-economic imbalances, which can be observed in the financial deficit, the deficit between home savings and gross investment, the rates of unemployment and high underemployment (MINECOFIN, 2002). These elements highlight different initiatives that Rwanda government has undertaken and that may be solved to its population’s social and economic development.

Considering what precedes, the need for this research is to examine the effect of one cow per poor family Program towards Social-Economic lives and making recommendations accordingly in Gicumbi District.

1.3 Objectives of the Study

The study has the following objectives:

1.3.1 General objective

The general objective of this study was to analyse the contribution of One cow per poor family Program in the improvement of socio-economic welfare of the Rwanda people.

1.3.2 Specific objectives

The study was focused on the following specific objectives:
(i) To analyze how do the period of adhesion to One Cow Per Poor Family program affect the beneficiaries living condition life.

(ii) To establish the income level of one cow per poor family Program’s beneficiaries, and the welfare provided by this Program.

(iii) To identify constraints encountered by one cow per poor family Program during its implementation in Rwanda.

1.4 Research Questions

In order to reach the objectives of the research the following questions were formulated:

(a) Does the period of adhesion to the program of One Cow Per Poor Family has an effect to beneficiaries?

(b) What is the trend of Income of One Cow Per Poor Family to the beneficiaries and the welfare occurred in their living condition?

(c) What types of constraints encountered by one cow per poor family Program during its implementation in Rwanda?

1.5 Significance of the study

To beneficiaries, through the adaptation of this document the beneficiaries will address the challenges they have been facing with a clear understanding and therefore encouraging other people to adopt this activity of animal husbandry.

To academic research; it will add knowledge in the field of research and provides areas of further research.

To the policy makers; the study will assist them to develop strategies on how to spearhead the formation, restructuring, strengthening and development of One cow per poor family Program from an informed view point
To the researcher; by own experience and views on the topic (including previous research or participatory activities to be done in this area); it will assist in provision of conventional wisdom and ideologies.

1.6 Description of the area of the study

Gicumbi District is one of 5 districts composing the Northern Province of Rwanda. It is located in the East of the province and spreaded over 867 km2. With 397,871 inhabitants, i.e 418p/sqkm Gicumbi District is composed of 21 sectors, 109 cells and 630 villages; the population is more rural than urban.

It is bordered by Burera district in the north, Nyagatare Rwamagan and Gatsibo in the east, Rwamagana and Gasabo in the south and in the west it borders with Gasabo Burera and Rulindo districts.

1.6.1. Geographic feature

Gicumbi is characterized by a relief with steep slopes and a mountainous topography character. The plateau is surrounded by steep ravines with small valleys segmented by multiple swamps. It is a succession of steep hills giving rise to a multitude of watersheds all converging towards the Great Basin of the Nile. The geographical coordinates are 1° 10' and 10° 47' East latitude and 29° and 54° 30' 35' in South Longitude (District Development Plan, [DDP], 2013-2018)

1.6.2 Demographic information

The poverty levels in the district are high compared to the national levels, with 49.3% of the population under poverty line and 33.9% of the population in extreme poverty, national levels being 44.9 and 24.1% respectively (EICV3). There are various challenges contributing to the high rates of poverty in the district. The main issues/problems concerning the district are;
The poverty description in the district varies with specific characteristics among the population. 59.5% of the households have children under the age of 7 years while 25% of the households are headed by women. Population and environment. A major cause of concern of the district is the high increase of the population, inadequate water and poor sanitation, high rates of soil erosion/sand harvesting, poor waste management.

Youth and Children. This is characterised by high rates of malnutrition, high number of orphans, high morbidity and mortality among young children, high unemployment rates where 71.8% are employed as small scale farmers. Agriculture and livestock. There is Low productivity of agricultural and animal production, Weak organization (and focus) within commodity agricultural value chain development, Low levels of agricultural research and lack of demand-driven research for farmers, Lack of access to finance by farmers in financial institutions, Low involvement of the private sector.

Land and Environment: The district is not disaster prone and only faces problems of land slides and floods during the rainy seasons. Being a mountainous region, land slides are the only disaster likely to cause problems to the district though its not always a big problem (D.D. P., 2013-2018)

1.7 Limitation of the study

It was a bit difficult to obtain data due to the language barrier. The questionnaire was set using English language and thereafter administered to the respondents using the native language posing a possibility of it being distorted. The researcher, in most cases had to fill in the questionnaires in person since some respondents may not know how to read and write.

1.8 Scope of the study

The study was based on assessing the effect of one cow per poor family on the socio-economic lives of Rwanda citizens. The study was carried out in Gicumbi District and it covered the period from 2006-2013. The data was collected using both primary and secondary methods. Secondary data was obtained through publications while primary data was gathered from the field with assistance of respondents.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter reviewed the available literature related to the topic including the concept of development, Social development, Economic development, Process of economic development, Socio economic impact assessment, Poverty and conceptual framework.

2.2 The concept of development

The term development is widely used today. For most people, it connotes a process of economic brought about by industrialization. The term also implies a process of social change resulting in urbanization, the adoption of a modern lifestyle and new attitudes. Further it has a welfare connotation which suggests that development enhances people’s incomes and improves their educational levels, housing conditions and health status. However, of these different meaning, the concept of development is most frequently associated with economic change. For most people, development means progress (James, 1995).

Rezsohazy (1985) states that development is a comprehensive and dynamic by which society creates opportunities for its members, materials resources, intellectual and spiritual news. This author is not limited to the quantitative aspects of development that make only a growth of assets and income. It shows instead that the opportunities and resources must be created in all sectors of life, they are finalized for the happiness of men and they have no meaning if they do not contribute to the betterment of their lives.

According to Michael & Stephen (2006), the development is physical, reality and a state of mind in which society has, through some combination of social, economic and institutional processes, secured the means for obtaining a better life. Whatever the specific components of this better life, development in all societies must have at least the following three objectives:

To increase the availability and widen the distribution of basic life-sustaining goods such as food, shelter, health and protection;
To raise levels of living, including in addition to higher incomes, the provision of more jobs, better education and greater attention to cultural and human values, all of which will serve not only to enhance material well-being but also to generate greater individual and national self-esteem;

To expand the range of economic and social choices available to individuals and nations by freeing them from servitude and dependence not only in nation states but also to the forces of ignorance and human misery.

2.3 Social development

Social development is a process of planned social change designed to promote the well-being of the population as a whole in conjunction with a dynamic process of economic development (James, 1995).

United Nations Research Institute for Social Development [UNRISD] (2011) adopts a broad definition of social development one that is concerned with processes of change that lead to improvements in human well-being, social relations and social institutions and that are equitable, sustainable, and compatible with principles of democratic governance and social justice.

The definition emphasizes social relations, institutional arrangements and political processes that are central to efforts to achieve desirable development outcomes. It includes material achievements, such as good health and education, and access to the goods and services necessary for decent living; and social, cultural and political achievements, such as a sense of security, dignity, the ability to be part of a community through social and cultural recognition, and political representation.

2.4 Economic development

Economic development refers to growth accompanied by qualitative changes in the structure of production and employment (Kuznets, 1955). As far as economy is concerned, the viewpoint of economists is considered to explain that concept. Then economists often use per person GDP as a rough measure of nation’s prosperity to characterize the economy. Therefore in developed nations, many people have industrial economies and they are about 25% of the world’s population and account for almost 80% of world GDP. In developed countries, per capita GDP
ranges between $12,000 and $27,000 per year (Miller, 1991). In developing nations, people are with less industrial development and relatively low standard of living.

According to Miller (1991), the economy of developing countries is characterized by low GDP per capita, an agricultural economy, poor health conditions, low literacy rate, rapid population growth. The GDP per capita is considerably low in developing countries. Besides the countries in developing stage are the poorest ones in the world. Tough the developing countries may have many natural and human resources, they lack equipment, financing and knowledge necessary to put those resources to use (Miller, 1991).

Rwanda is also part of developing nations, where the GDP per capita is still low, that is $529.7 per year in 2010. Again a great number of Rwandan populations exist through subsistence agriculture. To improve health conditions, the government of Rwanda is still combating with reducing the number of people who die from malnutrition or illness due to lack of food. Furthermore, the government of Rwanda is struggling against the shortage of modern doctors, hospitals and medicines to reduce the infant mortality rate and life expectancy among adult. Therefore, the life expectancy in Rwanda is 58.44 years. To enhance the literacy rate, the government of Rwanda has put in place the policy of free twelve years basic education for every child in Rwanda. Adults were not forgotten because the catch-up schools have been established to help those who had abandoned the school, and literacy centers for adults who failed to attend school earlier. Lastly but not the least, the Government of Rwanda has been sensitizing its citizens the advantages of limiting and controlling the birth rate.

2.5 Process of economic development

Nations that are said to be developed have passed through three stage of economic development (Miller, 1991). The first is the agriculture stage, when most of population has jobs in farming. The second stage is manufacturing stage, when much of population has jobs in industry. The last stage that is third one, many workers shift into the service sector-sales, food service, repair work and so on. When the economic development of developing nations is analysed, it is found that most of them are still in the agricultural stage, where people are still struggling with improving farming and agriculture methods.
2.6 Socio-economic development

Rezsohazy (1985) defined socio-economic development as social or economic ideological interests and developing the design prevalence is changing over time and space. The socio-economic advancement is on practical needs, life expectancy, access to health care, the possibility of an instruction, the enjoyment of freedoms and a level of security. We can understand the socio-economic organization of society in order to continually raise the production, for distribution among its members for a possible use, allowing them access to a standard of living more or less, as the coverage of basic needs related to health, education, jobs availability, technology, production of goods and services and consumption.

2.7 Socio-economic impact assessment

A socio-economic impact assessment examines how a proposed development will change the lives of current and future of a community. The indicators to measure the potential socio-economic impacts of development include the following: Change in community demographics, Results of retail/service and housing market analysis, Demand for public services, Changes in employment and income levels, and Changed in the aesthetic quality of the community (Barbara, 2012).

Quantitative measurement of such factors is an important component of the socio-economic impact assessment. At the same time, the perception of community members about how a proposed development will affect their lives is critical part of the assessment and should contribute to any decision to move ahead with project. In fact, gaining an understanding of community values and concerns is an important first step in conducting a socio-economic impact assessment (Barbara, 2012).

2.7 Poverty

The poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and cloth a family, not having a school or clinic to go to, not having the land on which to grow one’s food or a job to earn one’s living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence,
and it often implies living on marginal or fragile environments, without access to clean water or sanitation (David, 2005).

It is important to remember that the experience and effects of poverty are unique for each individual, household and community and that no two people experience it in the same way. However, for analytical and policy development purposes we need some standardized definitions of poverty at all these levels. The National Participatory Assessment, combined with the statistical surveys, has provided these definitions. At an individual level a man or woman is considered poor if they are confronted by a complex of inter-linked problems and cannot resolve them, do not have enough land, income or other resources to satisfy their basic needs and as a result live in precarious conditions; basic needs include food, clothing, medical costs, children’s schooling etc (Krungan and Robin 2009).

At the household level, land owned, household size and characteristics of the head of households were important criteria for poverty. In particular, households headed by widows, children, the elderly and the handicapped are deemed likely to be poor. At the community level, the shortage of economic and social infrastructure and of natural resources are important criteria for poverty (MINECOFIN, 2002).

Table 1: Stylized illustrations of poverty and country conditions

<table>
<thead>
<tr>
<th>Who are the poor</th>
<th>Why are they poor</th>
<th>Country conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural landless and small holders, unorganized labor, urban poor.</td>
<td>Low agricultural productivity, high income variability, low education and skills, lack of assets.</td>
<td>Inadequate infrastructure (roads, schools and bank or other formal of credit agencies). High level of malnutrition, widespread rural poverty and food insecurity.</td>
</tr>
<tr>
<td>Smallholders, urban poor and unemployed</td>
<td>Low agricultural productivity, inadequate rural credit, low education and skills</td>
<td>Economic reform is in progress, farm markets and urban industry being deregulated, exchange rate reform is in progress.</td>
</tr>
<tr>
<td>Who are the poor</td>
<td>Why are they poor</td>
<td>Country conditions</td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Urban working poor, old and infirm without support, orphans and disabled</td>
<td>Economic shock (transition), sharp contraction of economic activity, contraction of public social protection expenditures.</td>
<td>Country under transition/shock/adjustment, high inflation and unemployment.</td>
</tr>
<tr>
<td>children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Young families with children</td>
<td>Younger workers have less seniority and less pay, demographic profile of the population tilted in favor of young families.</td>
<td>Economies in transition.</td>
</tr>
<tr>
<td>Women</td>
<td>Discrimination in the labor market, child care responsibilities, discrimination in educational opportunities, problems with access to credit</td>
<td>Sociocultural norms, slow growth, widespread poverty, a high proportion of women and children in poverty.</td>
</tr>
</tbody>
</table>


Poverty accentuates poor living standards. This is due to fact that poor people consume and depend on single food type. Mostly they don’t afford to buy a variety of food in order to improve their welfare. Nutrients resourceful food such as milk cannot be afforded. In turn vulnerable groups such children and woman die due to malnutrition and other related diseases. With poverty, people cannot manage to invest in livestock, which provide nutrition and source of income.

2.8 Empirical literature

The section related to empirical data content the results of different initiatives that was conducted in Rwanda in poverty reduction process and different research in this same field.

2.8.1 Poverty reduction strategy in Rwanda

Poverty issues have become rampant around the country and concerted efforts is highly needed to prone the consequences and spread of it in the society. This has led to involvement of government, donors, international and local NGO’s in the fight against poverty. The government
of Rwanda among its initiatives has established short and long-term strategies that target micro and macro changes that would reduce poverty. The following are strategies set to reduce poverty:

Rural development and agricultural transformation, measures to improvedize farming techniques, improve farmer’s knowledge, support off-farm employment provide credit, improve rural infrastructure, and use labor intensive rural public works. Human resource development: actions to improve health provision (including measures on Malaria HIV/AIDS and family planning), skills and educational development, and water supply and resettlement.

Economic infrastructure: measure to develop roads, energy, and communications including energy provision to poor household and rural enterprises. Governance: measures on a host of related issues, including security and demobilization, reconciliation, decentralization, constitutional change, and civil service reform with the introduction of sectoral strategies and the use of more transparent and accountable procedures. Private sector, development, measure to promote investment and export promotion, reform of the financial sector, privatization and greater private sector representation.

Institutional capacity building and other cross-cutting issues: given the loss of skills as a result of institutions and put in place incentives to retain skilled personnel, other cross-cutting areas are technology, gender, environment, villagization, HIV/AIDS and employment, (East African Community [EAC], 2003, p.122) poverty reduction strategy address issues such as education, health, institution capacity building, and private sector development. However, poverty remains rampant in rural areas. Therefore program that focus on empowering rural residents with assets such as livestock prove to be critical measure at reducing poverty. In most cases cattle provides milk full of body building nutrients, and also manure, which is great source of soil fertility, also agricultural output improved.

2.8.2 Overview on One cow per poor family program

The one cow per poor family program was started in 2006 as in initiative of his Excellency the President of the republic of Rwanda after seeing that a big number of Rwandese children under the age of 5 years were malnourished. The program was adopted by ministries cabinet assembly on 12th/04/2006 and started being implemented targeting 257,000 poor families that had been

The program aim at giving a cow to a poor family so that the family is empowered to quickly move out of poverty and fight malnutrition by getting milk to drink and selling the rest to obtain cash income. In addition, the manure from the cow is used to improve soil fertility and increase crop production (RAB, 2006).

The major focus of the program will be based on having a cow for every poor household in Rwanda. The number of families in Rwanda that do not own livestock is known and the entry point into the program is to sensitize beneficiaries into the concept of animal husbandry. The promotion of animal feeding based on cultivated pasture form a major component of the program. This also involves utilization of agricultural by products, promotion of techniques of pasture conservation, utilisation of agricultural by products and management of water, its conservation and utilisation. Animal husbandry under zerograzing is strongly recommended for Rwanda within the framework of integration of livestock production with agriculture. It is also recommended because of the low carrying capacity of the land that does not permit free range grazing (RAB, 2006).

2.8.3 Criteria for selecting families in One Cow Per Poor Family

Farmers have to fulfill the following criteria and show high levels of preparedness before joining the scheme. In other words, those that are adequately prepared have been considered first. These preconditions for a poor person to benefit are:

That beneficiary should not be owning a cow;
The beneficiary should own land that is not bigger than 0.75 ha of land;
Should have controlled soil erosion on his land or the ability to show where anti erosion measures will be constructed will be accorded special advantage;
Should have planted at least 20 areas of pasture or families that are close to each other should have set aside and planted the pasture;
Should have constructed a shade to house the animal;
Should have mechanisms for water harvesting and conservation for the animal;
Should have at least two pits near the homestead and shows good care for the environment;
Should be growing and having a reasonable yield of one crop that is suitable for the particular area;
Should be of exemplary character and should participate in development and other activities related to good governance and poverty reduction.

### 2.8.4 Program implementation

Different ways were used in distributing the cows, the first is the pass on procedure where farmers are organized into groups and the first farmer receives a pregnant cow and passes on the first female to the next recipient in the group and the process continues; the second methodology is where farmers may have the means to buy the animals themselves but lack the initial capital. This has been organized in collaboration with Banque Populaire in assisting farmers to obtain credit; the last one is initiatives where the volunteer people give the cows the poor families in order to improve their livelihood.

The program has expanded rapidly since its inception in 2006. The table nº 1 shows the distribution of the cows in the country according to the provinces (RAB, 2012-2013).

#### Table 2: Cows distribution

<table>
<thead>
<tr>
<th>Province</th>
<th>Cows</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2006</td>
<td>2007</td>
</tr>
<tr>
<td>North</td>
<td>648</td>
<td>1384</td>
</tr>
<tr>
<td>East</td>
<td>102</td>
<td>4191</td>
</tr>
<tr>
<td>West</td>
<td>463</td>
<td>3005</td>
</tr>
<tr>
<td>South</td>
<td>1561</td>
<td>5028</td>
</tr>
<tr>
<td>Kigali City</td>
<td>236</td>
<td>331</td>
</tr>
<tr>
<td>Grand total</td>
<td>3010</td>
<td>13939</td>
</tr>
</tbody>
</table>

Source: RAB, 2012-2013

#### 2.8.5 Challenges that One cow per poor family Program facing.

Because of so many local initiatives and many types of GIRINKA, the distribution of cows was abused to an extent of being used as an alternative to pay a local leader who does not get any salary. This is how One cow per poor family program was deviated for its initial objective.
The 7th national Dialogue held between 10th and 11th December 2009, noted with concern that cows meant for the poor under the One cow per poor family program had been given to different categories of people including leaders, the rich, the employed and others that have means to acquire the cows on their own and directed that the cows that had been wrongly given out be recovered and given to the rightful beneficiaries within 45 days.

The total cows recovered in 30 districts are 20,532 out of 54,719 cows that have been distributed (RAB, 2010, p. 23).

Various authors have carried out studies in the concept of project management, they have shown that the practice of project management is becoming more and more critical to the success of many government, development and nonprofit organization. Project management is one of the tools for organizing tasks and pursuing concrete objectives. However they have not yet shown how project management should move on by incorporating substantial strategy element that reflects the need for the subject to change its reactive nature and move to proactive, the situation where it aspires to be a source of competitive advantage. This advantage has been more than enough demonstrated in the operation management area and the contribution of operation to the success of major business (Harvey 2003). If the strategy is not right, even the best management practice in the execution of program is wasted.

2.8.6 Knowledge Gap

All scholars and researches who have worked on the effectiveness of one cow per poor family program in comparison with economic development have come with generalized findings. Nkurunziza, (2012) talked about the contribution of one cow per poor family on the process of unit and reconciliation in Rwanda where he emphasized that the activities realized in one cow per poor family program are relevant in rebuilding the unity of Rwandans because it has contributed in social reintegration, ceremony participation and goods sharing. However, few researches have been conducted to determine the effect of one cow per poor family on socio-economic development of Rwandans. This research is focused to the particular group in Gicumbi district where no previous research of this kind was undertaken.
2.9 Critical review

As developed by several authors, poverty is not a situation but a cycle. It comes from somewhere as a source or origin. This is to say, the way a society can stop the cycle is to introduce a new chain in the running cycle and derive the cycle. This case is one of initiatives undertaken by Rwandan government to stop the cycle of poverty in Gicumbi district. Referring to Schumpeter & Backhaus ideas, the energy and aspiration of people who seek development forms the motive force that drives the development process. Let say, the will that Rwanda has shown to overcome obstacle in One Cow Per Poor Family can justify its aspiration against poverty reduction.

Peoples’ awareness may decide the direction in which development will take place. In other word, the Rwandan government has decided in which the development lies in. People efficiency, productivity, creativity and organizational capacities determine the level of their accomplishment and enjoyment. What is called development is only the outer realization of latent inner potentials (Schumpeter & Backhaus, 2003).

Beside the observed literature and facts provided by authors, the research based to social and economic effects in Gicumbi district is unique comparatively to previous research carried out in this administrative area.

2.10 Conceptual framework

The conceptual framework seeks to adapt the general theories on the specific problem and analysis using theories related to One cow per poor family Program Socio-Economic development. The framework shows the relationship of various variables which are under study in order to bring out clear understanding of the effects they cause to each other.

Independent variables

An independent is a variable that stands alone and isn't changed by the other variables you are trying to measure. These variables are ones that are more or less controlled. It is usually what you think will affect the dependent variable. It may be something that is already there and is fixed, something you would like to evaluate with respect to how it affects something else. The "independent variables" represent the inputs or causes, or are tested to see if they are the cause. In this research, One cow per poor family Program is the independent variable that is
predicted to be the determinant to affect the socio-economic aspect of the population. The said determinant is the cow provided to each poor family.

**Dependent variables**

A dependent variable is what you measure in the experiment and what is affected during the experiment. The dependent variable responds to the independent variable. The dependent variable is measured to determine if the manipulation of the independent variable had any effect. The "dependent variable" represents the output or effect, or is tested to see if it is the effect. Refer to our research, this attempt to depict the likely the results of One cow per poor family Program in terms of measurable indicators. These indicators are: Level of income, activities engaged, and access to facilities. In details, the measurable indicators are: Modern livestock and agriculture methods, modern shelter, number of students at school, households with power and water, modern household equipments, investments in long term Assets.

This research followed the following conceptual framework:

**Figure 1: Conceptual framework**

<table>
<thead>
<tr>
<th>Independent variable</th>
<th>Intervening Variable</th>
<th>Dependent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Variable</strong></td>
<td>One cow per poor family Program</td>
<td>Government assistance</td>
</tr>
<tr>
<td><strong>Lifestyle of families</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>– One Cow per poor family program</td>
<td></td>
<td>– Social and economic development</td>
</tr>
<tr>
<td></td>
<td>– Artificial insemination</td>
<td></td>
</tr>
<tr>
<td></td>
<td>– Construction of cowshed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>– Training of farmers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>– Pasture seeds cultivation</td>
<td></td>
</tr>
<tr>
<td>– Investment</td>
<td>– Agriculture production</td>
<td></td>
</tr>
<tr>
<td>– Family Revenue</td>
<td>– Manure size</td>
<td></td>
</tr>
<tr>
<td>– Consumption level</td>
<td>– Education</td>
<td></td>
</tr>
<tr>
<td>– Education</td>
<td>– Medical care</td>
<td></td>
</tr>
</tbody>
</table>

Source: (Researcher 2013)
The program of One Cow Per Poor Family as development issue was organized as it required by different social changes authors, to overcome some economic challenges and poverty reduction. The first farmer should receive a pregnant cow and passes on the first female to the next recipient in the group and the process continues up to more people could gain a cow too. There have been also organized the assistance to the poor who could not efficiently take care of the received cow from the program. The intervening variables appear when Government assists people in providing the artificial insemination, the construction of cows shed, the training for farmers and pasture seed cultivation during the beginning of One Cow Per Poor Family program.

As the current research deals in social and economic lives change, its better to remind herein, the development is governed by many factors that influence the results of changes efforts. Despite the social change, there must be a motive that drives the social change and essential preconditions for that change to occur. These change appear in different social indicators, mainly the change in revenue, in livestock production, in Saving and Investment. More about, is the social effects that are seen in education access and health care capacity to support. The motive must be powerful enough to overcome obstructions that impede that change from occurring. The basic mechanism driving social change is increasing awareness leading to better organization.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, the researcher present the overall approach to the research process from the theoretical framework to the collection and analysis of data to be used by the researcher in order to ensure the success of the research study. This involve the research design to be used by the researcher and the reasons for their choice, the population and sampling techniques to be used during the study, the area of study, sample size, methods to be used in data collection, data instruments, data analysis and interpretation tools.

3.2 Research Design

The study has applied quantitative and qualitative research techniques, quantitative techniques were used in collecting data using semi-structured interviews and questionnaires. For the qualitative research the focus was on the values i.e. people’s attitude and opinions about one cow per poor family program. Quantitative research technique had to find out the total number of the sample responding towards various variables in question

3.2.1 Population Design

The population is theoretically specified aggregation of elements in a study; the element is therefore the unit which information collected and that provides the basis of analysis (Babbie, 2001). A population can therefore be regarded as including all people or items with the characteristics one wishes to understand. With respect to the research project, the population of the study was found in Rwanda; in other words, the findings of the study were genelized to Rwandese. Then the sample was found in Rutare, Rwaniko and Giti Sectors of Gicumbi District. The study has targeted 1023 beneficiaries of one cow per poor family Program.
3.2.2 Sample design and Sample size

The researcher has identified a suitable group of the population through a systematic selection that was done in order to get a representative sample of the target group which is 1023 beneficiaries of cows in Gicumbi District.

Despite the beneficiaries group of respondents to be surveyed, the researcher selected 17 individuals randomly from the authority group who managing the program of One Cow Per Poor Family, those, moreover participated to the survey through the interview questionnaire as presented in the appendix of the work.

The study has adopted both the probability and non-probability sampling design to obtain the relevant data from various groups of respondents. In non-probability sampling, Purposive sampling was used to obtain data from the administrative group which has more information concerning one cow per poor family Program.

Probability sample design such as simple random sampling, whereby all the individuals in the defined population have equal and independent chance of being selected as a member of the sample was used. Simple random sampling was used to obtain data from 1023 peoples who are beneficiaries of one cow per poor family Program. The following formula was applied to obtain the suitable sample size:

Formula: Sample Size = n / [1 + (n/population)]
In which n = Z * Z \[P (1-P)/(D*D)\]

Population Value = 1023
Expected Frequency of the Factor under Study = 90%
Worst Acceptable Frequency = 80%
P = Expected Frequency Value = 90%
D = (Expected Frequency - Worst Acceptable) = 10%
Z = 3.29 with Confidence Level of 99.9%

First, calculate the value for "n".
\[n = Z * Z \[P (1-P)/(D*D)\]\]
\[n = 3.29 * 3.29 \[0.9 (1 - 0.9) / (0.10 * 0.10)\]\]
\[n = 3.29 * 3.29 \[0.9 (0.1) / (0.01)\]\]
n = 97.41

Next, Calculate the Sample Size. (SS = Sample Size)

SS = \( n / [1 + (n / \text{population})] \)

SS = \( 97.41 / [1 + (97.41/ 1023)] \)

SS = \( 97.41 / [1 + 0.095219] \)

SS = \( 97.41 / 1.095219 \)

SS = 88 individuals who was selected basing to the research criteria that had to receive the questionnaires.

### 3.3 Data Collection techniques

The data collection techniques were questionnaires and interviews.

The researcher has used the following instruments:

#### 3.3.1 Questionnaires

The researcher has used the questionnaires because the responses are gathered in a standardized way, so questionnaires are more objective, certainly more so than interviews. Generally it is relatively quick to collect information using a questionnaire. Potential information was collected from a large portion of a group. This potential is not often realized, as returns from questionnaires are usually low. However return rates can be dramatically improved if the questionnaire is delivered and responded to in time.

#### 3.3.2 Interview schedule

The study has employed the respondent type of interview where the interviewer retains all control throughout the process. The researcher has used the interview schedule for guidance during the interview process. The interview schedule was designed for the people who cannot read or writer. It has enable the researcher to collect the information based on the objective of the study and balance between quality and quantity of data to be collected and also access more information that cannot be directly observed or is difficult to put down in writing.
3.3.3 Validity and reliability of the instrument

This has involved collecting and analyzing data to assess the accuracy of an instrument. Statistical tests and measures were used to assess the validity of quantitative instruments, which has involved pilot testing. Observer Reliability is the degree to which different raters/observers give consistent answers or estimates and it will be used.

3.4 Data Collection Procedures

At the outset, the researcher has written a letter addressed to for primary data to solve specific problem under investigation. This was backed by a recommendation letter from Mount Kenya University introducing the researcher to them. The researcher has made contacts with the concerned people to administer questionnaires and get appointments for conducting interviews.

3.5 Data processing & analysis

After collecting data, the next phase was reviewing data for any omissions or inconsistencies and converts the data in a form that permits easy analysis. This has included;

3.5.1 Editing

This was used to determine all inconsistencies and unrelated data from the primary and secondary data collected. Specifically all questionnaires were reviewed to ensure that all questions are answered. Also to be reviewed are the notes taken during the interviews and these were written in more organized way in relation to the topic tackled so as to match them with the rest of respondent’s answer.

3.5.2 Analysis & Tabulation

At this stage, data was analyzed, arranged and grouped into tables by use of SPSS and advanced excel that could ease the process of analysis. This has included bringing together secondary data from different sources so as to help in making comparisons and constituting data. It has also helped in applying simple statistic tools to the data for further analysis.

After collecting data through data collection instrument, data was analyzed using descriptive statistics. For descriptive statistics, frequency tables and percentages were applied.
CHAPTER FOUR

4.0. DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.1 Introduction to data analysis

This chapter presents the analysis and interpretation of the data collected during this research. It gives the details of different responses provided by the respondents on their well being by receiving cows from one cow per poor family program. In presenting the data statistical and tables were used where necessary. A sample of 88 people was used based on randomly selection technique. The collection of statistical data in different tables was used to extract meaningful information, calculating totals and frequencies used to emphasize patterns and other comparison between the issues under the study.

4.2 Identification of respondents

The presentation of the respondents in this category is made based on the variable age, gender, marital status and educational attainment.

4.2.1. Age of respondents

At each age of life is a particular reality base on the work of various scientists. The consideration of the age variable is important as it can even help decision makers in their daily activities as far as the setting of socio-economic development strategies based to the attendance age.

Table 3: Identification of surveyed according to the age

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between 21-30</td>
<td>17</td>
<td>19.3</td>
</tr>
<tr>
<td>Between 31-40</td>
<td>36</td>
<td>40.9</td>
</tr>
<tr>
<td>Between 41-50</td>
<td>18</td>
<td>20.5</td>
</tr>
<tr>
<td>Between 51-60</td>
<td>6</td>
<td>6.8</td>
</tr>
<tr>
<td>Above 60</td>
<td>11</td>
<td>12.5</td>
</tr>
<tr>
<td>Total</td>
<td>88</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Source*: Research’s primary data collection, 2013
The distribution of respondents by age is made to check what age group of population participle to the program of one cow per poor family is much more business. The table shows that the majority of the respondents were in the age bracket of 31-40 years 36 (40.9%), these were followed by the age bracket of 41-50 with 18 (20.5%). According to MIFOTRA (2007), the employment age ranges from 15 to 65 years. Considering the variables of the study and the field results, the respondents found falls in range of working age due to the One Cow Per Poor Family program working structure requiring people who are mature and responsible to manage the received cow so to overcome extreme poverty. This is some of reasons explaining the case of 31-40 range of age domination in the study.

4.2.2. Gender

The concept of gender implies grouping together all the differences identified between men and women, by their individual differences, differences in social roles or cultural representations, i.e., the grouping together of all that is variable and socially determined (Bisilliat 2001). As vulnerable people in poverty and the most affected people are young children and women. So, taking in account gender representativeness in this research helps the researcher to know weither the highly affected people have participated in the research. This can only be possible by highlighting the gender identification of respondent.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>38</td>
<td>43.2</td>
</tr>
<tr>
<td>Female</td>
<td>50</td>
<td>56.8</td>
</tr>
<tr>
<td>Total</td>
<td>88</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research’s primary data collection, 2013

The table revealed that 43.2% of the respondents were males and 56.8% of them were females. To say it differently, the majority of respondents are females due to the consequences accrued by the 1994 Genocide in Rwanda about widows and orphans. A high representativeness of women is justified by the fact of analyzing poverty reduction program comparatively to women and children as the most vulnerable and affected in this matter.
In addition, referring to feminist thought, and the fact that One Cow Per Poor Family program aims to empower some families in Rwanda, the income generating projects are practical solutions to empowering women and are ones of the strategies to strengthen women’s positions (Overholt, Cloud, Anderson, and Austin 1991).

About the role of gender identification in this research, as related to poverty reduction, let remember again that, long ago in many societies, sexual inequality or sex distinction has been taking place for long; that is the reason why in the line to combat that inequality states have adopted a rejection of the underlying biological distinction in the word sex and in the expression sexual inequality.

4.2.3. Marital status

The factor “civil status” should not be neglected either in the socio-economic development concerns that differ by marital status and that affects the search for satisfaction of needs, in the adoption of strategies for improving the socio-economic conditions. In our survey, marital status of respondents is strongly interested in our research.

**Table 5: Identification of surveyed according to marital status**

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>11</td>
<td>12.5</td>
</tr>
<tr>
<td>Married</td>
<td>31</td>
<td>35.2</td>
</tr>
<tr>
<td>Divorced</td>
<td>12</td>
<td>13.6</td>
</tr>
<tr>
<td>Widowed</td>
<td>34</td>
<td>38.6</td>
</tr>
<tr>
<td>Total</td>
<td>88</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Source*: Research’s primary data collection, 2013

Based on the data in this table, the result is that 38.6% of respondents are widowed. This is a feature for Rwanda where the majority of the population are widows, as well as the genocide against Tutsi in 1994 left behind, among other consequences, many households is headed by widows resulting from the husband who may have died or exiled. Meanwhile, 35.2% of the surveyed population were married, 12.5% were single, while 13.6% are divorced. The gender in this research appear useful to analyse the representativeness of different sex in One Cow Per
Poor Family program attendance. This can be interpreted as parity in survey conducted on the field.

4.2.4. Educational attainment

Educational in its general sense is a form of learning which knowledge, skills, and habits are transferred to a group of people from one generation to the next through teaching, training, research, or simply autodidacticism. Therefore, rigved, a prominent Indian educationist, explained the concept of education in the following words, “Education is something which makes man self-reliant and selfless”. Therefore education attainment is an important variable to base on while determining whether people should rely on themselves or need support to daily survive.

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>57</td>
<td>64.8</td>
</tr>
<tr>
<td>Secondary</td>
<td>13</td>
<td>14.8</td>
</tr>
<tr>
<td>Professionnel training</td>
<td>18</td>
<td>20.5</td>
</tr>
<tr>
<td>Total</td>
<td>88</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Research’s primary data collection, 2013

The table 6 shows that 64.8% of the respondents have attained primary school, 20.5 of respondents attained tertiary, whereas 14.8% of the respondents attained secondary education as their upper most educational attainment. The study also revealed that no one of the respondents had university education level.

Having a view on the high presence of primary education level of respondents, the researcher perceives this as due to the rural area matter. In fact, the people of rural area have few opportunity to continue their advanced education due to low income and scareless of school in this area, most of those having parform the high education, are those living in urban area in Rwanda.
4.3 Period of adhesion to the program

The period when beneficiary has adhered to one cow per poor family program is an important instrument in this research project to determine whether a beneficiary has doing well or poorly performed. Therefore, when the period of adhesion to a program is too short it is also very difficult to measure the achievements; but when the period of adhesion is long, it is also easier to determine the performance.

Table 7: Length of adhesion to one cow per poor family program

<table>
<thead>
<tr>
<th>Period of adhesion</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>12</td>
<td>13.6</td>
</tr>
<tr>
<td>One year</td>
<td>26</td>
<td>29.5</td>
</tr>
<tr>
<td>Between 2-5 years</td>
<td>31</td>
<td>35.2</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>19</td>
<td>21.6</td>
</tr>
<tr>
<td>Total</td>
<td>88</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Researcher’s primary data collection, 2013

Table 8 indicates the duration of adhesion of respondents to one cow per poor family program. Therefore 13.6% of respondents have got the cows for less than one year; 26% of them adhered a year ago; 35.2% of the respondents have got the cows in the period which ranges between two to five years, and 21.6% of respondents are beneficiaries for more than five years.

The reason of high level of 2-5 years adhesion period is justified by the fact that, the research focus on effects in living conditions of One Cow Per Poor Family program beneficiaries, this requires a significance time of adhesion. As a result, changes should be observed in terms of socio-economic development. Indicators considered herein are the investment realization; agriculture production; family revenue; manure size production; consumption level; access to education and medical care capacity.

Length of adhesion to one cow per poor family program is an important tool to help determine whether the program beneficiaries have being well managed or mismanaged the activities related to the program. Thus, if the program activities were executed and sustained as expected, the living standards of the program’s beneficiaries should have undergone a positive change.
Considering specific objective expressed during the introduction of this work, the results in this work shows that, the more people are attending the program, the more this one find enough benefic of the One Cow Per Poor Family program. The researcher found again that, people who did access the performance late are those whose sensitization was not yet reaching their living area.

4.4. Income and welfare of the program beneficiaries’

The socio-economic characteristics include the respondents’ personal income which is an important indice of economic activity for a local area. Personal income consists of the income that is received by persons from participation in production, from government and business transfer payments, and from government interest. When compared to state and national trends, it provides an indication of how well the local area’s economy is performing. This section is related to the wording specific objective of this research.

4.4.1. Income before adhering to the program

Personal income refers to an individual’s total earnings from wages, investment enterprises, and other ventures. Briefly, it is the sum of all the incomes actually received by all the individuals or household during a given period. The knowledge of respondents’ income is very important as the study assessed the effect of one cow per poor family program towards socio-economic development.

Table 8: Personal monthly income before adhering to one cow per poor family program

<table>
<thead>
<tr>
<th>Monthly_Revenues</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Rwf 10,000</td>
<td>69</td>
<td>78.4</td>
</tr>
<tr>
<td>Between Rwf 10,000-25,000</td>
<td>16</td>
<td>18.2</td>
</tr>
<tr>
<td>Between Rwf 25,000-50,000</td>
<td>3</td>
<td>3.4</td>
</tr>
<tr>
<td>Total</td>
<td>88</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Researcher’s primary data collection, 2013

The table 7 illustrates the monthly income of the beneficiaries of one cow per poor family program before they got the cows. The respondents’ monthly income was reported in Rwandan
Francs where 78.4% of them indicated that their monthly income was less than Rwf 10,000 Rwf due to be a rural area as shown in the methodology of the research; but also 18.2% of the respondents were earning between Rwf 10,000 and Rwf 25,000; 3.4% of respondents were gaining between Rwf 25,000 and Rwf 50,000 and none were gaining more than Rwf 50,000. The monthly income, as reported by the respondents, is low; then it is not sufficient to satisfy all the respondents’ basic needs.

The low income among the respondents has further implication on socio-economic development in rural area in particular and the country in general. This relatively affects other socio-economic features in general. Low personal income affects particularly the socio-economic development of the sector and that of the country in general.

As stated during the specific objective of this research, low income situation is the bridge of poor living condition to people before they being granted from the program cows. Authority managing the program was interviewed on this matter: "Most people who was targeted during the policy implementation of the program were no jobs or job seekers. This could not allow them to get any income. That is the reason why the Rwandan Government complied itself on this matter" He said, when visitors was entering the office.

4.4.2 Current Income of beneficiaries after adhering to the program

The table 9 presents the consensus of respondents in accordance with their achievements as far the program is concerned with socio-economic development. The respondents confirmed the increase of their monthly income.

| Table 9: Change in monthly income after adhering to one cow per poor family program |
|-----------------------------------------------|----------------|----------------|-----------------|----------------|
| | Less than 1 year | Length | | | Total |
| | | One year | Between 2-5 years | More than 5 years |
| Monthly Less than 10,000 | 3 | 9 | 13 | 0 | 25 |
| Between 10,000-25,000 | 9 | 16 | 11 | 5 | 41 |
| Between 25,000-50,000 | 0 | 0 | 4 | 12 | 16 |
| Between 50,000-100,000 | 0 | 1 | 3 | 2 | 6 |
| Total | 12 | 26 | 31 | 19 | 88 |

Source: Researcher’s primary data collection, 2013
The data gathered present the way income was increased for the beneficiary of the One Cow Per Poor Family program, in real view, about twelve peoples whose adhesion period was less than one year, three individuals were remaining to less than 10,000Rwf and nine of them gained between 10,000-25,000 Rwf. About twenty six peoples who spent one year in the program, results show that, nine individuals was to the level of less than 10,000 Rwf, sixteen others were on the level between 10,000 Rwf-25,000 Rwf while only one reached the level between 50,000 Rwf -100,000 Rwf in their revenue.

On what concern thirty-one individuals who spent between 2-5 years in the program, thirteen of them were to the level of less than 10,000 Rwf, eleven others were on the level between 10,000 Rwf-25,000 Rwf, four persons were to the level between 25,000 Rwf -50,000 Rwf while three peoples are those who reached the level between 50,000 Rwf -100,000 Rwf in their revenue.

The same source revails that, none of nineteen peoples who spent more than 5 years in the program were to the level of less than 10,000 Rwf, but five were on the level between 10,000 Rwf-25,000 Rwf, twelve persons were to the level between 25,000 Rwf -50,000 Rwf and finally, two peoples are those who reached the level between 50,000 Rwf -100,000 Rwf in their revenue.

Based on the specific objective of this work, the table 9 indicates that all respondents of the study have observed an increase in their monthly revenues. In any case, the beneficiaries have confirmed and communicated their achievements, either few or significant. This is the reason why none noticed a decrease in their revenues.

The authority meet in this case said: "When making the program of One Cow Per Poor Family, the core matter was to provide people with new income gateway so they can manage their consumption"

The findings moreover revealed that the program beneficiaries have raised their revenues since famers are doing modernized breeding and agriculture activities to improve their lives.

4.4.3 Welfare provided by one cow per poor family program

The one cow per poor family program was initiated by the Rwandan government on an idea of the President of the Republic to give cows to the poorest families, firstly objective was to solve
the problem of malnutrition, ensure food security and then finally to produce the market to increase the income.

4.4.3.1 Previous weakness of beneficiaries before the program

Before introducing the change provided by the One Cow Per Poor Family to beneficiaries, the table 10 intends to inform what were major beneficiaries weakness in terms of social and economic condition before they get cows from the program. Therefore, the respondents were requested to provide their opinions about the weak domain in their social and economic situation without the help of the One Cow Per Poor Family program.

Table 10: Major weak domain in socio-economic situation of beneficiaries before adhering to the program

<table>
<thead>
<tr>
<th>Domain</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Investment realisation</td>
<td>19</td>
<td>21.6</td>
<td>21.6</td>
<td>21.6</td>
</tr>
<tr>
<td>Agriculture production</td>
<td>24</td>
<td>27.3</td>
<td>27.3</td>
<td>48.9</td>
</tr>
<tr>
<td>Family Revenue</td>
<td>9</td>
<td>10.2</td>
<td>10.2</td>
<td>59.1</td>
</tr>
<tr>
<td>Manure size production</td>
<td>16</td>
<td>18.2</td>
<td>18.2</td>
<td>77.3</td>
</tr>
<tr>
<td>Consmption level</td>
<td>7</td>
<td>8.0</td>
<td>8.0</td>
<td>85.2</td>
</tr>
<tr>
<td>Education Access</td>
<td>9</td>
<td>10.2</td>
<td>10.2</td>
<td>95.5</td>
</tr>
<tr>
<td>Medical care capacity</td>
<td>4</td>
<td>4.5</td>
<td>4.5</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>88</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Source: Researcher’s primary data collection, 2013*

By analyzing information found about the situation of beneficiaries before they adhere to the program of One Cow Per Poor Family, data highlight that, about 21.6% of respondents were weak in investment domain, 27.3% of them were weak in agriculture production domain, 10.2% were in the weak situation about the family revenue, 18.2% of respondents were in week situation about the manure production. As presented, findings show that up to 8% were weak in consumption situation, 10.2% were weak in education access and finally, 4.5% were weak in medical care access.

The reason pushing respondents to report few cases of weakness in medical care is due to the national health program about the mutual health insurance that is accessible to the majority of low income peoples even in the rural area.
But the high report of weakness in agriculture production is due to the fact that, this field is running with farming activity and with no cows to produce manure, the agriculture production is negatively affected. The same situation is justifying the weakness in manure production and family revenue.

The authority mate on this case expressed himself this way: "people was deprived in capital to undertake any economic activity, this is one of reason the Government impeded any challenge in this program".

By the same way, the consumption level of respondents is reported to be low as their basic sources among which, investment were ever weak.

4. 4.3.2 Milk production

Farmers explained to us how much they milk every day and the reasons they prefer more the program to traditional breeding and how this program has contributed to the improvement of wellbeing of population so as the production is increased their life is going to be improved and the one cow per poor family program contributed in improving their diet and financially they got much money while they sold milk. The findings of our research are shown in the table 12.

<table>
<thead>
<tr>
<th>Table 11: Opinions of respondents on milk production to beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Length</strong></td>
</tr>
<tr>
<td>Milk Between 5L to 10L</td>
</tr>
<tr>
<td>Between 11L to 20L</td>
</tr>
<tr>
<td>More than 21L</td>
</tr>
<tr>
<td>The cow is not yet giving birth</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

*Source: Researcher’s primary data collection, 2013*

The table 11 indicates the quantity in liters of milk that the respondents are actually collecting per day. Therefore, the findings have revealed that, the people who spent less than one year beneficiating from the program, three peoples of them still have few quantities as 5L to 10L per day and nine of then report that the received cows were not yet giving birth. About those of more
than one year, 14 peoples are the ones who getting the quantity of 5L to 10L, seven of them accept to get 11L to 20L of milk, two more state about more 21L of milk production and only three remaining report that their cows too does not giving birth yet. Those between 2-5 years were thirty one, seven of them were remaining to the production of 5L-10L of milk, twenty of them realize 11L-20L by now and four produce more than 21L of milk.

On what concerns the respondents who spent more than five years, none of them neither have a production of 5L-10L nor the case of cows without giving birth. The results show that, seven of them are getting 11L-20L of milk production and twelve of them are getting more than 21L of milk production per day.

By this result, 5L to 10L is found by the large number of people who have spent around one year in the program, this situation explains how far the duration of adhesion is the important aspect. In other words, those who just spent few time under the program are even the few people who come to realize up to 5L of milk per day.

On what concerns people who realised high large quantity of milk, i.e, more than 21L, the findings show that the respondents who have spent between 2-5 years are only 4 individuals who could realize this quantity of milk, while those who have more than 5 year of adhesion are 12 to get it.

Authority managing this program said: "new arrival in the program were all the time low revenue gaining because the time explains more the wealth growth” He commented.

The duration in the program explains how far, the length of period is influencing the realization of a significant level of quantity in milk production.

4. 4.3.3 The use of milk in families

During our interview with farmers, we wanted to know the use of milk produced to capture really its impact on their living conditions. This is illustrated in the table below.
The table 12 shows that, people who adhered to the program for less than one year are the ones who use the most of their production of milk in family consumption needs. This is reported by three peoples of this group of respondents whose their production is deserved to family consumption only. While those of more than one year are seven who use their production for family production too, fourteen realize olso for selling and two produce for both needs.

About the elder in program, three peoples of those between 2-5 years are using their production in family needs, ten of them are able to sell their production and eighteen can do both the selling and the family consumption. On what concerns the respondents of more than 5 years, their production is covering both the selling needs and their family consumptions.

By here, the findings are clear for lengths of periods in the program. The more years the person is in the program, the more his/her production is high and it is responding on more needs.

During the survey on the field, one of respondents said “heartfully I thank His excellency the President of Republic who granted me a cow. Nowadays I got milk and sold it thereafter I get back whatever I want and solve my primary problems moreover I have an account in bank”

Milk consumption by beneficiaries is a major step towards improving their diet. Everyone knows the nutrients such as animal protein, fats, minerals, and others contained in cow’s milk and their usefulness in terms of growth and fighting against diseases due to the lack of nutrients especially for children.
4. 4.3.3 Education in families

Education is the set of actions and influences deliberately by humans and is necessary for the socio-economic development.

The table 13 intends to inform whether the program have rally help its beneficiaries by facilitating them to get the school fees or providing other school equipment. Respondents are requested to state the most fact they realised in education thanks to revenue from One Cow Per Poor Family.

Table 13: Opinions about the access to education

<table>
<thead>
<tr>
<th>Monthly Revenue</th>
<th>Get school fees for all children</th>
<th>Provides other school equipment</th>
<th>Home assistance for children</th>
<th>Paying transport ticket for children</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10,000 Rwf</td>
<td>22</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>25</td>
</tr>
<tr>
<td>Between 10,000-25,000 Rwf</td>
<td>28</td>
<td>9</td>
<td>1</td>
<td>3</td>
<td>41</td>
</tr>
<tr>
<td>Between 25,000-50,000 Rwf</td>
<td>3</td>
<td>2</td>
<td>10</td>
<td>1</td>
<td>16</td>
</tr>
<tr>
<td>Between 50,000-100,000 Rwf</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>53</td>
<td>15</td>
<td>13</td>
<td>7</td>
<td>88</td>
</tr>
</tbody>
</table>

*Source: Researcher’s primary data collection, 2013*

The results presented in the table show the effects of One Cow Per Poor Family program in education of beneficiaries’ family members. The people whose revenue is less than 10,000 Rwf, in twenty five respondents of this group, twenty two of them had get the capacity of paying the school fees for their children, more others are those who get the possibility to provides school equipments to their children and only one has get the advantage of paying the transport ticket for their children. But none was able to add any home assistance for their children’s education.

About the range between 10,000 Rwf – 25,000 Rwf, among forty one respondents of this group, twenty eight of them had get the capacity of paying the school fees for their children, nine others provided school equipments to their children and three others has get the advantage of paying the transport ticket for their children and one only has report about the home assistance.

The research considered also the range revenue between 25,000 Rwf – 50,000 Rwf concerning the 16 respondents surveyed, three of them had get the capacity of paying the school fees for their children, two others provided school equipments to their children and two more had get the
advantage of paying the transport ticket for their children and two again mentioned the home assistance for children.

The other range is the respondents whose revenue is between 50,000 Rwf- 100,000 Rwf. The survey found that, there are six individuals in this group of respondents, when none still be on the level of getting school fees only, but two of them are those whose confirm the case of equipment provided to children, two more have accepted to have get a home assistance for children and two again have accepted the case of getting the transport ticket for the child.

As it is shown in data, the highlighted aspect in this survey is the capacity to get the school fees for children. In fact, this case is the most embarrassing challenge that face parents in primary needs. Once they get access to this revenue, most of respondents confirmed the capacity in that moment to pay the school fees of their children. But, about the extra need, the cases of getting a home assistance and the transport tickets for the children were raised. Only few mentioned this and it is due to the level of revenue.

According to the information gathered on the field, findings shows that, the life condition is improved in a family, children go to school, everyone is clean, proper, and the parents said that they are happy because they can pay school fees and other school equipment for their kids without problem after granted the cow in one cow per poor family program.

4. 4.3.4 Healthcare in families

Health is the level of functional or metabolic efficiency of living being. In addition to health care interventions and a person’s surroundings, a number of other factors are known to influence the health status of individuals, including their background, lifestyle, economic and social conditions; these are referred to as “determinants of health”. Respondents are requested to state the most fact that appeared in their health thanks to revenue from One Cow Per Poor Family.
<table>
<thead>
<tr>
<th>Monthly</th>
<th>Capacity to buy medicines</th>
<th>Health:</th>
<th>Improving nutrition</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Paying the mutual health</td>
<td>Hook up to clean water</td>
<td></td>
</tr>
<tr>
<td>Less than 10,000</td>
<td>6</td>
<td>17</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Between 10,000-25,000</td>
<td>26</td>
<td>6</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Between 25,000-50,000</td>
<td>6</td>
<td>2</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Between 50,000-100,000</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>39</td>
<td>25</td>
<td>11</td>
<td>13</td>
</tr>
</tbody>
</table>

Source: Researcher’s primary data collection, 2013

As it has been shown above, the researcher wants to know whether one cow per poor family program contributes to health status of its beneficiaries.

Findings about health Improvement to One Cow Per Poor Family program beneficiaries describes the way health condition of respondents was after getting the grant of cow from the program. As presented, from twenty five respondents whose revenue was less than 10,000Rwf, six of them had been able to buy their medecin, when seventeen was been able from that time to pay their mutual health and one has improved his nutrition.

Findings present again that, about the persons whose their range of revenue is between 25,000 Rwf- 50,000 Rwf, from 41 respondents, twenty six of them had accessed the capacity of buying their medecin, six paid their mutual health, two get hooking up to clean watter and six of the same group of respondents improved their nutrition.

The other range is the respondents whose revenue is between 50,000 Rwf- 100,000 Rwf. Findings show that, only one of all six individuals found in this range of revenue in this group of revenue, when none still be on the level of mutual health needs, but three of them are those get also hooking up to clean watter, two other have reported to have an improved nutrition.

The researcher observed that, respondents have highly reported the matter of getting the capacity of buying the medecines as shown here. Most of families complain about medecines prices to be expensive on the market in Rwanda, this is the reason why, few of respondents wa rising the clean watter or nutrition. Once they resolved medicines problems grace to this revenue, most of respondents were satisfied for the other problems.
Apart from this, during the interview realized on the field, the researcher met a man found to his workplace, not so old in age and simply wearing said “hopeful to have one cow per poor family program, nowadays everything is alright. I don’t fear to go to hospital with my family cause of manure and milk, everyone has his own mutual health insurance”.

4. 4.3.5 Current consumption level

The table presents the level of respondents in accordance with their family consumption as far the program is concerned with socio-economic development. The respondents confirmed the increase of their consumption level.

**Table 15: Consumption needs focused by respondents**

<table>
<thead>
<tr>
<th>Monthly</th>
<th>Physiologic needs</th>
<th>Safety need</th>
<th>Belonging need</th>
<th>Esteem need</th>
<th>Self-actualization need</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10,000</td>
<td>22</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>25</td>
</tr>
<tr>
<td>Between 10,000-25,000</td>
<td>23</td>
<td>13</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>41</td>
</tr>
<tr>
<td>Between 25,000-50,000</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>16</td>
</tr>
<tr>
<td>Between 50,000-100,000</td>
<td>0</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td><strong>49</strong></td>
<td><strong>21</strong></td>
<td><strong>10</strong></td>
<td><strong>6</strong></td>
<td><strong>2</strong></td>
<td><strong>88</strong></td>
</tr>
</tbody>
</table>

*Source: Researcher’s primary data collection, 2013*

The data presented here, describes the way the consumption level was increased for beneficiaries of the One Cow Per Poor Family program. The researcher referred her /herself to Abraham Maslow’s theory about hierarchy of human needs to analysis the level of consumption of beneficiaries of One Cow Per Poor Family program, basing to the scales where they affect their revenue.

In real view, considering those whose revenue is less than 10,000 Rwf, the majority, about twenty-two, they lead their revenue to the physiologic needs. But also, into the same group, two of them came to lead a part of their revenue to safety needs and one has succeeded to affect his revenue to belonging needs.

This remarkable has been affirmed by one of the beneficiaries who said “life is changed. Before the program our children didn’t have enough to eat but when we started using manure production and get some money from milk sells, we grew and got enough beans, maize, cassava and vegetable” (Male beneficiary).
On what concern the respondents whose revenue range between 10,000 Rwf – 25,000 Rwf, also in this case, the most of respondents, twenty three used to affect their revenue to physiologic needs, little big to those who lead their revenue to safety need, a number of thirteen, three have conducted their revenue to belonging needs, two of them have succeed to get esteem needs, but to now, none can access the self actualization needs.

About the respondents whose revenue range between 25,000 Rwf – 50,000 Rwf, findings show again that, four respondents affected their revenue to physiologic needs, four others lead their revenue to safety needs, five have been using their revenue to belonging needs, two respondents also get to esteem needs, and one can access the self actualization needs.

The researcher analysed also the case of those whose revenue between 50,000 Rwf – 100,000 Rwf. About this category of respondents, none still struggling for the physiological needs, but two came to affect their revenue to safety needs, one of these respondents have conducted his revenue to belonging needs, two of them get to the esteem needs, and about the self actualization needs, the other one has get on this too.

Moreover, the table 16 indicates that all respondents of the study have observed some changes in their everyday lifestyle. In any case, the beneficiaries have confirmed and communicated their achievements, either few or significant. The findings with the given study revealed that the program beneficiaries have rised their revenues since famers, as observed, are doing modernized breeding and agriculture activities to improve their lives.

In this case, the respondents have highlight physiologic as presented. This is justified by the fact that, when joining the program of One Cow Per Poor Family, the respondents are motivated by their poverty, specialy by their basic needs, i.e, food, clothes,sleeping and more other physiological pressures. The following in the stated consumption trend, is the safety need, as clear reported, this need is also among the besics ones, notably in the Rwandan society. Belonging needs are less expressed as seem to be secondary by their pressure in human life. Considering the social indicators of population development in Rwanda, the cases of esteem and self realization is less pursued by people in needs.
4. 4.3.6. Manure production

Livestock production is not limited to milk, there is also the manure which is very important in agriculture. The researcher wanted to know if breeders of Gicumbi District benefited from its property development. Here are the results of our research

<table>
<thead>
<tr>
<th>Table 16: Opinions of respondents on the production of manure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length</td>
</tr>
<tr>
<td>--------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Researcher’s primary data collection, 2013

Information content in the table 16 shows that, people who adhered to the program for less than one year are those who reported that, the manure production that they realised is not sufficient as stated by nine individual surveyed. Three peoples of the same group of respondents reported that, their production is less sufficient and finally, none accepted about the sufficiency of the manure production among those who spent less than one year.

Those of one year adhesion period are seventeen who accepted that, their manure production is little sufficient, two only are those who accepted to find sufficient manure production during their harvest season and seven of the same group of respondents expressed themselves to the non sufficiency in this production.

On what about the respondents whose adhesion period was between 2-5 years, number of twenty one peoples is those whose manure production is little sufficient, eight of those respondents reported their production in manure is sufficient and two last have said the opposite opinion.

The group of respondents who spent more than 5 years are nineteen, but the realization of sufficient production was reported by twelve persons, seven of them responded to be little sufficient and none said about the case of non sufficiency in this production. This is justified by
the fact that, those peoples are those who spent more than five years beneficiating from the program.

Another person meet in interview says “one cow per poor family program allowed me to have manure from cow distributed, I thank His Excellency the President of the Republic, I hope to have a good harvest in the days coming despite the insufficient of ground”.

The duration in the program explains how far, the length of period is influencing the realization of a significant level of manure production. When beneficiaries are recently adhering to the program, the element that can easily express their situation is the quantity of production, not only in manure as analysed herein, but also in any other agro-process production.

4. 4.3.7 Agricultural production

The study respondents were also asked their opinion about the growth of agricultural production as well one cow per poor family program is concerned. The opinion of people about something is also useful to determine the likelihood of something to happen. Thus if people believe that the increasing of agricultural production is related to the use of manure obtained from the cow granted, this can be one step forward towards socio-economic development.

<table>
<thead>
<tr>
<th>Manure</th>
<th>Increased</th>
<th>Less increased</th>
<th>Not increase</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sufficient</td>
<td>20</td>
<td>2</td>
<td>0</td>
<td>22</td>
</tr>
<tr>
<td>Little sufficient</td>
<td>18</td>
<td>24</td>
<td>6</td>
<td>48</td>
</tr>
<tr>
<td>Not sufficient</td>
<td>0</td>
<td>2</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>38</strong></td>
<td><strong>28</strong></td>
<td><strong>22</strong></td>
<td><strong>88</strong></td>
</tr>
</tbody>
</table>

*Source: Researcher’s primary data collection, 2013*

The table 17 shows that, there is a kind of relationship between the results found about the production of manure and this current case related to agriculture production: as shown, twenty persons who reported that, their agriculture production has increased, two of the same peoples said about less increased but none of this group of people reported about the case of not increased. The other group of respondents who said about the little sufficient in their manure production was composed by 48 individuals. Here, eighteen of this group said that, their
agriculture production was increased, twenty-four of them have reported that their production was less increased and six others said that there wasn’t any increased at all.

Clearly expressed by those whose manure production did not sufficient, there was no sign of increased in their agriculture production as well. Only two respondents said about less increased in their production and, unfortunately, little bit all these respondents have declared that, they didn’t found any increased in their agriculture production, as related to none sufficiency of manure production previously analysed. Other factors of reducing agriculture production were related to the climate change and to the delay of cultivation.

Therefore at the time of the study, one of the beneficiaries said “before the One Cow Per Poor Family program life was bad for us, our practice were very poor, when we planted we would put six or seven seeds in a hole. Now we use no more than two seeds. It is giving us more harvest”. (Female widow with two children).

Considering the results about the agriculture production to beneficiaries of One Cow Per Poor Family program, without taking more account to the irregularity of their manure production as said to be sufficient for some of them and not for others, the researcher can remark that, the program has at least making some positive effects in the agriculture production as one of the goals of the One Cow Per Poor Family, the high number of respondents get increased their production even though some of them did not remark the same level of change in this aspect of the program goals.

4. 4.3.8 Type of Investment realised

In finance sense, an investment is a monetary asset purchased with idea that the asset will provide income in the future or appreciate and be sold at a higher price. In an economic sense, an investment is the purchase of goods that are not consumed today but are used in the future to create wealth.

The researcher was interested to know whether the respondents link their generating income activities to the one cow per poor family program.

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Table 18: Investment

<table>
<thead>
<tr>
<th>Length</th>
<th>Modern agriculture</th>
<th>Investment Small Commerces</th>
<th>Small other projects</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>0</td>
<td>4</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>One year</td>
<td>3</td>
<td>5</td>
<td>18</td>
<td>26</td>
</tr>
<tr>
<td>Between 2-5 years</td>
<td>7</td>
<td>22</td>
<td>2</td>
<td>31</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>10</td>
<td>5</td>
<td>4</td>
<td>19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>36</strong></td>
<td><strong>32</strong></td>
<td><strong>88</strong></td>
</tr>
</tbody>
</table>

Source: Researcher’s primary data collection, 2013

The table 18 presents the way respondents are getting to some new activities according to the length spent benefitting from the program grant of One Cow Per Poor Family. This is the results shown by eight persons who come to realize new small projects when they were only for less than 1 year in the program, four of them have got to create small commerce out of their agriculture activities but, by that time, none arrived to get into the modern agriculture techniques.

The next group of the respondents is those who were in the program for one year, where eighteen of them accepted to having started new small projects different from those who spent less than one year, five others have got in small commerces and three came to modernize their agriculture activities.

The group of those having spent between 2-5 years has twenty-two peoples who created some small commerce, seven of them have modernized their agriculture activities and two finally are those who enter in small other projects.

For people of more than five years adhesion in the program, ten have succeeded to modernize their agriculture activities while five started to perform small commerce and only four of them have entered into small commerce by that moment.

Observations related to positive effects of One Cow Per Poor Family program to beneficiaries is clearly visible when those people succeeded to start some other activities different from the agriculture field. This is the case about the large number presented in this table that came to begin the new commerce, modern agriculture and small projects for others. By this, the program of One Cow Per Poor Family is participating to improve its beneficiaries’ life conditions.
4. 5 Challenges and obstacles during the implementation the program

As every rose has its thorn, the one cow per poor family program also faces some problems that affect it negatively. In this study, we also aim to address the obstacles to success of the program. Indeed, during the execution of activity, you may encounter constraints that could hinder its success. The clearing of obstacles to the success of one cow per poor family program, is a necessity in order to consider possible solutions. Table 20 highlights some challenges and obstacles that respondents have been facing along side with the program. Diseases of cattle

<table>
<thead>
<tr>
<th>Challenges and obstacles</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diseases of cattle</td>
<td></td>
<td>10.2</td>
</tr>
<tr>
<td>Insufficient of the specialized agent in cattle</td>
<td></td>
<td>17.0</td>
</tr>
<tr>
<td>Unknowledge of the practice of artificial insemination</td>
<td>3</td>
<td>3.4</td>
</tr>
<tr>
<td>Illness</td>
<td>34</td>
<td>38.6</td>
</tr>
<tr>
<td>Insufficient resources</td>
<td>24</td>
<td>27.3</td>
</tr>
<tr>
<td>Topography of the area</td>
<td>3</td>
<td>3.4</td>
</tr>
<tr>
<td>Sensibility and ignorance of certain beneficiaries</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>88</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: Researcher’s primary data collection, 2013*

Through the study respondents asserted the positive contribution of the program; they also faced some challenges and obstacles that are worth mentioned. Therefore table 19 shows that 17.0% of the respondents claimed to have suffered from the insufficient of the specialized agent in cattle, 27.3% said that they still lack sufficient resources, 38.6% of respondents said they facing the illness of the cows granted, 10.2% of respondents mentioned that they are facing with the problem relating to diseases of cattle, then 3.4% of respondents shared the same point of view about the topography of the area and unknowledge of the practice of artificial insemination. None mentioned the sterility of cows and death of cows granted.

During the survey on the field, one of respondents complain that “I wonder if these specialized agents exist even if you call him/her, he/she tells you that he/she is busy or asking you to bring the cow to his/her office without considering the distance which is there”.

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The challenges and obstacles highlighted by the findings of the research should be taken into consideration in order to overcoming them and ensure the effective implementation of one cow per poor family program.

4.4.10. Overcoming challenges to effective implementation of one cow per poor family program

Table 21 presents solutions to the challenges and obstacles faced during the implementation of the program. The proposed solutions match the wishes of the beneficiaries. Being in the line of building self reliance, it is worth reminding the beneficiaries of the program that is conducted in a determined period of time. Therefore people, especially program beneficiaries must change their viewpoints of finding solutions to problems relying on outsiders.

<table>
<thead>
<tr>
<th>Solutions</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Train farmers</td>
<td>15</td>
<td>17.0</td>
</tr>
<tr>
<td>Increase subsides funding to famers</td>
<td>48</td>
<td>54.5</td>
</tr>
<tr>
<td>Include veterinary assistance to famers</td>
<td>16</td>
<td>18.2</td>
</tr>
<tr>
<td>Incent veterinary carrier in the local area</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Others</td>
<td>5</td>
<td>5.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>88</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

*Source: Researcher’s primary data collection, 2013*

Table 20 indicates the proposed solutions of respondents to overcome the challenges they meet during program implementation. Therefore 17.0% of respondents said that training farmers is one way to overcome the challenges they met. 18.2% of respondents said that Include veterinary assistance to famers can help them; then 54.5% of the study respondents said that increasing of subsides funding to famers may help them to overcome the challenges. 10.2% of respondents proposed other solutions like treating well the cows granted so that all people can have a cow as well as improving cows’ quality so that they can gain much more from the program.

The findings revealed that the beneficiaries need their problems be solved by external people. This means that sensitization about self-reliance must be encouraged that from now people should learn to solve problems on their own because something from out comes after the rain.
4.5. Summary of data analysis

The findings, presented in chapter four, revealed that the revenues of people were very low before they granted the cows. The situation at that period showed up that sixty nine respondents were earning less than Rwf 10,000; whereas sixteen respondents were gained between Rwf 10,000 and Rwf 25,000; and three respondents gained between Rwf 25,000 and Rwf 50,000. In fact, people at that time were almost doing nothing to generate revenues. That is the reason why their incomes were low and they could not satisfy their needs.

Later on, those who have granted cows reported to have known positive changes. As indicated by the findings, about twelve peoples whose adhesion period was less than one year, three individuals were remaining to less than 10,000Rwf and nine of them gained between 10,000-25,000 Rwf. Twenty six peoples who spent one year in the program, results show that, nine individuals was to the level of less than 10,000 Rwf, sixteen others were on the level between 10,000 Rwf-25,000 Rwf while only one reached the level between 50,000 Rwf -100,000 Rwf in their revenue.

On what concern thirty-one individuals who spent between 2-5years in the program, thirteen of them were to the level of less than 10,000 Rwf, eleven others were on the level between 10,000 Rwf-25,000 Rwf, four persons were to the level between 25,000 Rwf -50,000 Rwf while three peoples are those who reached the level between 50,000 Rwf -100,000 Rwf in their revenue. The same source revails that, none of nineteen peoples who spent more than 5years in the program were to the level of less than 10,000 Rwf, but five were on the level between 10,000 Rwf-25,000 Rwf, twelve persons were to the level between 25,000 Rwf -50,000 Rwf and finally, two peoples are those who reached the level between 50,000 Rwf -100,000 Rwf in their revenue.

In other words, the study respondents have extremely utilized their resources to the extent that they successfully reached very significant achievements, which means that one cow per poor family program plays a vital role in socio-economic development.

Undoubtedly, the socio-economic development of program beneficiaries has developed to an extent that the people of Gicumbi District has recognized the major achievements through one cow per poor family program such as milk production; access to education in families; medical
care capacity; increasing of family revenue; increasing of manure size production; increase of agricultural production and investment realization. In other words, the findings revealed the effectiveness of one cow per poor family program towards the socio-economic development of citizens.

However the achievements of one cow per poor family program with respect to socio-economic development, some shortcomings were highlighted to be obstacle to effective program implementation. Among the challenging issues, the following were mentioned: insufficient of the specialized agent in cattle; unknowledge of the practice of artificial insemination; illness; insufficient resources and topography of the area; but solutions were proposed in order to overcome the problems faced. The one cow per poor family program is therefore related with socio-economic development since it has been driving the economy of many families.
CHAPTER FIVE

5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.

5.1 Introduction

This chapter presents summary of the major findings related to the specific objectives, establish conclusion drawn from the study, offers recommendations for improvement in relation to the research findings and finally the suggestions for further study.

5.2 Summary of major findings

The findings of the research study were presented and interpreted in relation to the objectives of the study. The study carried out was to assess the effect of one cow per poor family on the socio-economic development of Rwanda citizens, and particularly in Gicumbi District. That is the reason why the findings were summarized in respect with establishing changes in income levels for farmers beneficiaries of one cow per poor family Program and assessment of the contribution of one cow per poor family Program on welfare of Rwandan people as well as identifying the constraints encountered by one cow per poor family Program in the improvement of social economic welfare of the people in Rwanda.

5.2.1 Period of adhesion to the Program

Among the specific objectives of this research, there was mentioned to establish length period necessary to people recover any benefit to adhere to the One Cow Per Poor Family, this would raised to changes in their income. On the same case, the period which a beneficiary has adhered to one cow per poor family program is an important instrument in this research project to determine whether a beneficiary has doing well or poorly performed. Therefore, when the period of adhesion to a program is too short it is also very difficult to measure the achievements; but when the period of adhesion is long, it is also easier to determine the performance. Results show that, 13.6% of respondents have adhered to the program for less than 1 year only; but 26% of them adhered a year ago and 35.2% of the respondents have attended in ranges between two to five years.
5.2.2 Income of beneficiaries from the Program of One Cow Per Poor Family

The study revealed that the respondents of the study have observed an increase in their monthly revenues considering the categories they were before adhering to the program. In any case, the beneficiaries have confirmed and communicated their achievements, either few or significant. The findings with the given study revealed that the program beneficiaries have raised their revenues since famers, as observed, are doing modernized breeding and agriculture activities to improve their lives.

The finding shows that the revenues of people were very low before they granted the cows. The situation at that period showed up that sixty nine respondents were earning less than Rwf 10,000; whereas sixteen respondents were gained between Rwf 10,000 and Rwf 25,000; and three respondents gained between Rwf 25,000 and Rwf 50,000. The revenues of people after they granted the cows revealed that twelve peoples whose adhesion period was less than one year, three individuals were remaining to less than 10,000Rwf and nine of them gained between 10,000-25,000 Rwf. Twenty six peoples who spent one year in the program, results show that, nine individuals was to the level of less than 10,000 Rwf, sixteen others were on the level between 10,000 Rwf-25,000 Rwf while only one reached the level between 50,000 Rwf -100,000 Rwf in their revenue.

On what concern thirty-one individuals who spent between 2-5years in the program, thirteen of them were to the level of less than 10,000 Rwf, eleven others were on the level between 10,000 Rwf-25,000 Rwf, four persons were to the level between 25,000 Rwf -50,000 Rwf while three peoples are those who reached the level between 50,000 Rwf -100,000 Rwf in their revenue. The same source revails that, none of nineteen peoples who spent more than 5years in the program were to the level of less than 10,000 Rwf, but five were on the level between 10,000 Rwf-25,000 Rwf, twelve persons were to the level between 25,000 Rwf -50,000 Rwf and finaly, two peoples are those who reached the level between 50,000 Rwf -100,000 Rwf in their revenue.

If we compare the findings before and after granted cows, a significant difference is observed. The first situation indicates that sixty nine respondents have been earning less than Rwf 10,000 before they got cows from one cow per poor family program whereas the second situation indicates that twenty five respondents gain less than Rwf 10,000. From these findings, we can
conclude that the one cow per poor family program has been useful to step from the lower income towards improved income revenues.

5.2.3 Beneficiaries Welfare occurred due to the Program of One Cow Per Poor Family

The current study, while establishing the changes in income levels for farmers beneficiaries of one cow per poor family Program, it also aimed to assess the contribution of one cow per poor family Program on welfare of Rwandan people. The respondents ascertained that the program has been of utmost importance to their welfare.

The situation of beneficiaries before adhering to the program of One Cow Per Poor Family, revealed that, about 21.6% of respondents were weak in investment domain, 27.3% of them were weak in agriculture production domain, 10.2% were in the weak situation about the family revenue, 18.2% of respondents were in weak situation about the manure production, 8% were weak in consumption situation, 10.2% were weak in education access and finally, 4.5% were weak in medical care access.

The study concluded that there are many achievements through the one cow per poor family program. After granted cows, the beneficiaries have recognized the major achievements through one cow per poor family program such as milk production; access to education in families; medical care capacity; increasing of family revenue; increasing of manure size production; increase of agricultural production and investment realization.

The relationship between the results found about the production of manure and the agriculture production revealed that thirty eight persons reported that their agriculture production has increased; twenty eight persons mentioned the production has less increased while twenty respondents reported that their agriculture production has not increased because of the insufficient of manure production they get.

Considering the results about the agriculture production to beneficiaries of One Cow Per Poor Family program, without taking more account to the irregularity of their manure production as said to be sufficient for some of them and not for others, the researcher can remarks that, the program has at least making some positive effects in the agriculture production as one of the goals of the One Cow Per Poor Family, the high number of respondents get increased their
production even though some of them did not remark the same level of change in this aspect of the program goals.

It is obvious that the study respondents recognized the contribution of milk production in improving their conditions of living. Thirteen respondents reported that they use milk production in consumption needs; twenty four persons sell the milk they get while thirty nine respondents mentioned that their milk production is covering both the selling needs and their family consumptions.

Milk consumption by beneficiaries is a major step towards improving their diet. Everyone knows the nutrients such as animal protein, fats, minerals, and others contained in cow’s milk and their usefulness in terms of growth and fighting against diseases due to the lack of nutrients especially for children.

The beneficiaries also improve their socio-economic welfare by paying school fees and mutual health insurance, improving nutrition, investing in small commerce and small projects with profits, purchasing equipments using the revenues get from selling milk and agriculture production.

5.2.4 Challenges to effective program implementation

Despite the contribution of the program as ascertained by the respondents, they also confirmed to have encountered some challenging that could hinder the success of the program. It is therefore normal that nothing can be pure white that is the reason why challenges sometimes occur in any happening situation. The study aimed to find out some of those challenges which were obstacles to successful of the program.

As well this study is concerned; challenging issues related with illness; diseases; cost and skills constraints were highlighted by respondents; then 17.0% of the respondents claimed to have suffered from the insufficient of the specialized agent in cattle, 27.3% said that they still lack sufficient resources, 38.6% of respondents said they facing the illness of the cows granted, 10.2% of respondents mentioned that they are facing with the problem relating to diseases of
cattle, while 3.4% of respondents shared the same point of view about the topography of the area and unknowledge of the practice of artificial insemination.

The challenges and obstacles highlighted by the findings of the research should be taken into consideration in order to overcoming them and ensure the effective implementation of one cow per poor family program.

5.3 Conclusions

The purpose of this research is to establish the social and economic effects on farmers benefiting from the one cow per poor family Program. To achieve this objective both qualitative and quantitative techniques were used. The study findings revealed that one cow per poor family program in Gicumbi District played a role in providing and increasing the income level of beneficiaries. Findings show that, the period when a beneficiary has adhered to one cow per poor family program has an important role in the benefic to determine whether a beneficiary has doing well or poorly performed.

The analysis of income from generating activities revealed a significant increase of income of respondents who shift from low of level of monthly income revenues to the high level with the capacity of solving different problems of their family. Therefore, the study concluded that, with one cow per poor family Program, income level of respondents has been changed positively.

In relation to the second objective, this research intended to assess the contribution of one cow per poor family Program on welfare of Rwandan people. It was reported by respondents as one of the important program contributing to the socio-economic development of poor households. Therefore, the study concluded that positive change was been noted in poor households where the majority of respondent had solved the problem of health insurance, problem of children schools fees, problem of nutrition, etc.

Furthermore, the research tried to find out challenges that could hinder the success of the program. Beneficiaries have been suffering from the diseases and illness of cattle; insufficient of the specialized agent in cattle; unknowledge of the practice of artificial insemination; insufficient resources and topography of the area.
5.4 Recommendations

Given the result of this work, we offer recommendations to the authorities of Gicumbi District, one cow per poor family program officers and to the people of this area to continue improving the management of the said program. The following recommendations are addressed to:

The Local authorities of Gicumbi District:

Availing and train veterinarians to closely monitor the health, productivity and profitability of cows awarded by one cow per poor family program; Educate farmers on the role of artificial insemination;
Conduct awareness campaigns to increase the level of public participation in the program;
Train farmers on new methods and technology of agriculture and modern arming;
Assist and support the farmers in the formation of their cooperatives; Look for partners that would support the Sector in the process to have enough cows. Sensitize people beneficiaries of the program about self-reliance so that they can solve problems on their own.

RAB

Increase the necessary equipment for artificial insemination and often organize seminars for inseminations that this activity is effective and efficient; Increase funding for activities for the grant of cows to poor households; Think accompanying measures for poor households receiving cows;
Consider other means used to overcome poverty, as soon as possible, the poorest households who have smaller land holdings; Collaborate with other NGOs who have the vocation to fight against poverty for more results; Being more listeners to the people to better serve.

The population

Improve livestock feed to increase milk production; Maximize the full potential from cattle instead of considering only as source of manure and milk; Try an invest in other professions rather than livestock and agriculture; Join together in cooperatives of agricultural producers to
easily find great prices and agricultural inputs and livestock; Learn to solve problems on their own.

5.5. Suggestions for further study

Considering the time that was imparted to the researcher, we cannot confirm that the research was exhausted. Thus guided by the findings of this research we suggest future researcher carrying out further research on the following areas:
Comparative analysis between the standard of living of the people beneficiary of one cow per poor family program compared to others; Study of the impact of cattle feed on milk production; The comparative study of the profitability of cattle and small livestock in the poor households.
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APPENDIX 1: RESEARCH AUTHORIZATION LETTER

Mount Kenya University

Scaling the Heights of Education

KIGALI CAMPUS

SCHOOL OF BUSINESS AND PUBLIC MANAGEMENT

RESEARCH AUTHORIZATION

5th July, 2013

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

MS. CLAUDINE UMUVANDIMWE- MBA/2160/11

This is to confirm that the above named person is a bona fide student of Mount Kenya University (Kigali Campus). She is currently carrying out research work to enable her complete her Master of Business Administration ((Project Management)) degree program. The title of her research is:

EFFECT OF ONE COW PER POOR FAMILY ON THE SOCIO-ECONOMIC DEVELOPMENT OF RWANDA CITIZENS

A case Study of Rutare Sector of Northern Province

The information received will be confidential and for academic purpose only.

Any assistance accorded her to complete this study will be highly appreciated.

Thank you.

[Signature]

Mount Kenya University
Kigali Campus
Coordinator - Business Studies

Osiemo Kengere
Ag. Coordinator
School of Business and Public Management

P.O.Box 5826 Kigali, Rwanda • Kigali Campus Tel: 0785709824 / 0728651199 • Kicukiro Campus Tel: 0784343315 / 0725689000
Email: rwanda@mkuc.KE website: www.mku.KE

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APPENDIX 2: QUESTIONNAIRE

Section A: Questionnaires addressed to beneficiaries of one cow per poor family program

The questions below are very short. For each question, alternative answers are proposed. Please, tick the answer according to your choice if any. If your answer does not appear on the list, please indicate it on the provided space.

QUESTIONS

1. Sex
   (a) Male □ (b) Female □

2. Marital status
   (a) Married □ (b) Single □ (c) Divorced □
   (d) Widowed □

3. Education background
   (a) Primary □ (b) secondary □
   (c) Professionnel training □

4. Age
   (a) Under 20 □ (b) Between 21-30 □ (c) Between 31-40 □
   (d) Between 41-50 □ (e) Between 51-60 □ (f) Above 60 □

5. How much money was your monthly revenue before being a beneficiary of “Girinka program”?  
a) Less than Rwf 10,000 □
   b) Between Rwf 10,000-25,000 □
   c) Between Rwf 25,000-50,000 □
   d) Between Rwf 50,000-100,000 □
   e) More than Rwf 100,000 □

6. For how long have you been a beneficiary of “Girinka program”?  
a) Less than 1 year □
   b) One year □
   c) Between 2-5 years □
   d) More than 5 years □

7. After being a beneficiary of Girinka program, has your monthly revenue changed?  
a) Less than Rwf 10,000 □
   b) Between Rwf 10,000-25,000 □
   c) Between Rwf 25,000-50,000 □
   d) Between Rwf 50,000-100,000 □
8. In which area of socio-economic life you consider to have suffering the most?
   a) Investment realisation □
   b) Agriculture production □
   c) Family Revenue□
   d) Manure size production □
   e) Consumption level □
   f) Education Access □
   g) Medical care capacity □

9. What is your major achievement in milk production?
   a) Between 5L to 10L □
   b) Between 11L to 20L □
   c) More than 21L □
   d) The cow is not yet giving birth □

10. How do you evaluate the benefit of One Cow Per Poor Family program in the education of your family?
    a) Get school fees for all children □
    b) Provides other school equipment □
    c) Home assistance for children □
    d) Paying transport ticket for children □

11. What can indicate that, One Cow Per Poor Family program has been useful in the health of your family?
    a) Capacity to buy medicines □
    b) Paying the mutual health □
    c) Hook up to clean water □
    d) Improving nutrition □

12. For which end does the milk production is leading the most into your family?
    a) Family consuming □
    b) Sold □
c) Sold and consuming  

d) The cow does not produce milk  

13. What kind of need have came to be able to resolve after get to One Cow Per Poor Family program ?
   a) Physiologic needs  
   b) Safety need  
   c) Belonging need  
   d) Esteem need  
   e) Self-actualization need  

14. On which level do you evaluate the manure production from the cow received in One Cow Per Poor Family program?
   a) Sufficient  
   b) Little sufficient  
   c) Not sufficient  

15. How was the change in your agriculture production after receiving the cow in One Cow Per Poor Family program?
   a) Increased  
   b) Less increased  
   c) Not increase  

16. What kind of investment have realized after receiving the cow from One Cow Per Poor Family program?
   a) Modern agriculture  
   b) Small Commerces  
   c) Small other projects  

17. Are there any challenges related to the implementation of Girinka Program
   a) Yes  
   b) No  

18. If yes, what are they ?
a) Diseases of cattle  

b) Sterility of cows  

c) Death of cows granted  

d) Insufficient of the specialized agent in cattle  

e) Unknowledge of the practice of artificial insemination  

19. What are the obstacles that beneficiaries of Girinka program facing?

a) Illness  

b) Unsufficient resources  

c) Topography of the area  

d) Sensibility and ignorance of certain beneficiaries  

20. What solution do you recommend to resolve the above mentioned problems?

a) Train farmers  

b) Increase funding  

c) Availing and train veterinarians  

d) Others………………………………………………………………………………………

Thank you for your sincere cooperation
APPENDIX 3: INTERVIEW SCHEDULE

Interview schedule addressed to beneficiaries of one cow per poor family program

1. How much money was your monthly revenue before being a beneficiary of “Girinka program”?
2. For how long have you been a beneficiary of “Girinka program”?
3. After being a beneficiary of Girinka program, has your monthly revenue changed?
4. In which area of socio-economic life you consider to have suffering the most?
5. What is your major achievement in milk production?
6. How do you evaluate the benefit of One Cow Per Poor Family program in the education of your family?
7. What can indicate that, One Cow Per Poor Family program has been useful in the health of your family?
8. For which end does the milk production is leading the most into your family?
9. What kind of need have came to be able to resolve after get to One Cow Per Poor Family program?
10. On which level do you evaluate the manure production from the cow received in One Cow Per Poor Family program?
11. How was the change in your agriculture production after receiving the cow in One Cow Per Poor Family program?
12. What kind of investment have realized after receiving the cow from One Cow Per Poor Family program?
13. Are there any challenges related to the implementation of Girinka Program?
14. What are the problems that beneficiaries of Girinka program facing?
15. What solution do you recommend to resolve the above mentioned problems?
APPENDIX 4: INTERVIEW SCHEDULE

Interview schedule addressed to authority managing of One Cow Per Poor Family program

1. In which context do the program of One Cow Per Poor Family was initiated?

2. What are the domains where One Cow Per Poor Family program is focused the most?

3. Can you express the criteria based on to be selected in the program of One Cow Per Poor Family?

4. How do you evaluation the living condition of people according to the period they attended the program?

5. What is your observation about beneficiaries income before they attend the program and after their attendance?

6. What is your major achievement in term of beneficiaries welfare after benefitting from the program?

7. Can you provide information related to the benefit of One Cow Per Poor Family program to the beneficiaries education?

8. What can indicate that, One Cow Per Poor Family program has been useful in the beneficiaries health?

9. What benefic has the One Cow Per Poor Family program to the beneficiaries livestock production?

10. Is there any different investment realized by beneficiaries of the program?

11. What challenges you faced during the implementation of One Cow Per Poor Family?

12. Do you get suggestions that helped to overcome the mentioned challenges?