

In quest of understanding more about rural poverty and an adaptable rural growth among rural poor households in Rwanda: new realities, new choices for tomorrow;

Evidence from two villages in Rwanda's Northern Province

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Abstract: This research paper focused on the nature and extent of persistent rural poverty in rural areas, and in particular to the ways in which rural residences may affect one's poverty status in Rwanda. The central theme of this study was to fully describe what rural poverty is, how rurality leads to extreme poverty and what it actually means to be poor especially when it comes to the eyes of the beholder; the poorest of the poor in the rural areas. It is these poorest of the poor who were the subject / unit of analysis in this study. Two villages in Rwanda's Northern Province were selected as a case study. The study was mostly qualitative and much focus was put on a down to earth naturalistic inquiry about rurality and rural poverty as a whole. The study used participatory qualitative research methods which were supplemented with quantitative research methods.

This study used methods like the questionnaire and focus group discussions to collect data from the rural poor. In data analysis, the study used descriptive statistics and also the researcher relied on established theories to process and concretely analyse the information. Generated theory was compared to existing theory on issues concerning rurality and rural poverty.

This study presents new realities about how poor people living in deep rural areas define poverty and what they understand poverty to mean, as well as what the rural poor specifically conceive to be the major causes of rural poverty, and how the poor people survive in deep rural areas of Rwanda. Increased attention of this study was put on rural social processes with a firm foundation to understanding what rural poverty is, its causes and impact, people's attitudes and experiences of living with it in a landlocked country like Rwanda. The study further explored the possible survival strategies the rural people have initiated on their own to lessen the difficulties they go through.

The study did not intend to provide any solutions to alleviating rural poverty because there are as many policies as there are theories on poverty and from the beginning of the 2nd quarter of the 20th century, the World Bank, UNDP, and nongovernmental organizations, suggested very, very many policy options to fight poverty in different places at different times. Governments all over the sub-Saharan Africa have implemented the various policy initiatives to fight poverty but there seems to be no big improvement. As a result, this research study's impression was that, if the poverty eradication solutions have not done an expectedly good job, why don't we go back to the drawing board and see backwards to the grass roots, what exactly the problem is. Given the different scale of concentration of rural poverty in rural areas, the different levels of services available to rural people and the differences in institutions and social norms, there is certainly some reason to expect that there should be different strategies to fight poverty in rural places.

This research strictly intends to contribute to existing knowledge by sharing new ideas, realities and choices with policy makers, civil rights activists and various governments in the great lakes region on the assumption that our efforts to reduce poverty in rural areas were hampered by our lack of knowledge on how living in rural areas affects one's chances of realizing higher standards of living. Our lack of understanding about the effects of concentrated rural poverty on rural communities could just be a cause of the failures to have the efforts to reduce the level of rural poverty.

The researcher was very much interested in this study because, poverty has often been described by people who are not poor themselves and to make matters worse, poverty has often been generalized as the same type of poverty in both urban areas and rural areas. Yet as a matter of fact, poverty found in rural areas is so much different from the type of poverty found in urban areas.

The study found out that rural poverty is often unseen, misunderstood, or misperceived by outsiders, those who are not themselves rural and poor. The study also found out that there is a great interrelationship between rurality and rural poverty; one of them leads to the other and one of them determines the other. The research result shows that rural poverty depends on rurality. It is again discovered that, the further away one stays from urban areas, the higher the chances that he or she is vulnerable to being poor. This is the place effect theory in determining rural Poverty.

The study contends that social scientists, administrators, field workers, academics, non governmental development practitioners do always misperceive and neglect the ideas of poor people who are living in the country side. The poor in their own words, made this research discover that their views on poverty, their opinions on poverty and their general knowledge on poverty are rarely listened to. If we were to listen to their voice, we would surely have a rich knowledge on the hidden nature of rural poverty.

Rural poverty has been misperceived from generation to generation of researchers, educationists, and social scientists. A culture of rural bias has been inherited to the extent that today, there is a debate about the meaning of the word rurality itself. Some schools contend that the word rurality does not exist in the English language while others contend that the word exists; this shows the level of biasness and the level of misunderstanding the whole concept of rurality and rural poverty pose. It defeats one's understanding that even to day, in this 21st century: in a world full of educationists, great researchers and academics, several of them still take rural poverty to be synonymous with urban poverty. They see that there is nothing new about knowing or rather discovering more about the ills of rurality and rural poverty. They just think that they know it all.

But, it is surprising that in this study the poor themselves have described the situation. They are living a life which so much different from what several of these scholars have been assuming to be knowing as poverty. Its common sense that what is perceived depends on the perceived. Several people who think they know much about poverty do not actually know much about rural poverty. They have been fronting their own interests, preferences and preconceptions, their own rationalizations and their own defences for excluding or explaining the discordant and the distressing. Chamber (1983) states that such people are often ignorant about rural poverty and yet they do not want to know what they do not know. The less they have direct and discordant contact and learning, and the less they know, so the easier it is for the myth to mask the reality. The culture of rural bias has been carried on from a generation of scholars in the last century to another generation of scholars in this century. This study was, therefore, a fundamental step in attempting to argue out the idea that rural poverty should not be misperceived as having the same face as urban poverty. This study also argues for a new professionalism, with fundamental reversals in outsiders learning values and behaviours, and proposes new models which are more realistic on understanding more about rural poverty backed with a more realistic action for tackling rural poverty.

Key words: Rurality, Ruralism, Rural Poverty, Rural Poor, Mbabazize Rurality Attitudes model.

CHAPTER ONE: INTRODUCTION

Background to the study

This research study focused on studies of persistent rural poverty in rural areas, and in particular to the ways in which rural residences may affect ones poverty status in Rwanda. The study was mostly qualitative and much focus was put on a down to earth naturalistic inquiry about rurality and rural poverty as a whole.

This study focused attention on the poorest rural households in Rwanda and addressed the real faces of poverty among rural poor households specifically in the selected two villages of the Northern Province of Rwanda. This study sought to address questions about the determinants of rural poverty among the rural households. The study focused on how poverty is defined, how it is understood, what are its causes and impacts, and what are the coping strategies the rural poor have come up with to survive within the Rwandan context. This research sought to inform stakeholders, particularly the local elites, to understand the complexity of rural poverty in the region.

The study did not intend to examine solutions to poverty alleviation because there as many policies as there are theories on Poverty. From the beginning of the 2nd quarter of the 20th century, the World Bank, UNDP, and nongovernmental organizations, suggested, very many policy options to fight Poverty in different places at different times. Governments all over the sub-Saharan Africa have implemented the various policy initiatives to fight poverty but there seems to be no big improvements. Policies to fight poverty have changed from one policy to another, albeit from one government to another. The 2006 (NISR 2006) Rwanda poverty update report shows that at least 92 percent of the total population lives in rural areas and out of this 58 percent are women and 24 percent are men in rural areas.

Table 1. 1: Distribution of household groups by urban and rural percentage distribution

Household type	urban	Rural	National
Female headed	17.3	82.7	100.0
Widow headed	16.9	84.1	100.0
Child headed	22.9	77.1	100.0

Source: 2006 NISR poverty report

Many rural dwellers in Rwanda are landless peasants living in conditions of extreme poverty. Moreover the HIV/AIDS epidemic is wreaking human resource development to which 8.7 percent of the rural population is affected (MOH, 2010). Rural poverty in Rwanda is mainly accelerated by the issue of population increase. Today the rural population is 10.9 million and it is estimated to

reach 36 million people by 2030 (UNDP 2011). Rwanda has (2398 Sq km²) only, which is much smaller than Lake Victoria. The little land available is also covered with a rough terrain and erosion. Rwanda is a landlocked country in which all these constraints keep poor farmers in rural areas from earning sufficient income from agriculture.

1.1.1 The situation of rural poverty in the world

One of the demographic characteristics of the developing world is its rural nature of the population. According to the World Poverty Report (2011), some 3.1 billion people or 55% of the population in developing countries live in rural areas. It however predicts that between 2020 and 2025, the total rural population will reach its peak and then start to decline and thereafter the developing countries' urban population would overtake its rural population. The basic fact is that most of these people in rural areas live in poverty, finding it difficult to enjoy the necessities of life. According to the World Poverty Report (2011), at least 70% of the world's very poor people are rural.

The livelihoods of rural poor households are diverse across regions and countries, and within countries. The World Bank Report (2000), estimated that 20 million people in Africa live in abject poverty. The report estimated that which 50 percent of sub-Saharan people live below the international poverty line of one American dollar a day. Rwanda is classified as a low income economy or a low human development country (World Bank 2000, UNDP report 2010) by the UNDP whereby human poverty is affecting over 80 percent of the population. Even before the 1994 Genocide, poverty headcount index has always been above 58 percent. In 1993 it was estimated at 53 percent, in 1995 it was 70 percent, and in the 2001 it was 65 percent (GOR 2002, HCLS 2000).

In planet earth where we live, there are two salient "evils" disturbing mankind. These "evils" are wealth and poverty; to have a better welfare, or a poor life style. It is this poor life style that has made a billion people (World Bank, 2010) live from a bad lifestyle to a worse lifestyle. This is the real face of poverty.

It is not surprising that some people are well off while others are badly-off. It is like those who are well off are already in heaven while those who are badly off are already living a life comparable to living in hell. In rich homes, families and clans, someone dies in the evening whereas in poor homes, someone dies in the morning due to differences in health service accessibility. George Bernard Shaw (1907) argues more than 100 years ago, that the greatest of evils and the worst of crimes is poverty. Poverty today, is just a tragedy with consequences which is completely ruining the lives of many people across this planet earth.

Nelson Mandela (2005) observes that, massive poverty and obscene inequality are such terrible scourges of our times; times in which the world boasts of breathtaking advances in science, technology, industry and wealth accumulation that they have to rank alongside slavery and apartheid as social evils. However, as for purposes of fighting this greatest scourge and evil ever to have consumed almost every 80% of the world's generation of mankind, we need to know what it is, depending on where we are, whether in rural areas or in urban areas. We need to come up with options to reduce it or alleviate it although some people would prefer eradicating it completely which would not be perfectly tenable. Whatever form of poverty mankind is facing, we just need to know it and reduce it. That is what matters as stated by Ladarch, Stewart and Staith (2003) in their new paper on poverty concepts and definitions.

As for this study, poverty was taken to mean a situation of deprivation of the general basic needs of man. This study also looked in details at the relative terms of poverty such as: relative poverty, absolute poverty, chronic poverty and extreme poverty. These forms of poverty were defined very well and also were compared to how the World Bank takes poverty to be in terms of income per capita and the amount of US dollars one is able to spend per day.

Rural poverty as used in this study, referred to the type of poverty commonly found among people who are living in deep rural areas. Rural poverty should be distinguished from urban poverty which is the type of poverty mostly affecting people living in urban areas such as towns, trading centers and district headquarters.

Poverty has denied us of all our rights to freedom and choice in African countries, poverty has denied us happiness and if one stands along the road and observes ten people who pass by him or her, three are happy while seven cross while talking and grumbling to themselves with all the gestures of being unhappy (Duncan, 2008). The causes and consequences of poverty have made men and women live unhappily in African tradition. It is widely known that the man is the major bread earner in the family and if a husband fails to feed his family, the consequences affect the woman in forms of domestic violence.

Although many countries have seen substantial economic growth over the past two decades (Brann 2008), many poor people have experienced considerable improvement in their welfare. For some countries, people's progress has been dismally slow. The very poorest individuals tend to be from socially excluded groups, live in remote areas with little education and with few assets. Women and children in rural areas are the biggest casualties.

1.1.2 The situation of population and poverty in Rwanda

Rwanda is a landlocked, resource deficient country. The population is about 12 million people, and 87 per cent of Rwandans live in rural areas. The population density in the country is the highest in Africa, with about 379persons/km². The annual demographic growth rate is 3.7 per cent, and the population is expected to increase to about 14 million by 2015.

Table 1. 2: Rwanda National population Statistics

GNI per capita, Atlas method (current US\$) (2010)	520.0
Population, total (2010)	10,624,005.0
Rural population (2010)	8,616,068.1

Number of rural poor (million, approximate) (2010) 5,531,515.7

Source: United Nations Statistics (2010)

The above figures were for 2010 and they show the total rural population at about eight million people. This can be compared to the population structure by stratum in the table below which was having population figures of 2005 and 2006. Common to both tables is that both surveys show that the population in rural areas is much bigger than the population in urban areas.

Table 1. 3: Population structure, by stratum

Stratum	EICV1		EICV2	
	Estimated Popn	Share(%)	Estimated popn	Share (%)
City of Kigali	663,000	8.3	703,000	7.4
Other urban	618,000	7.8	865,000	9.1
Rural	6,683,000	83.9	7,893,000	83.4
Total	7,963,000	100	9,460,000	100

Source: Integrated living condition survey (EICV 1 & EICV 2), National Institute of Statistics of Rwanda- NISR (2005/2006)

Rwanda is a country of many hills and it is densely populated as compared to other countries in Africa. It is still a generally poor country and an essentially rural one. This has been partly caused by its significant demographic and social shifts. Rwanda's population multiplied eightfold in just half a century (IFAD 2008). The 1994 Genocide followed this spiraling demographic growth.

The 2010 UNDP report shows that 94 percent of the population lives in the countryside and is engaged in peasant agricultural farming, generating barely 100 US Dollars in gross domestic product. Rwanda's demographic structure has also changed whereby women today account for about 52 percent of the population (Koster 2008). And, as a direct consequence of the genocide, many households are headed by women.

Every economy recovering from war is always affected severely (Lopez and Wooden 2005) and this impact can be long lasting and a great percent of these negative consequences normally affect the rural poor people who end up living with a very poor livelihood. Rwanda is classified into a group of African countries facing the most serious binding constraints in development (Ndulu and O'Connell 2008). In addition, its history of social division and ethnic diversity increases the country's needs for ethnically neutral institutional development (Bigsten and Isakson 2008). The country is one of the poorest in Africa. Gross domestic product per capita was US\$530 in 2008, and Rwanda ranked 166th out of 187 countries in the 2011 United Nations Development Programs Human Development Index. Poverty is widespread throughout the country. In 2006, 56.9 per cent of the total population was living below the poverty line and 37.9 per cent was extremely poor. In rural areas about 64.7 per cent of the populations were living in poverty.

The genocide of 1994, which led to the loss of about 1 million lives and the creation of some 800,000 refugees and displaced persons, had a devastating social and economic effect on the country. It led to a change in the country's demographic structure and women today account for about 54 per cent of the Rwandan population. In addition, many households are headed by women and orphans. Households headed by women (29 per cent of the total rural population), households headed by children, and households affected by HIV/AIDS are also affected by poverty or are at risk of falling into poverty. Close to 14 per cent of rural dwellers have become landless peasants who live in conditions of extreme poverty, and, a large number of demobilised young soldiers have swollen the ranks of the unemployed. The National Bank of Rwanda (Central Bank, BNR) assessment report (1998) reveals that by 1960, 45 percent of the population was living in one form of Poverty, By 1990 the number of those living in poverty had risen to 75 percent and, mostly rural women were more affected. About 30 percent women in urban areas and over 45 percent of them lived in rural areas lived in poverty. A report by the World Bank (2010) shows that about 76 percent of Rwanda population was living below the poverty line of one (1) US dollars per day (600 Rwandan franks) as per the 2012 average prices

Throughout the world, poverty is a concern. But this concern should be more than people think or look at it. If they were to understand the real nature of poverty among the rural poor in a land locked country like Rwanda, their ideas would help such a country which is rising from Genocide. Much as the United Nations declared 1996 an International Year for the eradication of poverty and then a decade following (1999-2006) also being declared a united Nations Decade for Education of Poverty, this multi-faced "evil" of poverty is still on the rise.

Whereas some people are becoming rich in urban areas, rural women and men are becoming poorer and poorer. Every year the world celebrates 19th October as a special international day to eradicate poverty. In Rwanda the government has established the 2020 vision, Vision Umurenge, EDPRS and many other private oriented programs to alleviate poverty. This research study did not look at policies to alleviate poverty; instead, it intended to explore more about rural poverty as a whole, circumstances that make it prevail, its costs and adaptable ways to which the rural poor have tried to live.

1.1.3 The concepts of rurality and rural poverty within the Rwandan context

Poverty rates are highest in the most urban and most rural areas of the world. Rural poverty has received less attention than urban poverty from both policymakers and researchers. This research study examined the factors affecting poverty in rural areas. It focused on studies that explore whether there is a rural effect that is whether there is something about rural places above and beyond demographic characteristics and local economic context that makes poverty more prevalent in those places.

Fisher and Weber (2005) used the Panel Study of Income Dynamics to develop measures of asset poverty for metro and nonmetro areas. They found out that residents of central metropolitan counties are more likely to be poor in terms of net worth, but that nonmetropolitan residents are more likely to be poorer in terms of liquid assets. Rural people tend to have non liquid assets, such as homes, that they may not be able to convert to cash in times of economic hardship. Urban people, on the other hand, do not appear to be as able to accumulate non liquid assets, but may be better able to withstand short-term economic disruptions. Households in rural areas are more likely to be poor than their urban counterparts. There is apparently something unmeasured about being in a nonmetro or rural area that affects the odds of being in poverty, even with controls for individual and community characteristics.

All of this contextual research suggests that there is something about living in a rural area that increases one's chances of being poor. This conclusion holds even when one considers individual and household characteristics. Two people with identical racial, age, gender, and educational characteristics in households with the same number of adults and children and workers have different chances of being poor if one lives in a rural area and the other lives in an urban area. The one living in a rural area is more likely poor. The conclusion holds when one also controls for certain community characteristics: people with similar personal and household characteristics are more likely to be poor if they live in a rural labor market as compared to those in an urban labor market, even if the labor markets have the same industrial and occupational structure and unemployment rate.

In this study, rural poverty was taken to be the type of poverty persistently existing in rural areas. The Rwanda National Participatory Assessment Reports (RNPAR), combined with the National statistical surveys, has provided these definitions of rural poverty. 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. All those people who do not have enough land, enough income or other resources to satisfy their basic needs, and, as a result live in precarious conditions, are all categorized to be poor. People who lack basic needs like food, clothing, medical costs, children's school fees and are unable to look after themselves are also taken to be poor. Households whose total level of expenditure is of less than 64,000 Rwf per equivalent adult in (Year 2000 prices), or if their food expenditures falls below 45,000 Rwf per equivalent adult per annum, then such a household is considered poor. At the household level, land owned, household size and characteristics of the head of household 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 shortages of economic and social infrastructure and of natural resources are as well important criteria for poverty.

Rural poverty is a very complex and multidimensional phenomenon. It can be relative, absolute, transient, and chronic. The impact of the crisis of rural poverty is particularly acute on the most vulnerable sections of the society; women and children (UNDP 2003). The worst kind of poverty is when people do not have access to basic food and water to fulfill their basic physical needs. However, education attainment, health status, women's participation and empowerment of the poor do also matter.

From the confinements of this study, in which two villages in Rwanda's Northern Province were key, the following table shows the percentage of population which is poor per province and also comparison is made on the percentage prevalence of poverty in both urban and rural areas of Rwanda. The comparison of observation is taken from the surveys since the year 2000 to 2011 as shown below.

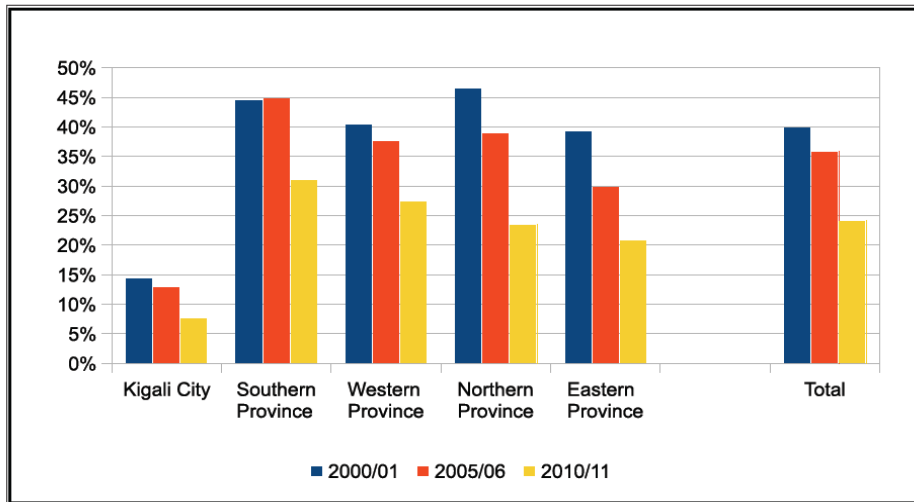
Table 1. 4: Percentage of the Rwandan population identified as poor

Province	2000/01	2005/06	2010/11
Kigali City	22.7%	20.8%	16.8%
Southern Province	65.5%	66.7%	56.5%
Western Province	62.3%	60.4%	48.4%
Northern Province	64.2%	60.5%	42.8%
Eastern Province	59.3%	52.1%	42.6%
Urban		28.5%	22.1%
Rural		61.9%	48.7%
Total	58.9%	56.7%	44.9%

from
The
rural
only at

Source: The evolution of poverty in Rwanda 2000 to 2011. Published by the National Institute of Statistics of Rwanda (2012)
 above table depicts that the type of poverty in areas is 61 percent, far much more than the percentage of poverty in urban areas which is 28percent

Figure 1. 1: Percentage of the Rwandan population identified as extreme poor



Source: The evolution of poverty in Rwanda from 2000 to 2011. Published by the National Institute of Statistics of Rwanda (2012)

The analysis has been put on test to further analyse the percentage of the population which is extremely poor per province in Rwanda. In the above table, it is clearly seen that by the year 2001, the Northern Province had the poorest population (47 percent) in general, followed by the Southern Province which had about 45% of the most poorest people. This was the basis of this research study.

The Comprehensive Food Security and Vulnerability Analysis conducted in 2009 by the World Food Program, in close collaboration with the Rwanda National Institute of Statistics, indicated that 4% of the households had poor Food Consumption Scores, and 17% had borderline Food Consumption Scores (WFP, 2009). This presents a marked improvement from the 2006 rates of 7% and 28%, respectively. Although access to primary education has improved in rural areas (where the school enrolment rate is 77 per cent, against a rate of 87 per cent in urban areas), the enrolment rate in rural secondary schools is as low as 6 per cent, and dropout rates are higher than those in urban areas, particularly for girls.

When we look at the Rwanda household surveys carried out by the National Institute of Statistics (NISR) like that of EICV1 and that of EICV2, there were also important regional dimensions to Poverty as shown in Table 1.4 below. For instance the poverty headcount fell substantially in Eastern Province, fell by smaller amounts in Northern Province and the City of Kigali, and actually rose slightly in Southern Province. Calculations show that 68% of the total reduction on poverty was accounted for by poverty reduction in Eastern Province.

Table 1. 5: Poverty headcount by province, EICV1 and EICV2 (%)

PROVINCE	EICV1	EICV2
City of Kigali	24.4	20.2
Southern Province	65.8	67.3
Western Province	63.1	62.0
Northern Province	66.9	62.7
Eastern Province	61.8	50.4
National	60.4	56.9

Source: Computations from EICV1/2 surveys carried out by the National Institute of Statistics of Rwanda (2006, 2007).

Rwanda has achieved considerable economic growth over the last decade and a decrease in poverty levels from 77 percent (1995) to 57 percent (2005). However, the 2006 household survey indicates that the benefits of this growth are unequally divided and the incomes of the poorest 20 percent have stagnated over the last ten years. This means that the rural poor in particular have not benefited fully from economic growth. Poverty is widespread throughout the country, with 2005/06 poverty rates ranging from 50 percent in Eastern Province to 67 percent in Southern Province. The southern province is the only province where the poverty headcount has increased since 2000/01. In Northern Province, things are worse. The poor are primarily rural households (98 percent) and households headed by women or children. Two-thirds of all rural people are poor and have little access to health facilities (13 percent). Many of them are illiterate (44 percent compared with 26 percent in the urban areas, and 49 percent for women) despite access to primary education having improved in rural areas, with 77 percent school enrolment against 87 percent in urban areas (DHS, 2009).

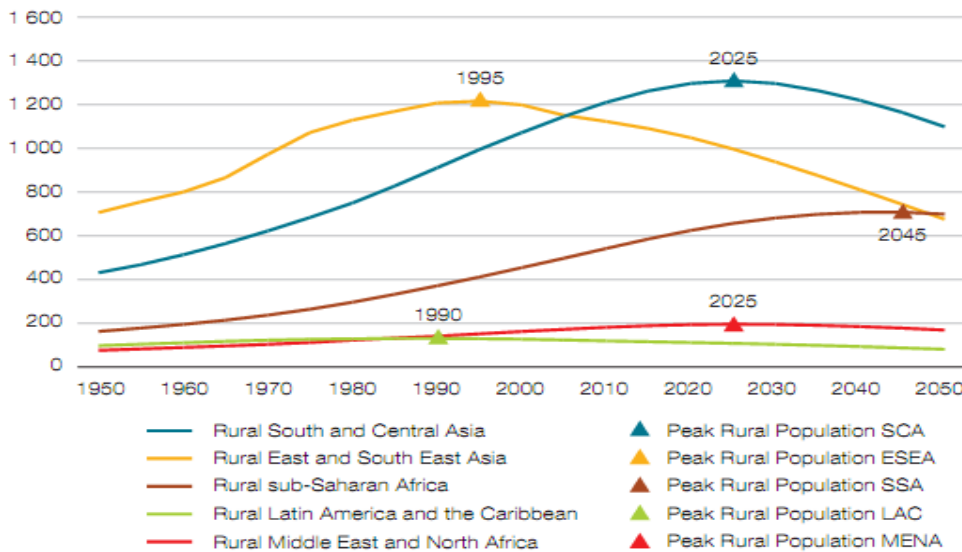
1.1.4 Rurality and rural poverty within the global context

Globally, rural poverty has started declining since the beginning of this millennium with more than 350 million rural people (IFAD, 2011) having lifted themselves out of extreme poverty. Although 70 percent of the developing world's 1.4 billion people are extremely poor and are still living in rural areas particularly in sub-Saharan Africa and south Asia. It is estimated that between the

years 2020 and 2025, two major demographic changes will take place: first the rural population will peak, then total number of rural people will start to decline. Secondly, in the developing world, the urban population will overtake the rural population (Ravallion and Sangraula 2007). Further empirical evidence from the figure below shows that in sub-Saharan Africa in which Rwanda is inclusive, the rural population is increasing. Whereas other countries will reach their peaks by 2025, in sub-Saharan Africa, we shall reach our peak by 2045.

Figure 1. 2: Population of rural trends globally

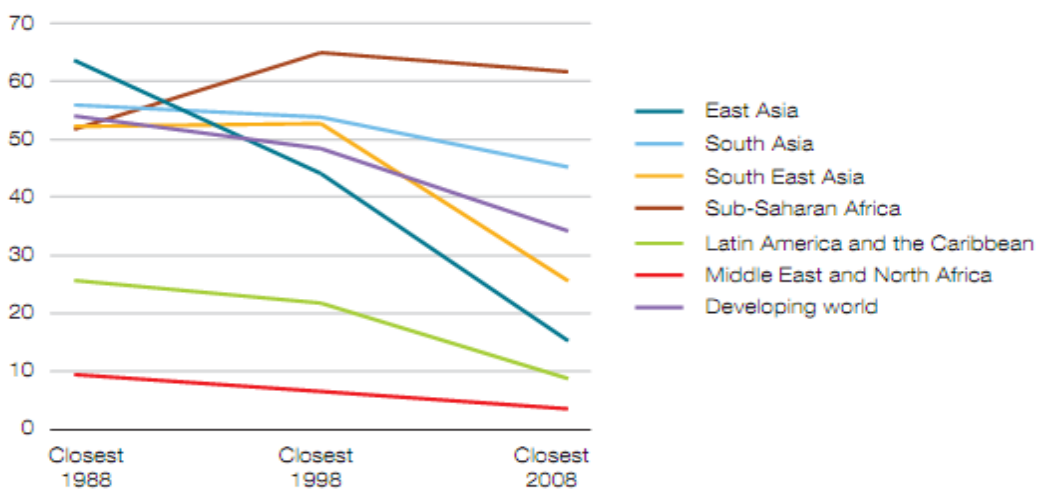
(Millions of people)



Source: IFAD, Rural Poverty Report 2011
 Needless to say, is the rural people in Sub-Saharan Africa are facing extremely high levels of poverty compared to their counterparts in other countries. Figure 1.4 below shows that almost 90 percent of the rural population which lives on less than 2 US dollars per day .

Figure 1. 3: Incidence of extreme rural poverty

(Percentage of rural people living on less than US\$1.25/day)



Source: IFAD, Rural Poverty report 2011
 Figure 1.4 above shows that in sub-Saharan Africa millions of people in rural areas are becoming poorer and poorer and the number of people living below the poverty line (below 1 US dollar per day) is increasing and, averagely higher

compared with rural poverty in other countries.

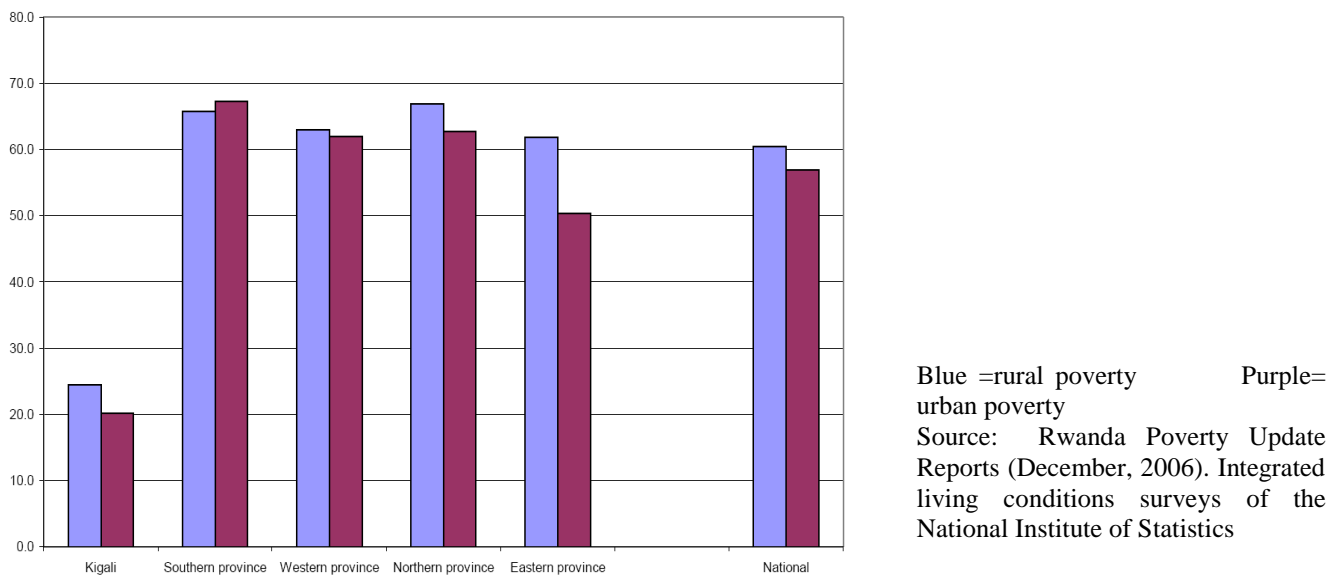
1.2. Problem Statement

Rwanda has a strong economic policy which has focused on reconstruction and GDP growth and it is financed largely by foreign funds through multiple channels of international donors and a few public investment sources. Today, Rwanda boasts of peace, security, political and economic stability throughout the east African region. There is a great and remarkable improvement in the business environment and as a result, private investment has increased from about 6% in 2001 to an estimated 9% of GDP in recent years (Morris et Al. 2008). Although the country has made a remarkable progress in many key areas such as education, economic stability, peace and general economic development; there is still poverty, especially among poor rural households in the country side.

Notwithstanding its improving economic performance and strong focus on health and education, Rwanda is still one of the World's poorest countries, ranked 161 out of 177 countries on the UNDP Human Development Index in 2007. And then in 2011, Rwanda ranked 166th out of 187 countries in the United Nations Human Development Index (UNDP, 2011). Life expectancy is estimated at 45.2 years. An estimated 45% of children in rural areas suffer from chronic malnutrition, 28% of the population is food insecure and another 24% is highly vulnerable to food insecurity. Over half of the population is poor. Women represent 54% of the population and generate 70% of total agricultural output. In 2006, poverty in women- and widow-headed households was about 60%. In 2006, 56.9 per cent of the total population was living below the poverty line and 37.9 per cent were extremely poor. In rural areas about 64.7 per cent of the population was living in poverty.

The 2011 international multidimensional poverty index ranks Rwanda as a country still with low human development index and positioned at 168th position and Uganda is in the position of 161, Kenya 143, Tanzania 152, and Burundi at 185 and Congo DRC at 187 (MPI, 2011). The multidimensional poverty Index (MPI) also shows Health (Nutrition and child mortality), education (Years of Schooling and number of children enrolled) and the standard of living (water, toilet, cooking fuel, electricity) for Rwanda are inadequate. The MPI helps to measure the intensity of poverty and head count ratio to which by the Year 2005 the percentage population in severe poverty in Rwanda was 50.6 percent and 58.5 percent of its population was living below the income poverty line, its Gross National Income (GNI) per Capita (PPP 2005) is 1.133 US dollars.

Figure 1. 4: Percentage of urban poverty and rural poverty in Rwanda's provinces



To put the whole situation down to earth, the government of Rwanda carries out systematic surveys on the integrated living conditions (EICV) of its population. Such surveys have been significant in showing the level of urban livelihoods and rural livelihoods of people per province. Borrowing a leaf from the first survey (EICV 1) and the second survey (EICV 2) which were carried out in 2005 and 2006 respectively by the National Institute statistics of Rwanda (NISR) as shown in the above figures and tables, it is seen again here that our area of study, Northern Province as the one with the highest level of rural poverty. It is from this background, therefore, that this area necessitates a serious investigation into the real causes of persistent rural poverty, its causes and effects, as well as way people here have been able to cope with rural life to survive all this long.

Therefore, this study is imperative because it seeks to come up with better views about rural poverty rather than urban poverty. Rural poverty has, in most cases been synonymously related to urban poverty and yet here in Africa, a rural lifestyle is quite different from an urban one. Many scholars and researchers have tended to take poverty as one general evil with the same features, both in urban and rural areas.

To make matters worse, as various scholars have put forward different definitions of poverty, it is eminent that many of them have always defined poverty while seated in western capitals and talking all the hell about poverty in air conditioned conference rooms and offices without exactly going down to the grassroots of rural people in very deep villages of the developing world.

It should also be noted that in the last millennium, pioneer scholars and researchers about poverty especially beginning with the 1960's when they first "discovered" this scourge of poverty, have always taken poverty in general as either that type of poverty in urban areas and studying it together and giving the same conclusions as with the same type of poverty in the rural areas.

Today, in this millennium, rural poverty is a completely new phenomenon which needs to be studied on its own as different policies all over the globe have been initiated to alleviate poverty but, there seems to be no big difference. Rural poverty in the modern era operates on somewhat different dynamics from those class based urban poverty.

According to the rural policy research institute (RUPRI 2004), rural places have different characteristics from those of urban areas: different levels of access to resources, different economic structures, different institutions, different social norms as well as different

demographics which in turn distinguish the causes and consequences of rural poverty from those of urban poverty. Urban approaches for reducing poverty and its negative effects are unlikely to be equally effective in rural areas. The main concern of this study is attempting to move a step to rediscover more about circumstances of rural poverty as it persistently lives as a scourge among the rural societies in particular. Since poverty eradication solutions have not done a deservedly well step, there is need to go back to the drawing board and see backwards to the grass roots; what exactly the problem is, given the different scale of concentration of rural poverty in rural areas.

Could it be that our efforts to reduce poverty in rural areas were hampered by our lack of knowledge about how living in rural areas affects ones' chances of being well off? Could it be that our lack of knowing what is rural poverty and how it is understood by the rural people could be responsible for the high poverty levels? Or could it be that our lack of understanding about the causes and effects of concentrated rural poverty on rural communities could just be a cause of the failures to have the efforts to reduce the level of rural poverty a blimp?; And what are the coping strategies the rural households should use to lessen their difficulties in living with rural poverty in Rwanda? In the rural areas to which this shall be the main focus, rural poverty seems to be fluid. It is a situation or condition people find themselves in and not a permanent characteristic. Most people living in rural poverty do not suffer fatalism or low aspirations; rather, they take initiatives to their conditions and most of them are confident that with hard work they will prevail. Poor people value freedom and social relationships, and they want to use them to improve their wellbeing in a variety of ways. But their initiatives, whether individual or a collective, often come up against blocked opportunities in rural areas due to nothing else other than rural poverty.

1.3 Purpose of the study

This research study investigated the reasons behind the trend or nature of poverty in rural areas with specific reference to two selected villages in Rwanda's Northern Province. The rural dwellers were important when it came to seeking their views, which was able to guide this research study. The study aimed at exploring and describing the lives and experiences of the rural poor households. The study also, ascertained the reasons as to why the rural people are poor, discovered the consequences of rural poverty on their lives and researched on the rural poor's own self-initiated adaptable livelihood (coping) strategies they have always used to cope up; and finally, the study advanced appropriate models on what they ought to do with this evil of rural poverty.

1.4 Objectives of the study

The following were the research objectives that formed the basis of this research study:

To determine how the rural poor describe, in their own opinion what rural poverty is.

To establish the coping strategies the rural poor have resorted to; so as to advance a model on what the rural poor should do in order to live a fulfilled livelihood and move out of rural poverty.

1.5 Research questions

Basing on the research objectives stated above, the following were the research questions that guided this study.

How do the rural poor in these two selected villages of Rwanda's Northern region understand rural poverty?

How should the rural poor households adapt or cope up with the situation they are in so that they can be able to survive and live a fulfilled livelihood?

Answers to these questions gave the study more conclusions and recommendations in exactly knowing what rural poverty is. The reality about the life style in the villages was not overlooked as it ended up being paramount in understanding rural poverty, depending on place and the social-cultural attitudes of the people in that area.

1.6 Justification of the study

This study was carried out to establish the difference between rural and urban poverty. This is because many social scientists have, flattened the whole world by giving an impression that poverty is similar in both rural and urban areas. In the great lakes region, little research has been done on rural poverty and even the little available research carried out on poverty is based on urban and peri-urban areas. This shows that, that there has been little contact with rural poverty, which, in general, is the deepest poverty. This is because most academics find it cheaper, safer and more cost effective in terms of academic output to do research work in urban areas or village trading centres rather than doing it in the deep rural areas. If rural work is to be done, then peri-urban is preferable. Work in fairly remote areas is can be done, but not in the most remote rural areas.

This study was carried out, also, so as to break up the dichotomy of lies brought up by the rural development tourism paradox. Most of the observations and studies on poverty are done by urban based professionals who just occasionally pay brief rural visits on special occasions like breakup of disasters such as cholera, floods, landslides and perhaps accompanying a minister's visit to such areas. These visits and studies stop only at village trading centres. To make matters worse, these academic visits (by some researchers) and political visits have three things in common; they all come from urban areas; they want to find something out as fast as possible (in line with their calculations on allowances so as to remain with a balance of profit); and they are short of time. Chambers (1983), in his studies on rural development said that unless this trend of rural development tourism is checked, then all academic works by technical specialists may in practice have little contact with the rural people living in rural poverty. The emphasis below shows how and why studies and mere observations through rural visits or rural tourism by officials from Aid agencies (like ACTION AID, WORLDVISION etc), government officials, academic researchers, politicians, diplomats, and technical specialists; compel them to miss the reality on exactly what rurality and rural poverty is; and what it means to be poor.

“More and more of their time has to be spent being shown and moved around. Inundated by the celebrated village farmers, progressive village traders, chairmen and chairwomen of village committees, women clubs like self-help associations which is doing well, and only one home which is doing well averagely in that village are the ones visited only, just for special purposes of impression. The

visitors then get the opulent treatment as the rural poor people put on their best clothes and faces to receive them well. Due to courtesy, the visitors are given goats, huge bananas; speeches are made in praise of the village achievements according to ecology, economy, and culture. School children sing and clap, photographs are taken, new varieties of harvested crops are got from a different distant urban place, flown in and shown to the visitors as if that is the village's output and they are shown like a trade show, exotic birds and animals are shown and villagers are deceived that instead of demanding for Rural electrification, they can use or collect cow dung from their animals and generate electricity through Biogas Technology. What a complicated idea to a rural poor person who can't even afford to maintain one exotic cow? What a hell of advice? Recommending biogas technology to rural poor people is just going astray by whoever recommends it! As the process of being moved around continues, a fluent guide follows a standard route and standard routine. The same people are met, the same buildings entered the same books signed, the same polite praise inscribed in the book against the visitors names and finally the visitors leave with memories of some of those who are better off and impressed by the charisma of the well-dressed villagers".

Source: Adapted from Chambers (1983, 11-17); other emphasized examples are by the researchers' own observation during his pilot studies and data collection process, deep in rural areas.

Most of these officials do not hang around for more than two days in these rural areas. They just find out what they want quickly and go. Checking information is difficult with rural people who are unlikely to read what is written and most visits by such officials makes them both actors and victims in the brief rural visits. Lack of Time and overloaded programs are visible on the officials' side. As the day wears on and heats up, the officials (journalists, politicians, aid agencies, researchers and more others) become less inquisitive, ask fewer questions and finally retire to the circuit bungalow, the guest house, the guest officials' residence, or back to an urban home or hotel. The village returns to normal, no longer wearing its artificial special face the next day.

The above emphasis deeply shows the nature of lies in the paradox of rural development tourism in regard to the extent of rurality, rural poverty and urban poverty. It is clearly seen here that, the real poor people from the deepest places in the villages and the country side shift away out of site and are never seen. They (politicians, researchers, journalists, Aid agencies, etc) see some ribbon developments along roadsides which ends up giving them a wrong impression because the better the road, the nearer the urban centre. The fact is that the real poorer people are always hidden from the main streets and the places where people meet. The bureaucrats and some researchers mostly see those who are better off and those who are extremely poor living in deep rural areas are not seen and have never been seriously researched on.

This study therefore, intended to narrow this gap and do the opposite so as to come out with new realities on rurality and rural poverty. The researcher fully did this by staying with the rural people, deep in the villages, eating and sleeping with them for over eight months.

Much work on this study therefore concentrated on rural poverty behavioral underlying circumstances and changed the above impression. To add further to this point, the poverty eradication solutions have not been satisfactorily applied in solving rural poverty because many of them have been implemented basing on the studies done on poverty in urban areas.

The findings in this study are expected to be shared and provide more knowledge and new ideas on rural poverty so that social scientists, policy makers, civil rights activists and all necessary stakeholders must know that, actually, rural poverty is quite different from urban poverty and that concentrated rural poverty in rural areas has hampered much the economic development of rural households. This study was carried out with a major bias on rural poverty other than urban poverty because it was hoped that it could help stakeholders in development economics understand much better the rural social processes with concrete data so that in future, the failures to have rural poverty reduced should not be linked to lack of knowledge. By this study, these stake holders are now equipped with knowledge about the extreme poverty levels in rural areas.

1.7 Significance of the study

This research study offers a wide range of significance to the academic world and to the general political decision makers in the region. The research will contribute to a new understanding of rural Poverty and it will also show how rural people in the Northern Province of Rwanda distinguishes poor rural people, poor urban people, rich rural people and rich urban people. This study also helps the local political decision makers and technical province and district officials to design effective options and appropriate policies to reduce rural poverty and lift rural growth basing on the various advanced models in uplifting rural livelihoods.

Throughout the world, poverty is still the biggest challenge; it must be tackled with a real fight so as to achieve economic growth. But experiences in other parts of the world on how poverty is being fought may not work for rural poverty warfare especially in a land locked country like Rwanda and especially in these particular two villages up country in Rwanda's Northern Province. This study was able to bring up new ideas, approaches and options on understanding rural poverty in places with similar geographical, historical, economical and religious circumstances like this province. Such places include; the rural population of the Democratic Republic of Congo, the rural populations of Uganda bordering the Rwanda's Northern Province, the rural populations along the volcanic mountains of Muhabura and Virunga, as all these three countries share these mountains.

Poverty can be diverse but rural poverty among typical rural people can be more diverse and with complex dynamics. Much as this research recognized the fact that some studies have been carried out on poverty in Rwanda, little none has been done in the deep rural areas, hence making it difficult for rural poverty to be understood from a rural context. It was the purpose of this research study that such an anomaly must be removed and the nature of rural poverty, its causes and symptoms, should be put to its exact rural contextual understanding.

A mastery of this rare discipline of rural poverty will be beneficial to rural societies as the researcher intends to continue living alongside the rural environments in this region and contributing to rural growth. Therefore, this study is of great contribution to policy

dialogue and for Rwanda to achieve the 2015 millennium development goal of reducing poverty (MDG Goal 2015); as it needs serious professional inputs like this area of study.

1.8 Operational definitions of language and syntax used.

The key operational terms that were used in this study include among others: rural poverty, rural areas, rurality, the rural poor, and poverty theories.

Rural Poverty

Various concepts of poverty and the magnitude of concentration of poverty in both urban and rural areas were looked at. Rural poverty in this study was categorically implied to be the type of poverty found in deep, extremely remote village areas as compared to urban poverty which is said to be the type of poverty concentrated in cities, towns, municipalities and trading trading centres.

Poverty, in general, manifests itself in different forms, and various scholars have defined poverty in different ways. There are as many definitions of poverty as there are scholars in this world.

This is due to lots of research on poverty being focused on different criteria over time due to divergent research interests. Scholars like Orshansky (1969), Oyen (2005) have asserted that poverty, like beauty, lies in the eyes of the beholder. However, despite the wide range of definitions poverty attracts, it generally describes a wide range of circumstances associated with need, hardship and lack of resources to satisfy basic human needs (Nolan and Whelan, 1996; Abbott and Pollard, 2004). Chambers (2002) notes that, the mood of definitions and rhetoric on what poverty is depends on who asks the question, how it is understood and who responds.

Many other scholars have described poverty to be a situation where one lacks the daily necessities of life such as food shelter, clothing and medicine. Chambers also added that poor people were so powerless and they do not make their own decisions collectively. Poverty also needs to include the social, economic and political deprivations for individuals, families and groups within a given population.

Tsakloglon and Papadopoulos (2002) contend that poverty and social exclusion are often inseparable as both terms refer to when people are prevented from participating fully in economic social and civil life. Poor people therefore are deprived of many opportunities and in general are incapable of participating in the collective governance of their societies and there is totally no collective decision making among the communities

The Rural Poor

This research faced a problem of using the words like the rural poor people, the rural poor women, the rural poor men, the rural poor households and the poorest of the poor living in rural areas. This study sought to enable the poorest rural people trapped in deep rural areas of Rwanda to express their views about what they knew on rurality and rural poverty.

So in order to avoid mixing up the meanings of the above words, the researcher decided to use one major word, "the rural poor" to refer and describe the rural poor men and women living in deep rural areas of Rwanda. The rural poor were taken to be all women, men, children and all categories of rural households in the villages of the study area mentioned herein. The rural poor terminology also was used to imply all the very poor men headed households, very poor women headed households, and very poor children headed households in the deep far away isolated villages.

Rural Areas

In this study, rural areas were meant to be those areas which are isolated, found very far away from an average trading center or urban area. They can also be referred to as countryside areas or upcountry areas in the common layman's usage. Rural areas, or upcountry, or countryside areas of land are those that are not urbanised.

However, when large areas are described, country towns and smaller cities can be included among the areas which are rural as far as the modern way of "rural areas" usage is concerned. They have a low population density, and, typically, much of the land is devoted to agriculture and there may be less air and water pollution than in an urban area. The degree to which areas of wilderness are included in the term varies; very large uninhabited wilderness areas are not likely to be described by the term in most contexts.

In most parts of the world, rural areas have been declining since the 19th century or earlier, both as a proportion of land area, and in terms of the proportion of the population living in them. Urbanisation encroaches on rural land, and the mechanisation of agriculture has reduced the number of workers needed to work on the land, while alternative employment is typically easier to obtain in cities. In parts of the developed world, urban sprawl has greatly reduced the areas that can be called rural, and land use planning measures are used to protect the character of rural areas in various ways.

Rurality

Rurality is simply a new word in English attempting to express the notion of what it involves and means in leaving in the deepest rural areas. It is related to ruralism. According to the world English dictionary, rurality when used implies having rural characteristics or having rural traits. The rural characteristics in this case would imply things like subsistence farming, backwardness, and primitivity; having traditional characters relating to rural areas which are too primitive and backward. The word itself originates from the word rural, which also originates from a Latin word; ruralis or "rus" which means country side.

This means that this research study took "rurality" as a new concept in the modern world categorically meant to refer to the nature of people who, all the time have a lifestyle more synonymous with the traditional country life or more typical with village life in the typical African villages in general. However, this research confined itself on the particular typical village lifestyle of two selected villages in Rwanda's Northern Province. Sociologists define the term "rural" as those areas which are not urban in nature but just places in the country side (Duncan Green, 2008). This study used rurality as a term to mean therefore, a traditional country lifestyle, or "a rural lifestyle" or "villagism" or simply "ruralism".

1.8.5 Rural Poverty theories and causes

The various theories that cause poverty are divergent, and each results in a different type of community development intervention strategy. Although there are many other causes of rural poverty in the Northern Province of Rwanda, a region investigated by this study, emphasis was put on the theories of poverty we are presenting below. This study endeavored to operationalise and test their validity in explaining whether in Rwanda, rural poverty is also a result of similar causes.

Individual deficiencies' theory

This is poverty caused by individual deficiencies. This theory of poverty is a large and multifaceted set of explanations that focus on the individual as responsible for their poverty situation. Typically, politically conservative theoreticians blame individuals in poverty for creating their own problems, and argue that with harder work and better choices the poor could have avoided (and now can remedy) their problems. The belief that poverty stems from individual deficiencies is old. Religious doctrine that equated wealth with the favor of God was central to the Protestant reformation (Weber 2001) and blind, crippled, or deformed people were believed to be punished by God for either their own sin or their parents' sins.

Cultural systems theory

The second theory of poverty roots its causes in the "Culture of Poverty". This theory is sometimes linked with the individual theory of poverty, but it recently has become so widely discussed that its special features should not be minimized. This theory suggests that poverty is created by the transmission, over generations, of a set of beliefs, values, and skills that are socially generated but individually held. Individuals are not necessarily to blame because they are victims of their dysfunctional subculture or culture (Bradshaw, 2006)

Poverty Caused by Economic, Political, and Social Distortions or Discrimination

Whereas the first "individualistic" theory of poverty is advocated by conservative thinkers and the second is a culturally liberal approach, this is a progressive social theory. Theorists in this tradition look not to the individual as a source of poverty, but to the economic, political, and social system which causes people to have limited opportunities and resources with which to achieve income and well being

Geographical disparities theory

This is when poverty is caused by geographical disparities. Location of an area and distance from a major urban centre or distance from the ribbon developments of roads, commercial infrastructures in form of a trading centre, do matter a lot in the livelihoods of the people.

Rural poverty, ghetto poverty, urban disinvestment, southern poverty, third-world poverty, and other framings of the problem represent a spatial characterization of poverty that exists separate from other theories (Bradshaw, 2006) While these geographically based theories of poverty build on the other theories, this theory calls attention to the fact that people, institutions, and cultures in certain areas lack the objective resources needed to generate wellbeing and income, and that they lack the power to claim redistribution. As Shaw (1996:29) points out, "Space is not a backdrop for capitalism, but rather is restructured by (capitalism) and contributes to the system's survival. The geography of poverty is a spatial expression of the capitalist system."

However, it should be worth noting right from the beginning that in operationalisation of the theories, this study had to lean more on the Geographical disparities theory, which tends to explain about "rurality and rural poverty". This theory gives a better impression that rural poverty is persistent at times due to the remoteness of the area, location of the area as these impacts negatively on the livelihoods of individuals. And this eventually formed what was majorly the main basis of investigation in this research.

1.9 Scope of the study

This study focused on exploring the real meaning of rural poverty in the minds of the lowest common man and woman in Rwanda. The researcher particularly selected two remotest villages in Rwanda's Northern Province as the case study. These villages were; Kamanyana, found in Cyanika sector (Burera district)

(ii) Nyabigoma found in Kinigi Sector (Musanze District)

The time scope for this study was a research time period from 2011 to 2013 and then the research findings were presented to the School of Post Graduate Studies and Research-Nkumba University.

Rwanda being a landlocked country, its biggest population is rural. The country is divided into five provinces and with thirty districts commonly known as Akarere. The provinces are, Northern province, Eastern province, southern province, western province and Kigali urban city as a province (MINECOFIN, 2003).

This study investigated the reasons behind the trend of or nature of poverty in rural areas with specific reference to the above two villages in the Northern Province of Rwanda. The 2007-2008 Rwanda demographic and healthy survey (NISIR, 2009) shows that the wealthiest proportion of the population (70 percent of the two richest quintiles) live in urban areas and rural areas are extremely poor. It can be said that the Northern Region is one of the poorest in the country.

The Theoretical scope of this study was limited to rurality and Rural Poverty among the rural poor households in Rwanda. Despite the various urban and trading centres, this study was strictly rural based and the research participants (respondents and interviewees) were picked from these deep rural village areas. For this reason, the results specifically depicted the state and nature of rural poverty among the rural poor. The study, specifically sought to establish new realities and new choices for tomorrow in as far as "Rurality and Rural Poverty" is concerned. This called for an independent understanding and a down-to earth inquiry which was described as a naturalistic inquiry at the beginning of this chapter.

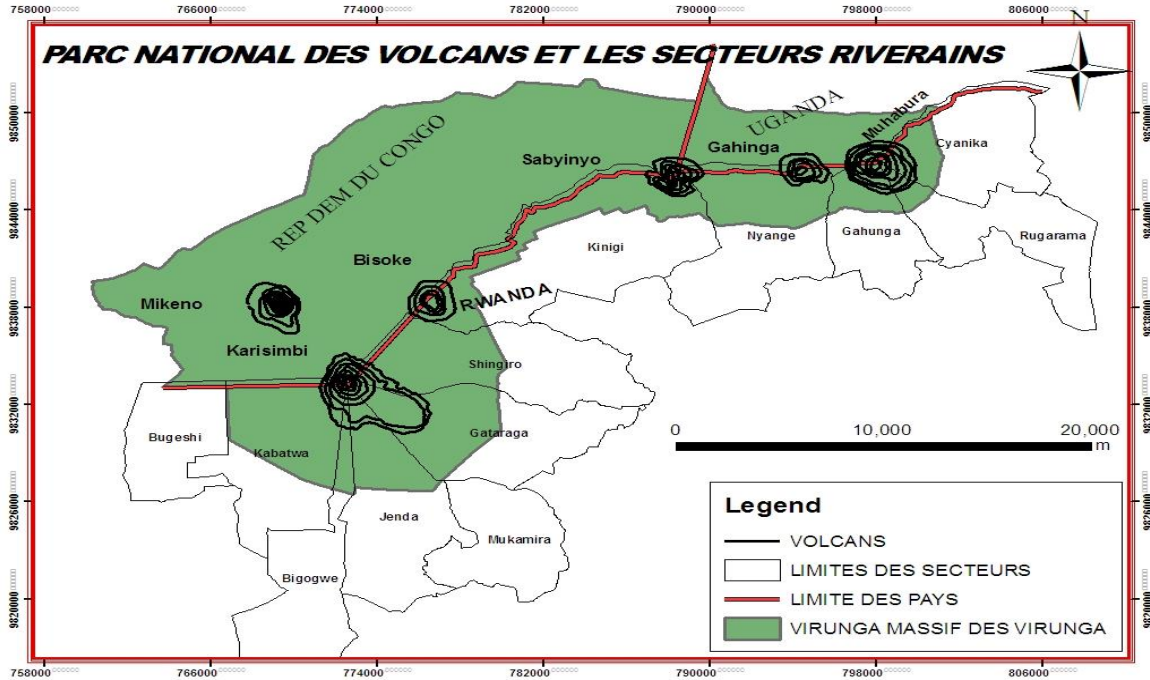
People in rural areas perceive poverty differently, depending on their social, political, religious, cultural and economic backgrounds. There have been several government programs for poverty reduction and several studies about poverty have been carried out in Rwanda, but not at least on how the rural poor understand poverty to be.

There was, therefore, a need to discover first, how different individuals and groups, men and women, who are so poor, so rural, and so primitive; take poverty to be. It was the basis of this study; which sought to fully attempt examining the above issues. These issues were based on the Rwandan Rural cultural context; how rural poverty is described and defined, what are its causes, and how the rural poor are adapting to that type of life; what they ought to do as a survival strategy. It is hoped that the stakeholders can be boosted with more ideas, realities and options about the new choices for tomorrow to lift rural growth by basing on the findings and advanced models presented in this study.

Map 1: Showing the remotest rural areas which this study was mainly focused.

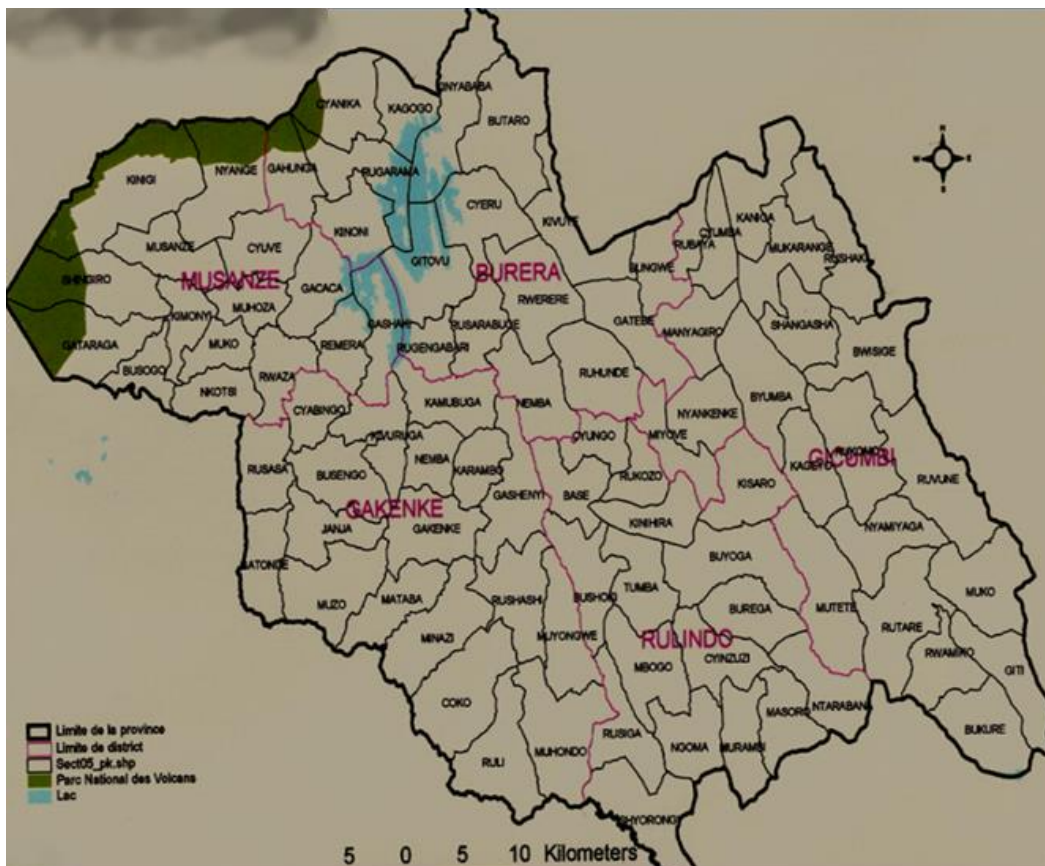
Source: Demographic and Health Survey 2007-2008 (NISR, 2009)

As seen from the above areas, it is important to note that the research were carried out along the villages which lie along the Virunga-Muhabura



Muhabura Mountains as shown above and these mountains are shared by Uganda, DR Congo and Rwanda. There is a similar culture in these rural areas and these areas are well known for tourist attraction as they are the monopoly hosts of the renowned, largest silverback mountain gorillas in the whole world. Rwanda has five administrative provinces for purposes of proper service delivery and these include

Northern Province, Southern Province, Western Province, Eastern Province and Kigali Urban Province. This research mainly concentrated in the rural areas of the Northern Province.



Map 2: Showing the names of villages and various cells in the five Districts of the Northern Province, Administrative map

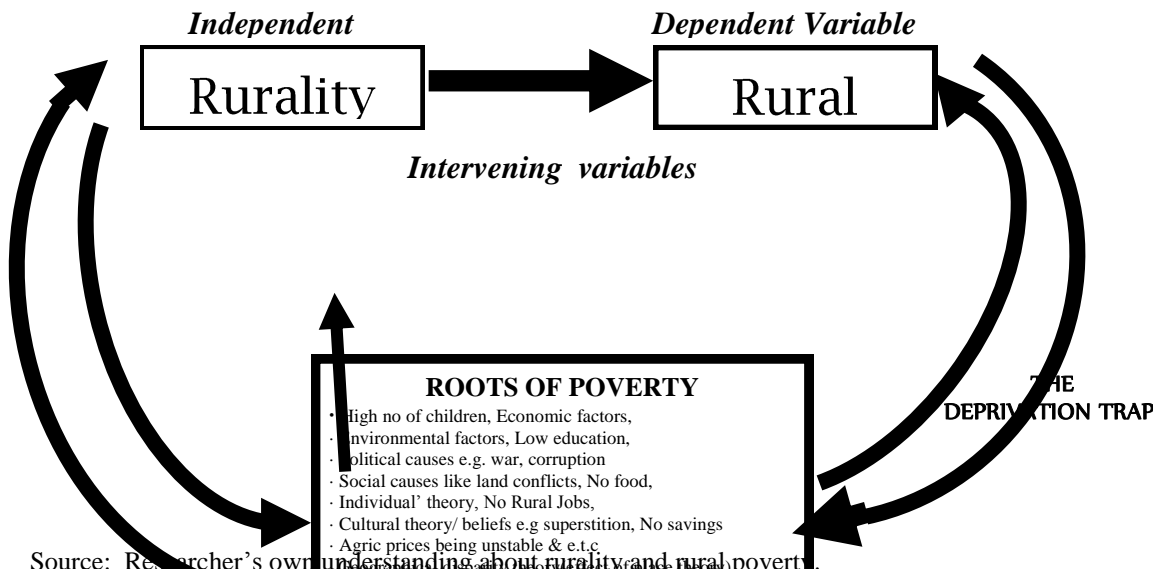
Surface Area: 3293.3 km², Districts: 5 ; Sectors: 89, Cells: 413, Villages: 2740; Households : 345,826 ; Estimated house hold per sq.km 550 people ; Population estimated to 1.6 Million
 Source: Northern province administrative map; NIS, (2010)

CHAPTER TWO : LITERATURE REVIEW

2.1 CONCEPTUAL FRAMEWORK

This chapter shall examine all literature basing on the following conceptual framework as seen from the figure below.

Figure 2. 1: Conceptual framework showing rurality and rural poverty



Source: Researcher's own understanding about rurality and rural poverty.

As illustrated above, it is the researcher's impression that; rurality is a major independent variable, to which much of the rural poverty depends and conspicuously persists to perpetuate itself into the intervening and moderating variables as shown above. This framework examines rural poor households and their inadequate eliminations of disadvantages that are interlocked. These are variously described as the vicious circle of poverty. The syndrome (roots of poverty and the deprivation trap of being completely vulnerable to any worldly challenges). The lower affluence and the deprivation trap of powerlessness, vulnerability, physical weakness, poverty and isolation was first propounded by Robert Chambers (1983) in his extensive works in Kenya concerning rural development aimed at putting the first.

In rural areas, rural poverty is a complex phenomenon that affects the whole lifestyle and rural livelihood. According to the researcher, this framework attempts to show that the poorest of the poor are so poor, because they are poor which is also because of the effect of the place where they live, as if they are permanently "imprisoned" in the very deep villages.

2.1.1 Overview of the literature survey

This chapter shall investigate the meaning of rural poverty, its standard measurements, causes and costs of rural poverty, and the adaptable survival livelihood strategies of rural poor by reviewing all the necessary literature available.

In order to move in harmony with the study's objectives, this chapter is divided into four sections as per the number of objectives (Mande 2012). The first section covers the first objective which is about rural households' definition and opinions about what rural poverty is. The second section of this chapter looks at literature review on the real causes of rural poverty so as to have an established set of syndromes of rural poverty, in particular as compared to urban poverty. The third section of this literature review automatically looked at the third objective which is about the costs, impacts and consequences of persistent rural poverty to the livelihoods of the rural people.

Then, finally, there will be a literature review in harmony with the fourth objective which is related to the livelihood survival strategies initiated by the rural households to cope with the difficulties they face deep, in the rural areas where they permanently live.

2.2 UNDERSTANDING CONCEPTS OF RURAL POVERTY AND URBAN POVERTY

Literature available shows that a research study was carried out about the poor and their poverty by World Bank in the 1990's. It was carried out by Deepa Narayan (2000) and it was referred to as: "Voices of the Poor". This was the first study to deal with poverty in the rural communities. In this study, the researcher adds on this body of knowledge by going beyond what the poor say about the

faces, cases and costs of living with rural poverty. Deepa Narayan's (2000) work may have based his collection of views on generalization about poor people in urban areas and trading centres of developing countries.

This research study specifically dealt with rural poverty in rural areas and not even semi-urban areas or trading centers. Emphasis was put on the deep villages of the Northern province of Rwanda in deep villages of Northern Province of Rwanda.

This research was able to determine how these rural people understand poverty, what are their real needs and priorities, also what do they think as major causes of rural poverty and what from their own minds, could be more helpful to raising their rural life and, at least, have an average change of wellbeing in those deep rural areas.

This research study, therefore, was aimed at making a little contribution to academics and rural policy makers of Rwanda about understanding the nature of rural poverty. The study establishes that what should be done with urban poverty is not the same as what should be applied to rural poverty.

2.2.1 The meaning of poverty in general

Generally, poverty is the lack of the means to satisfy the basic necessities of life. Several development economists agree that poverty is just being in the situation of lacking the daily necessities of adequate food, water, shelter and clothing. Amartya Sen (1999) goes further to add a widely accepted view that poverty could also be viewed as the absence of the capabilities, choices and opportunities to change the bad conditions in which a poor person is. Poverty could also be a situation where the resources of individuals or families are inadequate to provide a socially acceptable standard of living (Batchelder, 1971).

Depending on place and who is defining poverty, and who is the culprit of poverty or victim of poverty, we can have as many definitions of poverty as we wish. This is due to lots of research on poverty being focused on different criteria over time due to divergent research interests. Scholars like Orshansky (1969), Oyen (2005) have asserted that poverty, like beauty, lies in the eyes of the beholder. However despite a wide range of definitions poverty attracts, it generally describes a wide range of circumstances associated with need, hardship and lack of resources to satisfy basic human needs (Nolan and Whelan, 1996; Abbott and Pollard, 2004). Chambers (2002) notes that, the mood of definitions and rhetoric on what poverty is depends on who asks the question, how it is understood and who responds.

Poverty like an elephant is more easily recognized than defined. The word poverty originates from the Latin word "panpertus" implying restricted means, which include limited food and other livelihood resources (Nuwagaba 2011). Misery, an extreme form of poverty originates from a Latin word *miseria*, which means intensive unhappiness, discomfort or suffering. Various approaches have been used in defining poverty. These include: conventional definitions based on income and consumption, absolute and relative definitions of poverty and participatory definitions of poverty.

Many other scholars have defined poverty to be a situation where one lacks the daily necessities of life such as food, shelter, clothing and medicine. Chambers also adds that poor people are so powerless that they cannot make their own decisions collectively. Poverty also needs to include the social, economic and political deprivations for individuals, families and groups within a given population.

Tsakloglon and Papadopoulos (2002) contend that poverty and social exclusion are inseparable as both terms refer to when people are prevented from participating fully in economic, social and civil life. Poor people, therefore, are deprived of many opportunities and in general are incapable of participating in the collective governance of their societies and there is totally no collective decision making among the communities.

Some poor people may take poverty to be a situation of low incomes, whereas scholars such as Ravallion (1998) take poverty to be a situation where incomes of families are insufficient to obtain the minimum necessities for the maintenance of physical efficiency.

Because poverty exists in different places, urban and rural areas and given the level of inequality in the world, there have been several understandings of poverty and this has posed a serious problem to alleviating it. The way poverty is defined, may determine the way it should be measured. Any solution to poverty must begin with the definition of poverty. Adeyeye (2001) and this provides a focus by which one can determine the limits of understanding poverty.

Alcock (1993) points out that, we must know what poverty is before we can identify where and how it is occurring or attempt to measure it and before we can begin to do anything to alleviate it. The World Bank and UNDP, also have their own way of interpretation and defining poverty. In 1997, the World Bank first defined poverty as a deprivation in well being, to be poor is to be hungry, to lack shelter, clothing and also to be illiterate.

2.2.2 Urban poverty

In a layman's language, urban poverty refers to that type of poverty affecting poor people in urban areas like trading centres, towns, and cities. Wratten (1995) points out that there is no consensus on a definition of urban poverty, but two broad complementary approaches are worth mentioning

Economic Interpretations

Anthropological interpretations

The economic interpretation use the income and consumption as real measures or definitions of urban poverty, and complemented by a range of social indicators such as life expectancy, infant mortality, nutrition, the proportion of the household budget spent on food, literacy, school enrolment rates, access to health clinics and drinking water. This majorly classifies people against an index of material welfare.

On the other hand, rural anthropologists and socio planners working with rural communities in the third world alone have expanded the definition to encompass perception of non-material deprivation and socio differentiation (Sattertwaire, 1995). Great value is

attached to qualitative dimensions such as independence, security, self respect, identity, close and non exploitative social relationships, and decision making, and freedom, legal and political rights.

2.2.3 Rural Poverty

Rural poverty refers to that particular poverty found in rural areas. The rural areas could include the homes and scattered homesteads of people very deep in the villages. This study will put more emphasis on this form of poverty which is rampant, persistent and perpetual in rural areas of Rwanda's Northern Province. It is this form of poverty which makes rural people become more vulnerable and hopeless throughout their generation to generation.

When we talk of rural poverty, we need to limit our focus specifically to a rural life style in rural communities. We need to limit our focus on the factors of lifestyle of rural societies, the rural economy and their rural political systems. It should also be noted that in the last millennium, pioneer scholars and researchers have done a lot of study especially beginning about poverty, especially beginning with the 1960's when they first "discovered" this scourge of poverty. However, they have always taken poverty as either that type of poverty in urban areas and studying it that way and giving the same conclusions it were the same poverty in the rural areas.

Today, in this millennium, rural poverty is a completely new phenomenon which needs to be studied on its own as different policies all over the globe have been initiated to alleviate poverty but there seems to be no big difference.

A widely shared assumption today by recent development economists and researchers is that rural poverty in the modern era operates on somewhat different dynamics from those of class based urban poverty.

To underscore the international concern for this problem, the United Nations declared 1996 an international year for the eradication of poverty "and the October 17th each year, was set aside as an international day for the eradication of poverty worldwide in the millennium development goals. It clearly and ambitiously stated that the developing countries worldwide should have eradicated poverty by 2015. Yet before that, the World Bank had declared a whole decade of 1997-2006 to fight poverty, to which today (2012) no clear indicators are seen to be fully eradicating rural poverty. Poverty may reduce in some urban areas due to all the above World Bank efforts but rural poverty remains a mystery and a great force and scourge to reckon with and that is why this study would like to put a new emphasis and approach of understanding what exactly is rural poverty and how it could be measured and reduced so as to lift the rural life.

According to the rural policy research institute (RUPRI 2004), rural places have different characteristics from those of urban areas – different access to resources, different economic structures, different institutions, different social norms and different demographics which in turn distinguish the causes and consequences of rural poverty from urban poverty.

As with the rural communities themselves, rural poverty is often cast in the shadow of urban and suburban issues (Amis 1995). Rural children, rural women and rural old men and women are more likely to be poor, and poverty is more likely to be more enduring and persistent in rural areas than in urban areas. Burkey (1993), asserts that urban approaches for reducing poverty and its negative effects are unlikely to be equally effective in rural areas.

An area's natural environment, its climate, natural resources and isolation, is often a distinguishing feature, and those endowments often determine its economic vitality; and in turn, its depth and persistence of poverty (Blank 2004). Blank points out that, urban areas are located where they are, historically at least, because the locale was accessible to the resources people wanted. Rural areas, in turn, are rural because they lack some geographical advantage. Geographic isolation, for example, creates distance from product and labour markets.

Demographics, Blank argues, are more helpful in discerning patterns; for example, how many elderly people live in a region, how many families earn more than the poverty level, or how many people have a college education. However, demographic trends cannot answer why the community is less educated or why the elderly are over represented. It is a demographic fact, for example that rural areas have lower educated population. But do people get less education as they live in rural areas, or, do they choose rural living because they have less education? It is therefore difficult to untangle causes and effects when the characteristics of places are such a critical part of the equation.

In studying about rural poverty today as a new subject or phenomenon, it is no longer viable to simply describe the extent of an area's misery in terms of low incomes, low consumption or purchasing power and a life of living below one US dollar per day.

Rural poverty is more than lack of income. The complexity of rural poverty requires a research strategy that is multi-disciplinary, multi-method and long term. Amy Glasmeier (2005) notes that to move beyond describing the extent of rural poverty in an area requires a new multidimensional and multi-disciplinary approach.

That is why this proposal is in place to endeavor to add knowledge about what is rural poverty and forecast how the rural areas life style can be enhanced or improved.

It is also clear that rural people are the most affected of all sorts of problems that befall urban areas. Just like the proverbial African saying that when two elephants are fighting, it is the grass which suffers and then when the two elephants are making love, the grass suffers the more.

Over the years, several poverty reduction initiatives have been implemented and there are as many policy initiatives as there are scholars. When these policies are implemented, the urban poor benefit but the rural poor benefit little or even nothing at all. With today's increase in the levels of corruption, nepotism and, discrimination, any good program sponsored by international institutions like World Bank, IFAD and IMF do always benefit the urban poor and the rural poor come out with nothing. So this implies that the rural poor are more vulnerable than the urban poor. Vulnerability of rural people makes poverty worse and a real scourge, evil and more so it is imprisoning.

A rural person is completely choice less, with no option, no alternative, no hope, no future and he or she lives a totally hopelessness life style. Vulnerability is not synonymous with poverty but refers to defenselessness, insecurity and exposure to risk, shock and stress (Chambers, 1995). Vulnerability is reduced by assets, such as; human investment in health and education, productive assets including houses and domestic equipment; access to community infrastructure and access to financial institutions.

It is in the researcher's view that whereas, poverty has always been defined as realistically, a low standard of living where one is unable to spend more than one US dollar a day (UN. Charter 1995), rural poverty on the other hand in particular should be differentiated from general poverty as a whole.

Rural poverty should be a low standard of living in rural areas that lasts long enough from generation to generation, in a vicious circle, and with time, ends up undermining the health, moral and self-respect of an individual or groups of individuals in rural areas.

Miller and Pamela (1996) point out at least three possible ways of defining and understanding rural poverty; each starting from a specified set of assumptions and leading to its own conclusions about the extent of poverty and the degree to which it is being ameliorated.

People living in rural poverty, especially in rural areas, have no sources of income other than the environment where they cut firewood and charcoal for sale, plant some agricultural products for sale to which they are even cheated and they end up selling at relatively low prices. This implies that, market sales deny them sufficient income for their basic needs. When such degrees of denials increase, then they end up in circumstances of being denied their own needs of basic living. The rural poor find themselves, eventually excluded from taking part in activities which are expected as part of their life in the society. This is the vulnerability discussed in the study.

More generally, there has been widening of the debates on rural poverty to go an extra mile and include more subjective definitions such as vulnerability, entitlements and social exclusion.

Entitlements refers to the complex ways in which individuals or households command resources which vary between people over time in response to shocks and long term trends (Chambers 1995). Rural people are denied their entitlements which are social, political, cultural religious and economic entitlements and, hence, being more and more vulnerable than the urban poor.

On the other hand, social exclusion is seen as a state of ill-being and disablement or disempowerment, inability which individuals and groups experience. It is manifested in patterns of social resources which are associated with citizenship (ILO 1996).

The many faces of poverty as a whole reinforce one another. It is worse with rural poverty. Poor people in rural areas are discriminated against, but also powerlessness seems to be at the core of the bad life. Duncan Green (2008) points out that the reverse of such multidimensional poverty is not simply wealth (although income is important), but a wide notion of wellbeing, springing from health, physical safety, meaningful work, connection to community and other non-monetary factors. Good development practices should build on the skills, strengths and ideas of people living in poverty rather than treating them as empty receptacles of charity.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 OVERVIEW

This chapter focuses on the methodological approach and justifications as to why the study used such methods. Essentially, this research study generally used primary data as the main focus in this study was to investigate the nature and extent of rural poverty among the rural households in Rwanda.

The ultimate objective of this study was to explore new realities about rural poverty, how the rural people's perceptions about their own poor life-style affects them in their rural settings or localities and get views from the poor rural people on how they have managed to adapt to living with poverty as a survival strategy initiated by themselves.

As there are many policy frameworks and solutions that have been initiated by various researchers, government and international financial institutions like the World Bank, and IMF, to help reduce this scourge of rural poverty. This study was not fully preoccupied with designing such possible policies to fight poverty. The principle occupation in this study was to go to the grassroots, inquire from them how they understand this scourge of rural poverty, and see if they can be able to distinguish their understanding of rural poverty from urban poor or urban rich using manageable and easily understandable measuring options of what rural poverty is. This is because all the solutions and measuring options that could make people understand the scourge of poverty have been based on urban poverty and slowly relating urban poverty to be synonymous with the type of poverty in rural areas. Yet poverty in rural areas is very different from poverty in urban areas. So the main task was to discover more about what rural poverty is, what mainly causes it, its impact and coping strategies for survival by the rural poor people.

This chapter describes the research methodology which the study used. This includes how the case study as a research strategy was selected, an overview of the case study, how the respondents were selected, how data was collected and analysed as well as how the study triangulated the findings.

3.2 RESEARCH DESIGN

This study used inductive and deductive approaches which mostly entailed qualitative approaches supplemented by quantitative approaches in analysing the nature of rural poverty. In most instances, the study relied more on qualitative research designs and descriptive approaches than quantitative research designs since it was expected to describe the nature and trend of rural poverty. In order to achieve the above stated objectives and targets effectively, this study used the following research strategies;

Case study as form of research strategy. (Two villages in Rwanda's, Northern Province)

Naturalistic inquiry (Patton, 1990). (A "down-to-earth" investigation depicting the real situation as it is on the ground in the remotest rural areas).

The survey technique. (This included Questionnaires and interviews)

The above target calls for the use of a naturalistic inquiry (Patton, 1990) from the rural poor people so as to fully describe rural poverty in Rwanda's Northern Province. Some scholars call this (naturalistic inquiry) a "down-to-earth" approach as it gives an in-depth description and analysis of the whole situation.

In planning for the research study, the researcher was mindful of the need to have a well-articulated research design. Such a research design was desirable for the objective of data collection that was useful in addressing the research questions. It was therefore, a veritable guide for data generation, especially primary data. Another research strategy that was adopted in this study was the survey technique. This strategy was chosen because of the nature of the research topic which demands the collection of a significant amount of data from a meaningful population size in an efficient manner. Because this method is well understood and perceived as authoritative by most people, it was most appropriate for its adoption.

Two survey methods, including questionnaires and interviews were used because the respondents had diverse backgrounds. Questionnaires were used to obtain information from the literate men and women within the area of study, and interviews were used to get information from the illiterate men and women amongst the sampled population. The study also used focus group discussions on small groups of men and women from the two villages.

In-depth interview with individuals, and in-depth discussions with the most rural poor women, most poor rural men, observations, small group discussions, listing, scanning, ranking and trend analyses were all used.

3.2.1 Justification for using a case study methodology and the qualitative approach

This study was able to demonstrate the exact face of rural poverty among poor rural households in Rwanda. This, therefore, necessitated a case study methodology. The case study methodology is drawn from process studies that place importance on establishing the cause of certain outcomes (Mucunguzi, 2010). The case study design is thus employed when one is interested in answering the why and how questions in research (Yin 1994; Saunders et al. 1997).

According to Mutai (2001), a case study in essence is concerned with the study of everything of something rather than the something of everything. Mutai argues that a case study is an in-depth study which accommodates valuable and unique approaches of a natural setting.

However, as Bryman (1989) asserts, such questions are better answered if the study picks one or a few cases to represent the whole population. That is why two villages were selected as the basis of the case study.

The study was able to use a combination of quantitative and qualitative research designs for gathering information. This is because of keeping with the principle of triangulation in which different methods of data collection and data types are used in a single study. Triangulation refers to the application and combination of several research methodologies in the study of the same phenomenon (Bogdan & Biklen, 2006). Brewerton and Millward (2001) also support the notion of using a case study and combining of different data collection methods in the following argument;

"In case study research, the notion of combining qualitative and quantitative data offers the promise of getting closer to the "whole "of a case, in a way that a single method could not achieve. This idea is based on the principle of triangulation which advocates the use of many different sources of information on the topic with a view of obtaining convergence on an issue"

The case study method becomes important in such a study because it will allow an in- depth analysis of the selected case, and also due to the fact that it allows various methods of data collection and analysis to be combined (Mucunguzi, 2010).

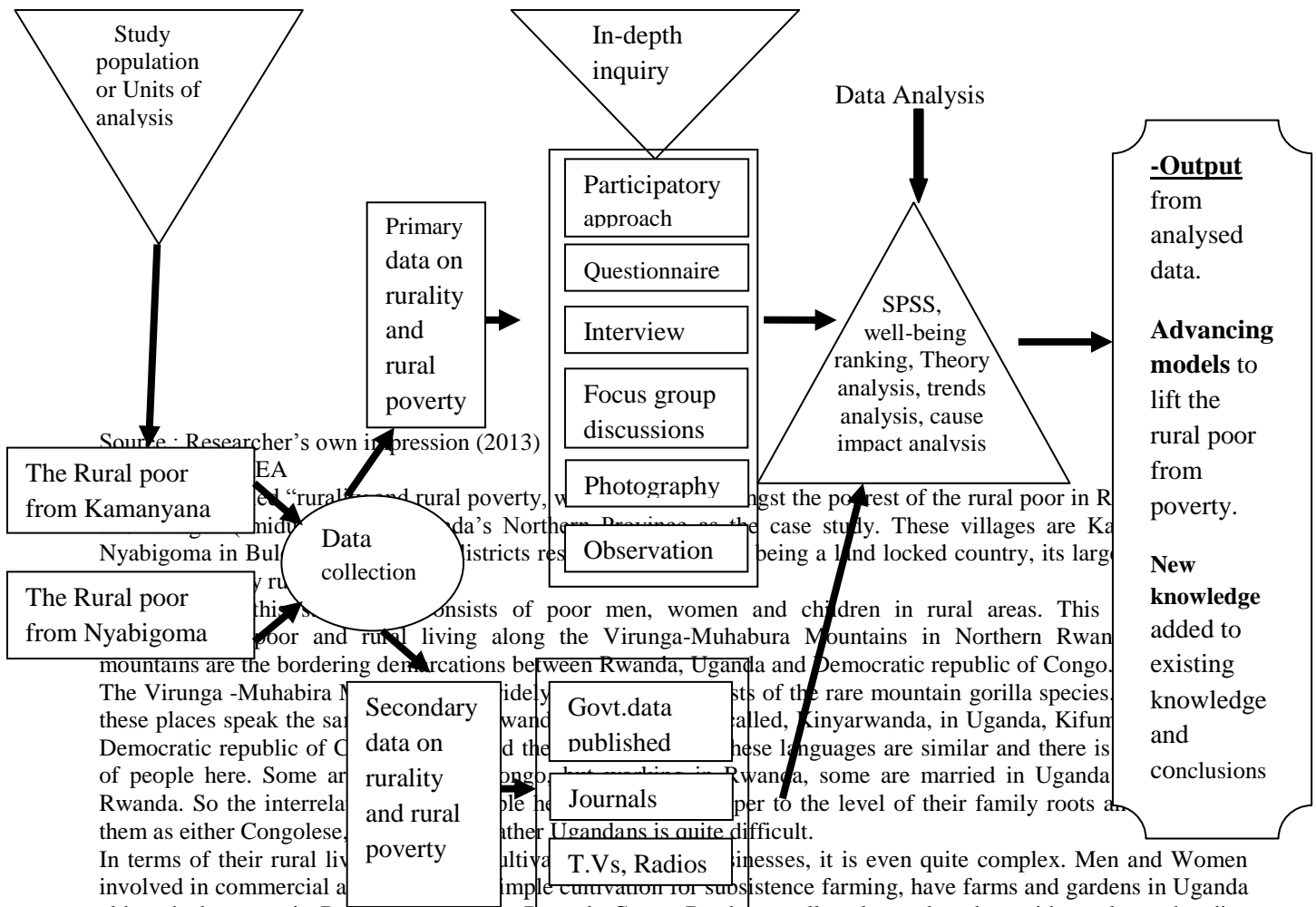
Qualitative approach recognises that anybody is capable of constructing knowledge. This means that the disadvantaged groups, although poor and voiceless are capable of authoring knowledge if given chance. Using qualitative approach, the study can assume the role of providing a voice to the disadvantaged groups. Chambers

(1995) observes that this special characteristic of qualitative approach empowers disadvantaged groups by giving them a chance to be heard.

It should also be noted that emerging issues to social political and economic developments in third world countries also have enhanced the use of qualitative approaches and descriptive approaches in search of sustainable solutions to the myriad of problems facing them (Sengendo, 2012). Many researchers and experts have argued for qualitative approach especially in Africa because communities in Africa have traditionally communicated information by word of mouth rather than written form. This has been through folklore, an issue relating to beliefs, taboos, sickness, social mythology and family life among others.

The research design of this study has been summarized in the figure as shown below. The figure shows a summary of the study's research design framework. It attempts to show the study population or the unit of analysis that was used, the sources of data collection, data analysis, and the output from the presented data.

Figure 3. 1: Research design framework



3.4 STUDY POPULATION, SAMPLE SIZE AND SELECTION OF THE RESPONDENTS

As described above in the study area, this study was conducted in these types of people with diverse inter-country connections along the borders of the rich fertile volcanic soils of the dormant Virunga-Muhabura Volcanic Mountains. This study was aimed at analyzing the nature of rural poverty among the rural poor households (poorest of the poor) living in deep rural areas which are often isolated and neglected. The study was limited, however, to those people of the two villages in Northern Province in Rwanda although the study could also be important to the neighboring population as they share the same culture, but they are in different countries.

The two villages in the Northern Province were selected by multistage random sampling and purposive sampling techniques by seeing which village is very rural and very far away from the main trading centers. The researcher also used random selection of the rural poor households, men and women heads on probability proportional size.

Information was collected revolving around the following conceptualised areas of interest on rurality and rural poverty as per the area of study:

Socioeconomic characteristics of respondents - age, gender, marital status, household size, years of formal education, primary occupation in rural areas.

Income, activities engaged in by residents of the study area, different livelihoods available in the rural areas.

Social and infrastructural facilities accessible to the respondents, amount spent to access these amenities on the rural communities.

Consumption and expenditure on food and non-food items in rural areas.

Different perceptions about rural poverty, different indicators of rural poverty and general well-being and assets or items valued most in the lives of respondents in the rural areas.

Major causes of rural poverty, degree of commitment to hard work, socio-economic effects and costs of rural poverty to the lives of the rural poor households.

(vii) Coping mechanisms the rural poor can use to survive and checks and balances the rural poor would wish to be put in place for them as major rural priorities if given opportunity.

The study picked the population of Kamanyana and Nyabigoma based on the following distribution as shown below. The table below also shows how the total population of the study area is placed under the Raosoft(2004) sample size calculator to get an appropriate sample size of 324 people that should be considered.

Table 3. 1: Distribution of the Sample Population

Names of Villages	<u>Kamanyana</u>	<u>Nyabigoma</u>	TOTAL POPN SIZE
Total no of people	518	402	920 RAOSOFT(2004) SAMPLE SIZE CALCULATOR IS 272

Source: Own (2013). To note here is that the above total number of people per the villages were extracted from the recently carried out National population census by NISR (2012). In Rwanda, it is also estimated that the number of people per sq km is 550 (NISR, 2008). The WORLD BANK gives it at 430 people per sq.km(2012), in 2007, at 394 people per sq.km; Working for a world free of poverty; World Bank report (2011)

3.4.1 Sample size determination

In order for the researcher to reach the population of the Study with equal and balanced investigations, it was necessary to use a sample population derived from the main population by using equal sample cluster frequency distribution.

This is when sample clusters are given equal treatment and equal consideration. And this depends on the critical nature of the study which may necessitate purposive sampling. Purposive sampling methods are good in that they may somehow be random sampling or just intuitive judgments by the researcher. Bogdan and Biklen (1982) states that they are not real random sampling but rather a type of sampling which can be used to ensure that the characteristics of the subjects in the study, appear in the same proportion as they appear in the total population.

Since the rural poor exhibit the same characteristics from one village (Umudugudu) to another, the researcher used homogeneous sampling technique. As Mugenda (2008) puts it, this technique is very useful as it gives in-depth study of a homogenous group. This technique, according to Mugenda, allows the researcher to collect comprehensive data with equal treatment and equal proportion of the sampled population.

Therefore, since this population is a homogeneous and a finite one, it is convenient for the researcher to use one of the Taro Yamane's (Onwe, 1983; 1998) formula for the determination of the number of respondents to be sampled in such homogeneous groups (with equal treatment and equal proportion) of population as given below:

$$n = \left(\frac{N/ncl}{2} \right)$$

Whereby; n = Number of respondents to be sampled in each cluster
N=Total sample size
ncl= Total number of cluster

The above formula gives how many people to sample in each cluster (say per village) which calls for preferential equal and proportional treatment and, that's why it is divided equally by 2, thus;

$$N = \frac{\left(\frac{272}{2}\right)}{2} = 68$$

Then for equal proportion in a homogenous population sample size (Onwe, 1983, 1998; Taro Yamane, 1951; Douglas A, L., William G, M., Samuel A, W 2005)

$$\frac{68}{2} = 34$$

Since the number of selected villages is 2, the total population size (272) which is divided by 2 and it gives 136 and later this is divided by 2 giving 68 as the total sample size.

The total sample size is then divided by 2 to give 34 which will be the total number of men and total number of women that was the total number of respondents in each of the two villages.

Table 3. 2: Distribution of the number of respondents in each cluster

Names of villages	Respondents		Total
	men	women	
Kamanyana	14	20	34
Nyabigoma	18	16	34
TOTAL SAMPLE SIZE	32	36	68

Source: Own (2013)

As explained in this section, this study took a population of 36 women and 32 men as the respective number of respondents for all the two villages. The two tables above shows the distribution of the sample population and the total sample size figures to which they were determined using the Raosoftware (2004), sample size calculator by considering in all the margins of error expected, the level of confidence expected, population size and the response level of distribution. A cross-section summary of the distribution of the sample size and the categories of population that was studied is shown in the figure below.

Figure 3. 2: Cross section of the distribution of the study population

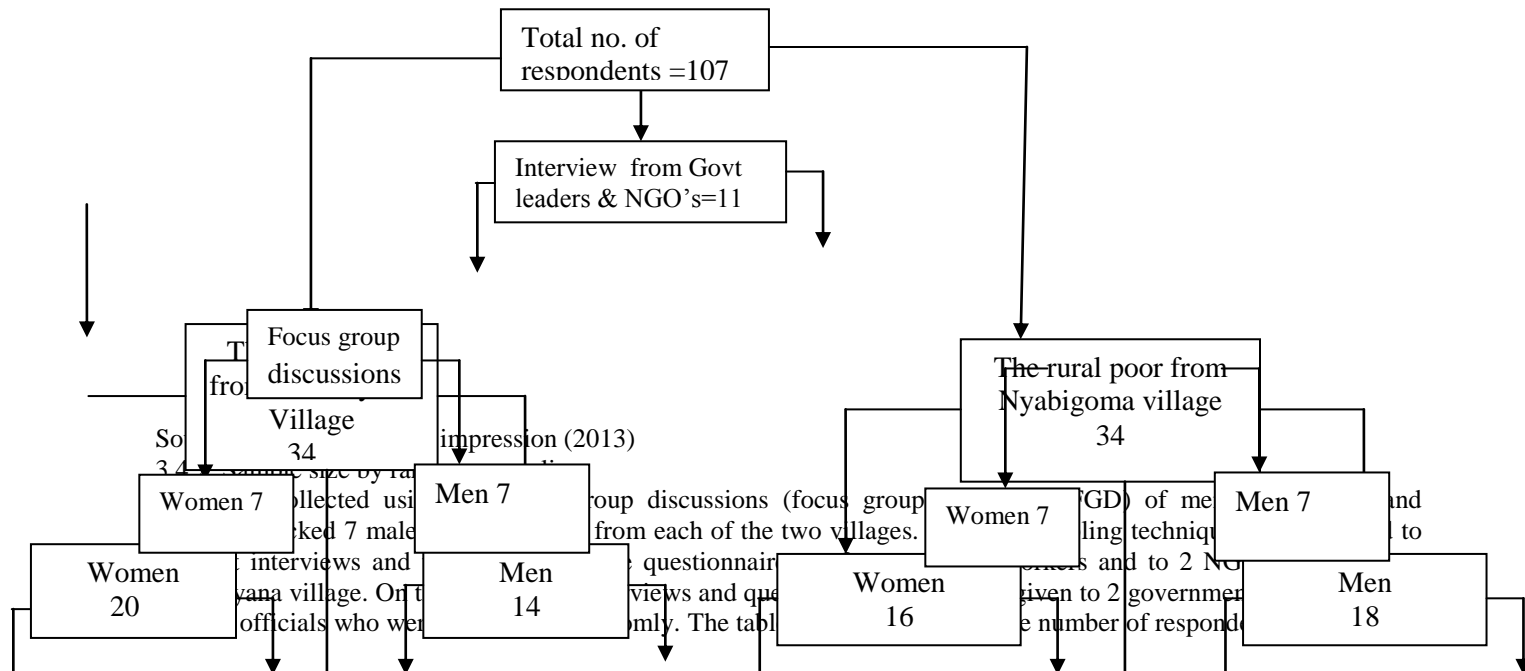


Table 3. 3: Number of respondents by the villages selected and the data collection methods that were used.

Villages selected	Focus group discussions		Questionnaire and interviews		Interview questions		Focus group discussions		Total respondents
	Males	Females	Males	Females	Gov't	NGOs			

Kamanyana	7	7	14	20	3	2	53
Nyabigoma	7	7	18	16	2	4	54
Total	14	14	32	36	5	6	107

Source: own (2013)

Interviews were also conducted among the poor, the village heads and the representations from the Government side. Selected government officials who stay and work for various extensive programs in those villages were also interviewed. We also considered church leaders and a few selected officials from the NGO'S. These interviews were carried out without a questionnaire, but were based on interview guides already prepared. Like the questionnaire, the interviews were characterised by open-ended questions and sometimes unstructured interviews. In the evening, after the interviews, some notes were made to remember the information obtained during the day. These notes contained many things such as: thoughts, impressions, words, opinions, site characteristics and others. Storey (1997:6) called this a blue book or methodology diary that helped him "to think through ideas, list avenues that had opened and closed, as well as things he needed to do". Thus, the blue book helped him to write up the research findings and facilitate the analysis of the findings.

For the poor, the interview was aimed at obtaining additional information from the responses to the questionnaire. While for others such as village heads, churches leaders, sub-districts officials and NGO officers, the interviews were intended to obtain the information relating to policies, programs and projects in the selected villages.

3.4.3 Selected respondents for FGD's and observation.

In addition, there is a group of people who were interviewed under the focus group discussions (FGD's), to which they were selected on equal representation in each village. Thus, 14 members formed two groups in each village and in each group; we had male and female representations. A Snowball sample random sampling technique was used to select respondents that were to participate under Focus group discussion. In snow ball women would refer the researcher to their colleagues in the same poverty stricken situation while men would also refer the researcher to their colleagues who are in the same poverty afflicted situation. On identification, they would be interviewed by the researcher and registered in the group. Snow ball sampling also helped the researcher arrive at the other respondents from the government and nongovernmental organisations.

This means that, two groups (A & B) participated in Nyabigoma village alone and two other groups (B & C) participated in Kamanyana village alone making a total of 28 people who were under focus group discussion.

Then there was observation method and photography while in the field. In this method, the researcher just observed the situation as he was busy on data collection. Observation was used to critically see the real situation the rural poor were going through by observing their housing standards, food consumption, daily economic activities and their general way of livelihood.

3.4.4 Raosoftware calculator (2004) Sampling technique and justification

The choice of sampling techniques depends on the feasibility and sensibility of how data is expected to be collected in answering the given research questions and objectives. Research objectives which require one to estimate the characteristics of the population from a sample require probability samples. Those which require generalisations can make use of non-probability sampling techniques (Saunders, Lewis, Thornhill 1997). Given the nature of the research topic, therefore, both techniques may be needed. This also partly explains how the above sample size was arrived at using the sample size Raosoftware calculator (2004). This software uses artificial intelligence to determine the sample size, for research objectives which requires a very big population. The Raosoft sample size calculator is automatic software which determines the margin of error, level of confidence, population size and the level of response distribution with great perfection.

Table 3. 4: Automatic Raosoftware determination of the sample size technique

Margin of error accepted; 5% is a common choice	5%	The margin of error is the amount of error that you can tolerate. Lower margin of error requires a larger sample size.
Level of confidence needed Typical choices are 90%, 95%, or 99%	95%	The confidence level is the amount of uncertainty you can tolerate. Higher confidence level requires a larger sample size
What is the population size ?	920	How many people are there to choose your random sample from? The sample size doesn't change much for populations larger than 20,000.
What is the response distribution Leave this as 50% ?	50	If you don't know, use 50%, which gives the largest sample size.

Hence, recommended sample size	272 Apprx	This is the minimum recommended size of the survey. This research used 272 as the total sample size from the two villages. This was later divided by 2 to get 136; later also divided by 2 to get 68; again divided by 2 to get 34. As justified by the explanations above.
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Source: Raosoft.inc (2004); A sample size software calculator and determinant

The most important aspect about this method on sampling techniques is that it represents the population effectively. Prior to that, however, the researcher had some preliminary informal interviews with local people in each Umudugudu so as to gain initial information and understand the selected Imidugudus very well. As Hay (2003) puts it that exploratory work like, reading, viewing television documents, observation and preliminary interviews often gives the researcher a clear understanding of the key informants. The participants in this study ranged from the ages of 18 to 60 years and the religious affiliations of the participants were not considered.

In this part of Rwanda (Northern Province), farming on both small scale and medium scale is the principle occupation deep in the rural areas. Hunting is limited, although it used to exist. No there is a gazetted area for wild animals. There are also small scale businessmen and women since tourism booms in this area and tourists come from the western countries to go to the Virunga Mountains to see the mountain Gorillas. This, therefore, means the occupation of the participants shall be considered, but our aspect was about rural poverty concerns, whatever the occupation in the rural areas.

On selecting what kind of men and women to be interviewed and also given the questionnaire, the study used the snowball sampling technique. Mugenda (1997) calls it chain referral sampling. This is a technique which is very unique. It starts with displaying the qualities the researcher is interested in investigating. The researcher would then ask the respondent to suggest another person who is involved in the same activity and would be willing to provide information on the subject.

Finally, on this section of methodology as mentioned before, the research study used the qualitative research designs mostly because of the nature of the topic. The study really described the state and nature of rural poverty in the study area. Qualitative data if collected very well is good in that it focuses on a naturally occurring event because it is collected close to a specific situation. It is also powerful for assessing why and how things happen as they do as it assesses causality. Given the level of rural poverty, this method of data collection emphasises on people's live experiences and it ends up becoming important for locating the meanings people place on certain things. Kasomo (2006) elaborated that quantitative research information is numerical while qualitative, information is descriptive. The study was centred on individual levels of poverty in rural areas and that is why qualitative methods were found most useful. Quantitative methods are based on generalisation, while qualitative is based on individual and while the later is so good for a natural setting or natural study like this, the former is good in an artificial setting (Kasomo, 2006).

3.5 DATA COLLECTION SOURCES

Data was collected from both primary and secondary sources. Primary data was collected using semi structured and in-depth interviews. Interviews were formalised and structured using standardised questions for the respondents as recommended by Abdullahi (2004). Semi-structured interviews were undertaken by taking note of responses to a list of questions on the subject matter. In order to ensure that enough, adequate, and reliable information were obtained, the following instruments were used in the collection of primary data:

(i) Observation checklist

Questionnaires

(iii) Focus group discussions

Photography

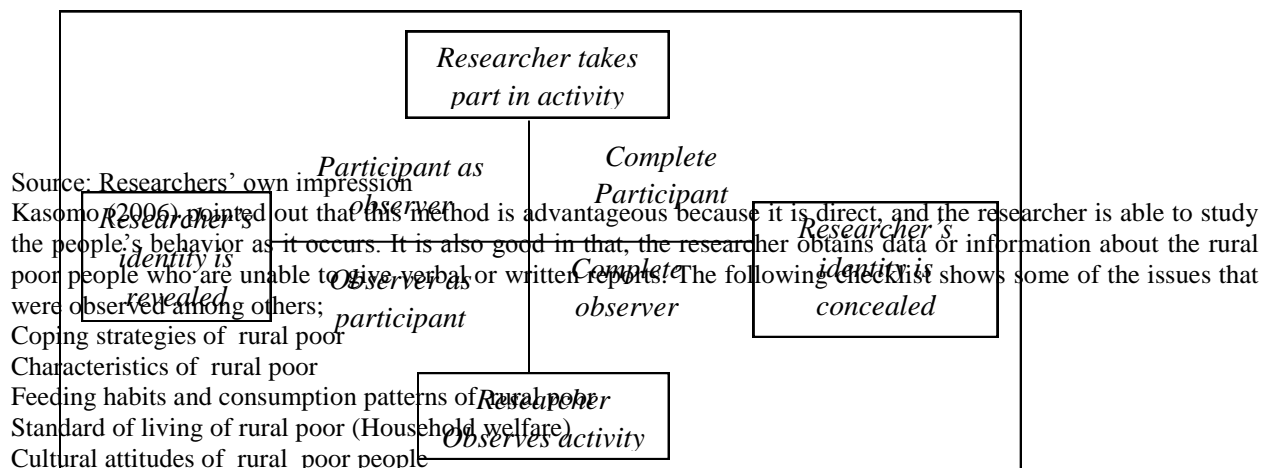
3.5.1 Observation

The researcher was able to observe events as they unfolded in those rural areas. Opportunity presented itself and the researcher started residing, eating, and sleeping with the poor rural people, this was used to observe critically their deprivations in their daily lives and activities.

This method according to Denzin (1989) helps the researcher share in the participants' subjective and symbolic world which creates opportunities to develop a thick and rich description of the life of the rural poor. Whyte (1984)

also commends the use of participant observation because it gives the intending researcher the opportunity to make significant discoveries about the life of the rural poor that was not even anticipated by the researcher. This research study was also impressed with the works of Kasomo (2006) on describing the importance of observation. According to Kasomo, the observation method can be participant observation or naturalistic observation. So since this study was a down to earth study, or rather a naturalistic study as mentioned earlier, naturalistic observation was paramount. The researcher was busy observing situations as they could occur in which the participants were not aware that they were being observed.

Table 3. 5: The typology of participant observation



The researcher also had to utilise the observation method while in the field. The researcher simply observed the lifestyles of the rural dwellers. Some of the other key observation items included the houses, dressing style household items and utensils', meals consumed in a day, livelihood options like gardens and living environment. Observation as a method helped the researcher to critically see the real situation the rural poor were going through, especially, their housing standards, food consumption, daily economic activities and their general way of livelihood.

3.5.2 Questionnaire

Primary data was captured through the use of questionnaires structured as per the set of objectives that were to be investigated as shown below:

Section A (How do the rural poor define and understand rural poverty?)

Section B (What are the likely causes of persistent rural poverty?)

Section C (Investigations about the effects, consequences and costs of rural poverty)

Section D (Discovering how the rural poor in those villages are coping with rural life to lessen their difficulties in order to survive.)

The questions in the questionnaires tested the overall respondents views on the above concepts of the study and in order to measure the respondents views effectively, the study used the Lickert scale of 1-5 (1=strongly agree, 2=agree, 3=neutral, 4=disagree and 5=strongly disagree).

3.5.3 Focus group discussions (FGDs)

A focus group discussion (FGD) according to Krueger (1988), refers to a good way to bring together people from similar backgrounds or experiences to discuss a specific topic of interest. The group of participants is guided by a moderator (or group facilitator) who introduces topics for discussion and helps the group to participate in a lively and natural discussion amongst themselves. Morgan (1988) asserts that the strength of FGD relies on allowing the participants to agree or disagree with each other so that it provides an insight into how a group thinks about an issue,

about the range of opinion and ideas, and the inconsistencies and variation that exists in a particular community in terms of beliefs and their experiences and practices.

In this study, FGDs were used to explore the meanings of the findings that could not be explained statistically. FGDs also helped the research to analyse a range of opinions/views on rurality and rural poverty which was the main topic of interest of this study. FGDs also guided this study to collect a wide variety of local terms used in the various villages of Kabanyana and Nyabigoma. A lot of descriptions on the rural lifestyle were presented and listened to using this method.

The participants were divided into four groups namely; group A, B, C and D. Group A and C were from Kabanyana village while group B and D were from Nyabigoma village. The details of what they were to be asked were prepared carefully through identifying the main objective(s) of the different meetings, developing key questions and developing an agenda. The research assistants and the main researcher were taking notes during the various sessions. After identifying suitable discussion participants, it was agreed that we use between six and eight as the ideal number in each group. This is also in line with Stewart and Shamdasani (1990) who observed that the best group in an FGD should be seven. Eventually, group A had seven members (three men and four women), group B had Seven members (three women and four men). Whereas groups C and D had eight members each; each group had four men and four women.

Key questions were asked jovially among the discussion groups by the research assistants and the main researcher who maintained a neutral attitude and appearance by reflecting and summarising the different opinions evenly and fairly. A detailed report of these opinions has been presented in chapter eight, nine and ten. It should also be noted that during this time, observations were made and have also been reported subsequent to this one.

3.5.4 Photography

Photography has a significant history of use as a research tool. The fields of anthropology, sociology and history have all developed diverse methods of using photography (Collier and Collier 1986; Edwards 1992; Prosser 1998). Ethnographic and documentary photography have long histories, especially in cross-cultural research.

This method is advantageous in that, it helped this study to demonstrate and record changes over time and render the details of a moment visible. Different photos were taken as seen in the Annex/Appendix of Photo plates in the last section of this study report. The photos were relied on also because they easily enhanced the ability to observe the real aspects or the key elements in this study of “rurality and rural poverty.”

The researcher took various photos of various economic activities in the rural areas of Nyabigoma and Kabanyana villages. Photos of how the rural poor have opted to cope with survival strategies ranging from things like traditional methods of transport (IGIPIRINGISO), to traditional methods of bee farming, mat making, rearing of domestic animals, vegetable growing to Local brewing of traditional alcohol called IKIGAGE, have all been presented in the annex/appendix of the photo plates at the end of this report.

The photos helped this study also to know exactly how it is from other rural people who did not participate in the study physically and were from other places. This is especially so when the researcher visited local village markets which could take place in the mornings of every Saturday. In these markets, rural people from various villages could meet and the researcher was also able to talk to a wide range of rural people from various places. This argument is also backed by Jo Spence and Joan Solomon (1995). Jo Spence and Solomon (1995) asserts that photography can overcome a wide range of barriers to participation such as age, illiteracy, language differences, cultural differences, and even geographical distance. Noble and Jones, in Sankaran et al (2001) observed that photography provides a technology that literally enables researchers and their audiences to see the world in new ways, to make the invisible visible - to say “hey look at this !”

3.5.5 Secondary data sources

This form of data was through published and unpublished materials on the nature of rural poverty worldwide, regionally and locally in Rwanda. Some of these sources were obtained through national reports and national budgets. The sources of data were helpful in getting deep insights into the subject of the nature of rural poverty in Rwanda.

Renowned researchers such as Muo (2007) recognised the importance of secondary data, especially where comparisons are made in order to answer research questions and address the research objectives. It was therefore imperative to address the research questions using a combination of secondary and primary data. Secondary data that was consulted included both quantitative and qualitative data. The sources of secondary data were ascertained through literature review, informal discussions with experts, colleagues, seminars and conferences as well as published guides. Data on the Internet was also located using search engines such as;

The World Wide Web

Search engines such as;

(a)Yahoohttp://www.yahoo.com),

(b) Google (<http://www.google.com>)

(c) MSN(<http://www.msn.com>)

3.6 DATA PROCESSING AND ANALYSIS

Notes were written up everyday, often until sunset, at the end of each day the research assistants could join information collected from both villages, Kamanyana and Nyabigoma and analyse the findings and interpretations every day. In analysing the data obtained from this study, a number of analytical methods were employed and these included; descriptive statistics, established theories and SPSS.

Descriptive Statistics: - Descriptive statistics (such as means, tables, frequencies, percentages) were used to analyse, summarise and describe the socioeconomic characteristics of the respondents, their perceptions of rural poverty and the causes and effects of rural poverty.

Established theories to analyse data were also used. In data analysis, the good use of theory assists in designing the case study more effectively, as well as being useful for generalising the end results (Kamanzi, 2007). Theory, thus, assists in selecting the cases for study, specifying what is to be explored, defining a complete and appropriate description, stipulating rival theories, and generalising the results to other cases (Yin 1993). This means that, at the end of the data collection, the study was able to relate findings with what rurality is and how it affects rural poverty and also how the reverse becomes true.

Generated theory was compared to existing theory on issues concerning rurality and rural poverty.

CHAPTER FIVE: OVERVIEW ON THE CHARACTERISTICS OF THE RESPONDENTS

5.1 Introduction

In this chapter, the researcher describes in detail the respondents for the study. This chapter presents and analyses data on the respondents' characteristics. These respondents were mostly the poorest of the rural poor from Nyabigoma and Kamanyana villages. Nyabigoma village is in Musanze district while Kamanyana village is in Burera district. Both these districts are in the northern province of Rwanda. In this chapter, the researcher also looked at the social economic statuses of the respondents. It was important to make an overview on the characteristics of the respondents as a separate chapter so as to have a systematic flow of the realities as per the nature of this study which needed an in-depth inquiry into the nature of rurality and rural poverty.

5.2 Background information of respondents

The percentage of the rural poor people who had gone through school was low. From the FGD groups, the percentages were a bit visible. In the questionnaire group, the percentages for each high school are still very low.

Table 5. 1: Educational status of respondents- Kamanyana village

Education of respondents	Focus Group Discussion		Questionnaire	
	Frequency	Percent	Frequency	Percent
Never attended school	-	-	2	6%
5 Years primary school	5	36%	7	21%
7 Years primary school	6	43%	12	35%
At least attended secondary school	2	14%	9	26%
University/diploma	1	7%	4	12%
Total	14	100	34	100

Source: FGD with 14 respondents in each village

Questionnaires with 34 respondents

The FGD groups contained only one person who had graduated with a diploma in primary education. The vast majority of the respondents that participated in the focus group discussions had attained 7 years primary school represented by 43%. This was followed by primary five school represented by 36% and the 14% of those who participated in the focus group discussion had attained some secondary education. On the other hand, the largest proportion of the respondents that participated in the interviews or questionnaires had attained a 7 year primary school education represented by 35%, followed by those who had attained at least some secondary education represented by 26%, the lowest number of respondents represented by only 6% had never attended any school.

Table 5. 2: Educational status of respondents – Nyabigoma village

Education of respondents	Focus Group Discussion		Questionnaire	
	Frequency	Percent	Frequency	Percent
Never attended school	4	29%	2	6%
5 Years primary school	5	36%	12	35%
7 Years primary school	3	21%	7	21%
At least attended secondary school	2	14%	9	26%
University/diploma	-	-	4	12%
Total	14	100	34	100

Source : FGD with 14 respondents in each village
Questionnaires with 34 respondents

The number of participants with secondary education levels in Kamanyana village is greater than the number of participants with secondary education in Nyabigoma village.

Table 5. 3: Age distribution of participants by methods in the village of Nyabigoma

Age distribution	Focus Group Discussion		Questionnaire	
	Frequency	Percent	Frequency	Percent
Less than 14 year	-	-	-	-
15 - 22 years	4	29%	2	6%
23 – 30 years	8	57%	6	18%
31 – 38 years	1	7%	14	41%
39 – 46 years	1	7%	9	26%
47 – 54 years	-	-	3	9%
Above 55 years	-	-	-	-
Total	14	100	34	100

Source: Primary data, August data 2013

The age groups of 0-14 years and 55 years and over were defined as non-productive. These age groups are not actively seeking jobs and, hence, they do not really contribute to household income (Susanti et al, 1995). The reason is that the age groups of 0-14 is basically still in the school, while the age group of 55 years and above is too physically weak to work.

In the FGD groups, females and males accounted for 50% each. In the questionnaire group, females represented 50% and males 50%. They were all married couples and had an average of seven children.

Table 5. 4: Age distribution of participants by methods in the village of Kamanyana

Age distribution	Focus Group Discussion		Questionnaire	
	Frequency	Percent	Frequency	Percent
Less than 14 year	-	-	-	-
15 - 22 years	1	7%	2	6%
23 – 30 years	3	22%	6	18%
31 – 38 years	6	43%	12	35%
39 – 46 years	3	21%	9	26%
47 – 54 years	1	7%	3	9%
Above 55 years	-	-	2	6%
Total	14	100	34	100

Source: Primary data, August data 2013

As reflected in the table above, the average age of respondents from Kamanyana were aged between 31 – 38 years. The respondents from Kamanyana were on average older than the respondents from Nyabigoma.

5.3 Items measuring social economic status

The following were the main sources of income by the rural poor in the two villages where this study was carried out. Many of the villagers in the areas of study have resorted to these economic activities as a way of adapting to the situation. They are living a livelihood as per the location of their stay or place.

Table 5. 5: Main income generating activities ranked from common to the least common

Economic activities	Nyabigoma village		Kamanyana village	
	Male (frequency)	Female (frequency)	Male (frequency)	Female (frequency)
Agriculture	16 47%	11 32%	9 26%	14 41%
Trade	7 20%	11 32%	4 12%	8 24%
Teaching	3 9%	4 12%	2 6%	6 18%
Fishing	3 9%	1 3%	1 3%	2 6%
Transport	2 6%	1 3%	4 12%	0
Tailoring	1 3%	0	0	1 3%
Cattle keeping	2 6%	5 15%	1 3%	4 12%
Saloon	2 6%	0	2 6%	1 3%
Restaurant	1 3%	0	1 3%	1 3%
others	4 12%	2 6%	3 9%	2 6%

Source: Primary data, August data 2013

Results in the table show that 79% of respondents from Nyabigoma are involved in agriculture of which 16% are males and 11% are females. On the other hand, 14% of the females from Kamanyana are also involved in agriculture. Generally agriculture is the main economic activity in both Nyabigoma and Kamanyana.

Another great activity carried out in both villages is of small scale trading. In Nyabigoma alone, 20% of the male respondents are involved in petty trade while 32% of the female respondents are involved in petty trade. On the other hand, in Kamanyana village, 32% of the male respondents are involved in petty trade. Only 24% of the female respondents in Kamanyana village are involved in petty trade. Other activities that were seen as quite important in both villages were teaching, followed by cattle keeping and the rearing of other domestic animals like rabbits, sheep and goats.

Conclusion

In this chapter, the focus has been on the characteristics of the learners which include: age, education level, occupation and marital status.

Statistics show that most of the respondents went up to primary seven, about 43%. Very few of the respondents have attended secondary education. Already, this says a lot on their capacity to work or be employed. It is not surprising that 79% of the respondents are involved in agriculture, which is the commonest rural subsistence and economic activity. These general characteristics of respondents have helped us study the respondents' likely interests and opinion.

CHAPTER FOUR: COPING STRATEGIES

4.1 Introduction

This chapter presents and analyses data on responses that the respondents gave about the coping strategies they are involved in so as to survive in the rural areas. Important however, is that some coping strategies the rural poor are involved in are in twofold: government led and rural poor led.

The causes of poverty in Rwanda are manifold. First, the population increase has not been matched by an increase in agricultural productivity. Rough terrain and erosion, combined with a lack of modern technology, place serious constraints on agricultural development, yet agriculture is the main source of rural livelihood

Rwanda, Africa's most densely populated country remains poor and essentially rural. Several significant demographic and social shifts in the course of its history have contributed to slowing its economic development. First, Rwanda's population multiplied eightfold in just half a century. Then, the 1994 genocide and the HIV&AIDS epidemic followed on this spiraling demographic growth, coupled with soil degradation and the resulting negative impact on farming – the major source of income for most Rwandans. Today an estimated 51.2 per cent of all Rwandans – 70 per cent of people living in rural areas – live in poverty. Recent data shows that 94 per cent of the population lives in the countryside, generating barely US\$100 in gross domestic product (GDP) each year, compared with US\$230 per capita nationally.

During the 12 months that followed the 1994 genocide, the population shrank by 30 per cent. Close to one million people died and more than two million refugees left the country. Most of the exiles were later repatriated. The nature of human settlements in many areas of the country has been altered, as many of those repatriated lost their land, housing and assets. The overall image of Rwanda's post-war economic recovery is quite positive. After a spectacular post-war boom, national income has continued to rise steadily with an average growth rate of over 10 % between 1996 and 2002. On the other hand, the actual translation of growth into poverty reduction has been disappointing (Ansoms, 2005 and 2007) which diminishes the government's hopes of a purely growth-led strategy for poverty reduction. However, the Rwandan Government aims at a pro-poor effect by, "looking for growth in the sector where the poor are located" (GoR, 2002).

In this chapter, therefore, the researcher explains the strategies used to cope with poverty. Despite the fact that the rural people are poor, they have learned to live with it over time. In this chapter, the researcher explains clearly what the poor do in coping with this situation.

Coping strategies

Basing on the fact that poverty is estimated to be 44.9% nationally, with 22.1% poor in urban areas and 48.7% poor in rural areas, there is bound to be a strategy of dealing with the poverty situation. The coping strategies are hereby looked at in twofold: the government led strategy and what the rural poor are actually doing to manage poverty.

4.1 GOVERNMENT LED STRATEGIES

4.1.1 Building an enabling environment

The state's main role is to create a conducive environment in which economic activity can take place effectively. The current thrust is towards a strong and competent state that provides a visionary leadership and management role. A delicate balancing act also needs to be created between market forces and the strong guiding and facilitative hand for the state.

The role of the state in helping the poor cope with poverty includes:

Providing a stable macroeconomic environment

Good governance and national reconciliation,

Enforcing a coherent legal and regulatory system which protects the property rights of all citizens, including the poor and enabling entrepreneurs to operate in a business-friendly environment,

Maintaining quality infrastructure

Promoting human resource development,

Protecting the environment

Intervening to correct market failures, promote equity and protect the vulnerable.

More so, poverty reduction affects all aspects of public action targeting both the urban and rural areas. It is, therefore, important to comprehensively guide all aspects of public policy. The current actions by government are grouped under the following core areas:

4.1.2 Good governance

Good governance, democratisation; national reconciliation, national political stability and security. Grassroots participation in development and decision making an all-inclusive economic system that allows effective participation of all social and economic groups in the population and creates an economy of stakeholders.

Policies

Policies to increase productivity and incomes of the poor, the measures to increase incomes focuses on employment and labour productivity, agricultural modernization, provision of rural credit and financial services, as well as support for micro and small scale enterprises.

Public action

Actions to improve the provision and accessibility to information and social services so as to improve the quality of life of the poor, The priorities include primary health care, primary education, water and sanitation, energy and housing, They also include assertive public action to address the high rate of population growth. Addressing the problems of vulnerable groups on a sustainable basis, replacing transfers with sustainable livelihoods and establishing safety nets

4.1.3 Poverty Reduction Strategy

The Poverty Reduction Strategy Paper (PRSP), a document that has been developed and is used as the platform for sector policy-setting in each ministry since late 2003.

The government published its PRSP in June 2002. Broadly speaking, it calls for high economic growth accompanied by measures to increase export earnings and agricultural production and diversify the economy by developing information technology and communications. Priority is placed on education as a means of creating a competitive, highly qualified and trilingual labor force (speaking Kinyarwanda, French and English) that is responsive to the needs of the marketplace. Through a broad national consultative process, six priorities were set as outlined below, in order of importance:

Rural development and agricultural modernisation

Human development

Economic infrastructure

Governance

Private-sector development

Institution-building

The first Poverty Reduction Strategy Paper (PRSP) document recognised the rural sector to be of crucial importance for Rwanda's economic future by presenting the agriculture and livestock sector as "the primary engines of growth" (GoR, 2002:30). This ambition reappears in the new EDPRS (PRSP-2) policy which aims at equitable growth, sustainable development, and poverty reduction with rural development as important priorities (GoR, 2007). This hardly seems surprising, given that the primary sector employs almost 90% of Rwanda's active population and. It represents about 45% of its GDP. Moreover, rural poverty is more prominent and severe in comparison with the urban type. Based on a poverty line of 250 Rwf (Rwandan francs) per adult equivalent per day (1,22\$ PPP, 2006 current exchange rate), 56,8% of the rural population are labeled poor, of whom 36,8% are considered extremely poor (living below the food poverty line of less than 175 Rwf per adult equivalent per day, GoR, 2007).

However, Rwandan 'poor' are not a uniform group, nor is the problem of rural poverty a homogeneous one that can be solved with a uniform package of policy measures that enhance agricultural growth. The contribution of this paper lies in the identification of different livelihood profiles for rural households in Rwanda. An understanding of the variations in the characteristics of different livelihood profiles, and the institutional constraints they face, is a prerequisite for effective rural policy making.

The livelihood approach finds its main roots in a paper by Chambers and Conway (1991). They define sustainable rural livelihoods as, "the capabilities, assets (stores, resources, claims and access) and activities required for a means of living" (Chambers and Conway, 1991:6). The approach has been taken up by many scholars as a framework for poverty and/or vulnerability analysis (Ellis et al., 2003; Bird and Shepherd, 2003; Bebbington, 1999; Moser, 1998 and Chambers, 1995). In addition, it has been transformed into a more practical tool by and for development practitioners like UNDP, Oxfam, Care and DFID (Hoon et al., 1997; DFID, 2001 and Solesbury, 2003).

Finally, the country has no ocean access, and the closest port is 1,500 km from the capital. The resulting transport costs, together with the other constraints, keep poor farmers from earning sufficient income from agriculture.

4.2 THE RURAL POOR LED COPING STRATEGIES

What the rural poor are actually doing to manage rural poverty as reported from various interviews and focus group discussions has been presented in this section.

4.2.1 Appropriate income per day

On average, respondents required appropriately 2000 Rwf or more per day to live an appropriate life. Its only 2 married women from Nyabigoma and also 2 women from Kamanyana who said that between 200 – 500 Rwf was appropriate per day. All the other respondents from both Nyabigoma and Kamanyana said that an appropriate income should range from 1000 Rwanda francs and above. However, the third integrated household living

conditions survey (2011/2) report suggests that an appropriate income per day would at least be 2500 Rwanda francs per day.

Table 9. 1: Income needed per day to live an appropriate life – Nyabigoma

Rwanda francs	Single		Married	
	Men	Women	Men	Women
200 – 500	0	0	0	2
1000 – 1500	6	5	5	3
2000 – more	15	10	7	9

Source: Field data, 2013

Table 9. 2: Income needed per day to live an appropriate life - Kamanyana

Rwanda francs	Single		Married	
	Men	Women	Men	Women
200 – 500	0	1	0	1
1000 – 1500	4	5	3	6
2000 – more	12	14	8	11

Source: Field data, 2013

4.2.2 Actual income per month

The majority of respondents' incomes in both Kamanyana and Nyabigoma is between 0 – 19,00 Rwanda francs per month the lowest level of income was 4000 Rwanda francs. It is only 4 respondents who were found to be above 40000Frw per month which is only about 4% of the respondents. While all the other 95% falls below the income level of below 40,000 per month. Specifically if the income is placed in a daily rate then respondents would be considered as living below poverty line.

Table 9. 3: Income needed per day to live an appropriate life

Income level Rwanda francs	Nyabigoma		Kamanyana	
	Male	Female	Male	Female
0 – 19,000	12	2	7	13
20,000 – 39,000	6	4	6	2
40,000 – 59,000			1	1
60,000 - above		1		1

Source: Field data, 2013

Coping with poverty

Poor rural inhabitants' have adopted different strategies to overcome poverty. These strategies vary from person to person and from community to another community. Generally, however, the following strategies have been considered by the poor. Poverty is a multidimensional problem that goes beyond economics to include, among other things, social, political, and cultural issues. Therefore, solutions to poverty cannot be based exclusively on economic policies, but require a comprehensive set of well-coordinated measures. Indeed, this is the foundation for the rationale underlying comprehensive poverty reduction strategies.

So, why focus on macroeconomic issues? Because economic growth is the single most important factor influencing poverty, and macroeconomic stability is essential for high and sustainable rates of growth. Hence, macroeconomic stability should be a key component of any poverty reduction strategy

4.2.3 Educating our children

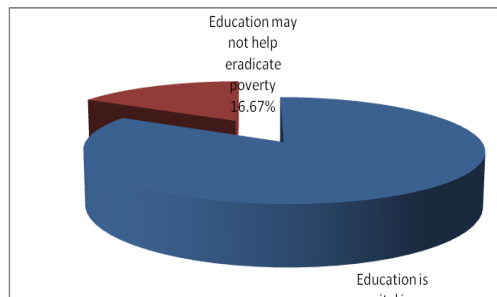
Rwanda is on the verge of a breakthrough. Having weathered one of the worst humanitarian crises imaginable. Just fifteen years ago, and with an impoverished countryside plagued by HIV/AIDS, hunger, and malaria, Rwanda seems to be an unlikely place for an economic renaissance. Yet, the nation's commitment to good government and support for free market solutions place it among the most likely countries to see rapid advancement in the coming decades. Such a future is far from guaranteed, and whether it comes to fruition depends largely on the country's system of education.

For Rwanda, more than any other country, education holds the key to the future. The Rwandan government has demonstrated its commitment to education by making education the largest area of spending, accounting for 27 percent of the budget. Rwanda's education sector must be a prime candidate. Strengthening education in Rwanda will not only help the Rwandan people overcome poverty, but it will also reinforce the democratic institutions Rwanda has developed in the last fifteen years. Educational reform has played a pivotal role in encouraging

entrepreneurship in Rwandan youth. By making Entrepreneurship a compulsory course of study in secondary schools, students have acquired necessary tools and knowledge to be able to be more innovative and enterprising. The results are interesting. With more and more younger people getting involved in business ventures, there are clear signs that it has helped to transform lives and communities. Several Higher Education Institutions (HEI) offer certificates and diploma courses in Entrepreneurship, while, recently, the National University of Rwanda (NUR) alongside its partners organised a Students' Business Plan Competition. With support from various financial institutions, the competition is set to be a success. The role of education in this process is particularly one of achieving universal primary education and adult literacy

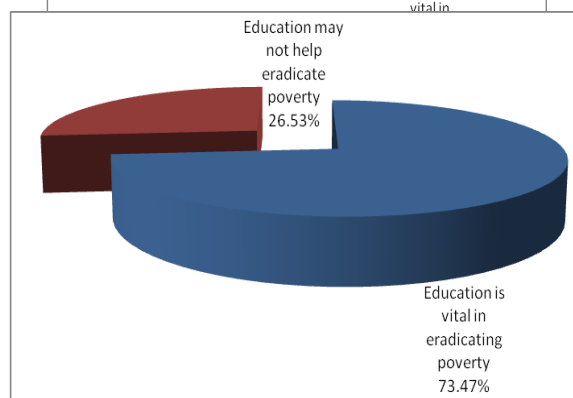
Poor children have numerous disadvantages in relation to their better-off counterparts. They are usually less healthy, their language skills less developed (a factor that has negative influence on school achievement), and they are generally less well equipped - socially, emotionally and physically - to undertake a school programme. If their disadvantaged position and different day-to-day experiences are not taken into account by school education, it is no wonder that they are unable to benefit fully from the school system. As previously mentioned, wealth creation is a significant aspect in education programmes intended to contribute to poverty eradication. How can education assist learners to create wealth? Integration of school education within the economic activities of a community is one example. For instance, in a carpet-weaving village, lessons would also cover various aspects of the carpet industry. In this way, school education would help children to improve traditional trade skills of the village alongside other curricular contents. It would ensure that their future employment possibilities and contribute to the (economic) wellbeing of the whole community. Furthermore, the school would not be alienated from the community and traditional trade would reinforce learning. For the education system to truly respond to the needs of poor children and to contribute to wealth creation in communities and society at large. It needs to take the issue of poverty into special consideration in the planning of educational services. Essentially, it has to stress the preparation of all children to achieve at school, and empower them by heightening their awareness of their rights and responsibilities, their abilities, and enhance their self-confidence to enable them to improve their lives. From the communities of Nyabigoma (83%) and Kamanyana (73%), the value of education in poverty eradication is not negligible.

Figure 9. 1: Education leads to eradication of poverty - Nyabigoma



Source: Field data, Figure 9. 2: Kamanyana

2013
Education leads to eradication of poverty -



Source: Field data, 2013
4.2.4
Rwanda's fondly called 'In investment, and are pillars of development'.

data, 2013
Accessing soft loans
"Entrepreneurial President", as he is understands this very well;
Africa today, we recognise that trade and not aid,

Promoting policies that encourage trade and investment has been on Rwanda's agenda and if the ever growing number of financial institutions in the country is anything to go by, then his message is sinking in. Roselyn, a banker at Banque Populaire de Rwanda (BPR), a citizen-based bank said that "we are getting more and more people applying for loans". As it is, the majority of people are not financially able to create businesses. 'People from rural

areas, especially the farmers have now learnt what they can do with a loan and how they can pay it back in the long-run. It is pretty exciting.' A loan scheme specifically targeted to farmers in rural areas allows them to get money to acquire livestock and be able to start their own businesses.

More importantly, the influx of banks and micro-finance institutions has created a sort of competition for clientele. This means that services have now increased and are easier to get from these institutions, and significantly, access to loans is much faster and easier. Loan schemes are growing in number as well and it is clear that many Rwandans have taken advantage of this.

The banks and micro-finance institutions conduct regular information sessions and sensitisation seminars to train people on the importance of entrepreneurship and how they can use loans and credit to develop their own businesses. The respondents from both Nyabigoma (71%) and Kamanyana (78%) appreciate the role of loans in eradicating poverty.

4.2.5 Agriculture modernising

Agriculture employs 80% of the labour force in Rwanda and accounts for about 33% of GDP. This creates a demand for modernising agriculture and makes it more productive. Normally, the Plan for Modernisation of Agriculture (PMA) is a holistic, strategic framework for eradicating poverty through multi-sectoral interventions enabling the people to improve their livelihoods in a sustainable manner. "Eradicating poverty by transforming subsistence agriculture to commercial agriculture" It is an outcome-focused set of principles upon which sectoral and inter-sectoral policies and investment plans can be developed at both the central and local Government levels. Furthermore, poverty reduction strategies that focus on agriculture modernisation are the strategies that would be considered pro-poor.

According to the Rwanda Operational Plan 2011-2015, updated in June 2012, the agricultural sector presents a great opportunity for poverty eradication because it employs over 80 percent of the labour force, and because agricultural growth can be accelerated substantially by the uptake of modern farming techniques. Over Based on the poverty focus and the need to transform agriculture, the vision of the PMA encompasses both the farmer and the sector. The PMA vision is "poverty eradication through a profitable, competitive, sustainable and dynamic agricultural and agro-industrial sector." Achieving this vision in Rwanda will depend on two related processes: transforming the subsistence farmer, and transforming the agricultural sector in general. The objectives of the PMA are to: increase incomes and improve the quality of life of poor subsistence farmers, improve household, food security, provide gainful employment, and promote a sustainable use and management of natural resources. In a broad sense, to achieve this vision, it is essential to maintain prudent macroeconomic and sectoral policies, undertake institutional reforms and adjustments, and implement the identified priority interventions. During the study, the respondents interviewed in Nyabigoma (89.4%) and Kamanyana (79%) villages were positive that investments in agriculture would help get them out of poverty.

4.2.6 Assistance from NGOs - Girinka Munyarwanda (one Cow per family)

The support from nongovernmental organisations (NGOs) was also mentioned as vital in the eradication of rural poverty. In Nyabigoma, at least 77% of the respondents were very appreciative of the contribution of NGO's while in Kamanyana 69.3% of the respondents were confident that with the support from NGOs, poverty would be totally eradicated. Respondents also said that NGOs had already made vast contributions towards the eradication of rural poverty and their increased contribution would lead to further eradication of rural poverty.

NGOs like CARITAS, and World Vision were mentioned and appreciated for their efforts in eradication of rural poverty. Assistance from NGOs and government initiatives like "Girinka Munyarwanda" was mentioned as the key element of poverty eradication in Rwanda.

In this context, it is worth referring to Jeffrey D. Sachs's strategy for alleviating poverty. According to Sachs (2005), a 'poverty trap' must first be solved in combating poverty. Although the poor have willingness to overcome their ill-being, they are not able to do it by using their own resources. There are so many factors that trap the poor until they are in powerless conditions, such as diseases, climate stress, environmental degradation, physical isolation, and also extreme poverty itself. Sachs states:

"The world's poor know about the development ladder: they are tantalised by images of affluence from halfway around the world. But they are not able to get a first foothold on the ladder, and so cannot even begin to climb out of poverty" (Sachs, 2005: 19-20).

Essentially, the poor must be helped to exit from the poverty trap. If it can be reached, there will be an opportunity to get a first foothold on the ladder of development. In helping the poor to climb out of poverty, NGOs use two approaches: supply-side and demand-side (Clark, 1995).

In a similar sense, Fowler (1997) identifies two types of NGO tasks: micro-tasks and macro-tasks. From the supply-side or micro-tasks approach, NGOs provide various basic public services to the poor. It is argued that especially in

countries where government lack public services, NGOs play a significant role in the direct provision of social and economic services. In general, NGOs emerge and play the roles as service providers. There are also several Non-Governmental Organisations that set up trainings and workshops for entrepreneurial training.

4.2.6 Strengthening of cooperatives

Cooperatives are at work in almost every country and economic sector. More than 760 million people around the world are engaged in the cooperative movement. Whether a rural cooperative in Benin, which ploughs back profits into building reservoirs and upgrading roads, or a savings and credit cooperative in Sri Lanka, providing insurance and postal services to its members, a cooperative can play a significant role in fulfilling development objectives. It is, generally, recognised that cooperatives respond effectively to the ever-changing needs of people.

For example, in response to the effects of globalization, people continue to choose cooperatives to address their needs. In a number of countries, people are starting new cooperative enterprises in such areas as social care and information technology. Women and youth are also choosing the cooperative form to start enterprises of their own, thus creating new jobs and opportunities. The cooperative advantage extends to the users of cooperatives and indeed to the communities in which they operate. Cooperatives set industry standards by putting into practice their values and ethics. In some countries, cooperatives are seen as leading agencies in promoting food safety and security, and in protecting the environment. Further more,, cooperatives are building peaceful societies by promoting understanding and collaboration among people of different cultural and income backgrounds. The values of cooperation - equity, solidarity, self-help and mutual responsibility - are the cornerstones of cooperatives and should be sustained so that cooperatives can continue to respond with flexibility and innovation to changes and challenges posed by globalization. This part of the world is yet to benefit from globalization as the people live by 2 US dollars a day.

Cooperatives, and in this case we are specifically limiting ourselves to agricultural marketing cooperatives, have emerged as a critical rural development institution in Tanzania. They have been the kingpins of development interventions aiming at alleviating poverty of the small holder farmers spread out in the rural areas of Tanzania. The colonial governments promoted the formation of agricultural marketing cooperatives particularly for cash crops, mainly coffee, cotton and tobacco. The Nationalist post colonial government saw cooperatives as an important vehicle which could be harnessed to spread the benefits of development to a wide section of the Rwandan population.

During the study in Nyabigoma and Kamanyana, although respondents did not seem to understand exactly how a cooperative works, they felt that it was still necessary in eradicating poverty. In Nyabigoma village 76% of the respondents looked at cooperatives as a credible means for coping with rural poverty while in Kamanyana 88% considered cooperatives as credible means of eradicating poverty.

Currently the cooperative movement is increasingly being promoted by international development organizations as a means for participatory development in Rwanda. One of these promoters is Chapman who focused on the promotion of the cooperative sector in Rwanda as outlined in the country's Poverty Reduction Strategy Paper. Her research included visits to many cooperatives in Kigali, the capital, and interviews with officials working with development policy. The broad-ranging nature of a cooperative, allows for multiple growth opportunities. Cooperatives not only offer a means for attaining economic growth, but also offer an opportunity for empowerment of otherwise marginalized populations in social and political realms of everyday life.

4.2.7 Protection of environment

The protection of the environment has been seen as a key poverty reduction strategy by both the respondents from Nyabigoma (82%) and Kamanyana (78.2%). The Poverty Reduction and Environmental Protection Programme responds to three of the four outcome areas outlined in the Country Programme Document: capacity-building for peace and human security, increased livelihood opportunities and improved natural resources management, and gender equality.

Its core work is divided into three pillars: Supporting formulation and implementation of strategic economic development policies with focus on small and micro-finance for inclusive growth; empowering local communities to analyse, participate in and advance recovery and development through encouraging local enterprise, managing conflict and fostering sustainable environmental management as well as ensuring that environmental and natural resources are utilised in a sustainable, equitable, gender and conflict-sensitive manner, by supporting formulation and implementation of strategic policies.

Poverty Reduction and Environment Protection Programme supports vulnerable communities by providing pro-poor social services towards achieving the Millennium Development Goals and by creating an enabling environment for reconstruction and development. It strives to increase local communities' income, improve their ability to manage natural resources, and prevent or mitigate the impact of disasters, both natural and man-made. The programme

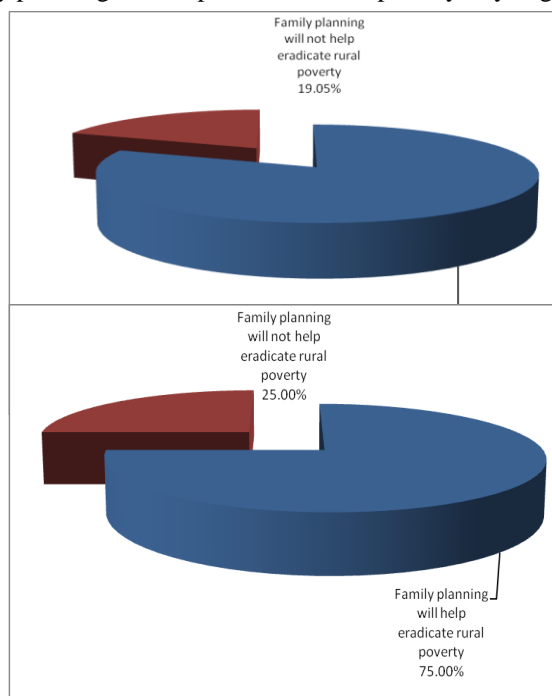
particularly focuses on community support with an inclusive range of partners at the community level and in the private sector. Environmental Protection efforts targets MDG7, ensuring environmental sustainability. It also promotes sustainability of the sources of livelihoods for the majority of the population that depends on productivity of natural resources. It has also already been agreed that poverty reduction and environmental conservation should go hand-in-hand.

4.2.8 Family planning and child spacing

Family planning plays a pivotal role in population growth, poverty reduction, and human development. Evidence from the United Nations and other governmental and nongovernmental organisations supports this conclusion. Failure to sustain family planning programmes, both domestically and abroad, will lead to increased population growth and poorer health worldwide, especially among the poor. However, robust family planning services have a range of benefits, including maternal and infant survival, nutrition, educational attainment, the status of girls and women at home and in society, human immunodeficiency virus (HIV) prevention, and environmental conservation efforts. Family planning is a prerequisite for achievement of the United Nations' Millennium Development Goals and for realizing the human right of reproductive choice.

This position on family planning as another means of coping with poverty was agreed on both Nabigoma and Kamanyana. The respondents in Kamanyana and Nyabigoma however looked at family planning as a means of reducing the burden of children related expenditures.

Figure 9. 3: Family planning will help eradicate rural poverty- Nyabigoma



Source: Field Figure 9. 4: poverty-

data, 2013 Family planning will help eradicate rural Nyabigoma

Source: Field As noted in the respondents family planning Kamanyana the agreed that the the component of family planning not to be ignored.

data, 2013 charts above; 80.95% of the Nyabigoma were in agreement with the contribution of in the reduction of rural poverty. Also in response was not far different either; 75% reduction of rural poverty would require

In relation to family planning, when it comes to population growth, the United Nations has three primary projections. The medium projection, the one most commonly used, has world population reaching 9.2 billion by 2050. The high one reaches 10.5 billion. The low projection, which assumes that the world will quickly move below replacement-level fertility, has population peaking at 8 billion in 2042 and then declining.

If the goal is to eradicate poverty, hunger, and illiteracy, then we have little choice but to strive for the lower projection. Slowing world population growth means ensuring that all women who want to plan their families have access to family planning information and services. Unfortunately, this is currently not the case for 215 million women, 59% of whom live in sub-Saharan Africa and the Indian subcontinent. These women and their families represent roughly 1 billion of the world's poorest people, for whom unintended pregnancies and unwanted births are an enormous burden.

Former US Agency for International Development (USAID) official Joseph Speidel notes that;

"If you ask anthropologists who live and work with poor people at the village level; "they often say that women live in fear of their next pregnancy. They just do not want to get pregnant."

The United Nations Population Fund and the Guttmacher Institute estimate that meeting the needs of these 215 million women who lack reproductive healthcare and effective contraception could each year prevent 53 million unwanted pregnancies, 24 million induced abortions, and 1.6 million infant deaths. Family planning can lead to economic growth both at the family level and at the national level, making it a critical component of strategies to reduce poverty.

4.2.9 Stabilizing prices of our agricultural products

Village dwellers in Nyabigoma (73%) and Kamanyana (82%) believe that one of the factors that have sustained poverty in their villages is the fluctuating and low prices of agricultural products, yet agriculture is the main economic activity for them. This creates a dire need for stabilizing prices of agricultural products. Recognising the important influence of agricultural price stabilisation and support policies on agricultural development, on consumption levels, on farm incomes, and on international trade, is paramount. The desirability of agreed principles to serve as guidelines to Member Governments in establishing or reviewing their agricultural price stabilization and support policies is paramount. The important contributions in this field made in the reports of the FAO Expert Working Party which met in 1956, of the Expert Panel which met in 1959, and of the regional meetings held in Asia and Latin America have to be recognized.

Fluctuation in market prices for agriculture products could adversely affect financial condition and results of operations. Prices for cereals, oilseeds and by-products, like those of other commodities, can fluctuate significantly. The prices that we are able to obtain for our agriculture products depend on many factors beyond our control.

Financial condition and results of operations could be materially and adversely affected if the prices of grains and by-products decline. Fluctuation in market prices for agriculture products could adversely affect our financial condition and results of operations. Prices for cereals, oilseeds and by-products, like those of other commodities, can be expected to fluctuate significantly causing adverse effects on the incomes of farmers. The prices that we are able to obtain for our agriculture products depend on many factors beyond our control.

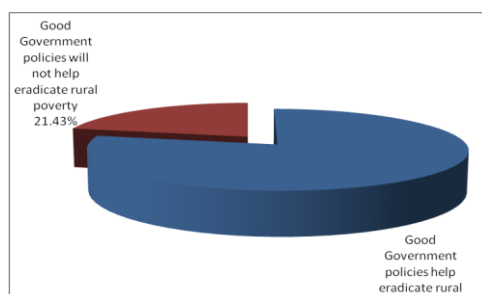
Price fluctuations are not only a situation affecting the farmers or villagers in Rwanda alone but also it is a global phenomenon. For example, from June 2005, to June 2006, prices in U.S. dollars for soya beans dropped by 8.75 %, the price of the corn increased by 11% and wheat increased by 15.6%. (CBOT- Bloomberg, 2006). The international price fluctuations also affect the prices on the local market.

4.3 Good Government Policies

Poverty alleviation is a deliberate effort by all countries that overcome it. This, therefore, calls for deliberate government effort to establish the right policy frameworks for poverty eradication. Economic growth is the single most important factor influencing poverty. Numerous statistical studies have found a strong association between national per capita income and national poverty indicators, using both income and non-income measures of poverty. Nyabigoma and Kamanyana respondents believe that good government policies will help them get out of poverty.

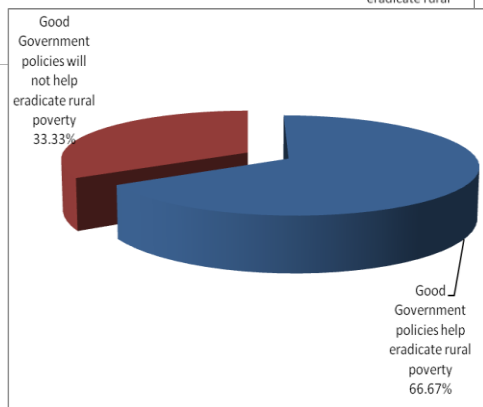
Figure 9. 5: Good government policies will help eradicate poverty - Nyabigoma

Source: Figure 9. poverty -



Field data, 2013
6: Good government policies will help eradicate Kamanyana

Source: Pro-poor copying



Field data, 2013
policies are vital in eradication of rural poverty or in with poverty.

4.4 Macroeconomic policies and private sector investment

One recent study consisting of 80 countries covering four decades found that, on average, the income of the bottom one-fifth of the population rose one-for-one with the overall growth of the economy as defined by per capita GDP (Dollar and Kraay, 2000). Moreover, the study established that the effect of growth on the income of the poor was, on average not different in poor countries from that in rich countries. The poverty–growth relationship had not changed in recent years, and that policy-induced growth was as good for the poor as it was for the overall population.

Studies show that capital accumulation by the private sector drives growth. Therefore, a key objective of a country’s poverty reduction strategy should be to establish conditions that facilitate private sector investment. No magic bullet can guarantee increased rates of private sector investment. Instead, in addition to a sustainable and a stable set of macroeconomic policies, a country’s poverty reduction policy agenda should, in most cases, extend across a variety of policy areas, including privatisation, trade liberalisation, banking and financial sector reforms, labour markets, the regulatory environment, and the judicial system. The agenda should include increased and more efficient public investment in a country’s health, education, and other priority social service sectors. Macroeconomic stability is the cornerstone of any successful effort to increase private sector development and economic growth. Cross-country regressions using a large sample of countries suggest that growth, investment, and productivity are positively correlated with macroeconomic stability (Easterly and Kraay, 1999).

Although it is difficult to prove the direction of causation, these results confirm that macroeconomic instability has generally been associated with poor growth performance. Without macroeconomic stability, domestic and foreign investors will stay away and resources will be diverted elsewhere.

In fact, econometric evidence of investment behavior indicates that in addition to conventional factors (past growth of economic activity, real interest rates, and private sector credit), private investment is significantly and negatively influenced by uncertainty and macroeconomic instability (Ramey and Ramey, 1995).

4.5 Women and girls empowerment

It is also important to involve women and girls in the eradication of poverty.

Women face the direct impact of poverty in the rural areas of Nyabigoma and Kamanyana and it is an important aspect of coping with poverty. The respondents realised the need for women and girls empowerment and, to include them as key partners in development and coping with poverty. Particularly, women in Nyabigoma (92%) and Kamanyana (86%) felt that they needed to participate more in handling poverty. It is also important to encourage women to start doing some jobs that were previously marked for men only.

In situations of extreme poverty, women and girls are particularly at risk as they tend to inherit the poverty of their mothers. They are prone to abuse of all forms, and very often confined to households in which they are virtually slaves. UNICEF has been working on this issue as part of the follow-up to the 1993 Ouagadougou Pan-African Conference on the Education of Girls. Other groups of poor children who merit special attention are children orphaned by HIV/AIDS, street children, and children of some ethnic minorities. For them, the provision of non-academic support and security is essential in order to contribute to their total wellbeing and success in life. Moreover, dialogue and cooperation with parents and families should improve their participation and performance in education.

4.6 Main economic activities

Different economic activities take place in both Nyabigoma and Kamanyana.

Although each individual has different activities that they are engaged in, the predominant one is agriculture employing 38% of the males and 20% of the females and salaried job employing 29% of males and 29% of the females in Nyabigoma.

On the other hand in Kamanyana the main economic activities are agriculture employing 24% of the males and 30% of the females. The second economic activity in Kamanyana is the salaried jobs employing 14% of the males and 29% of the females.

Other economic activities taking place in both Nyabigoma and Kamanyana include: fishing, driving, carpentry, shoe making, haircutting, basket weaving, mats making, chairs, tailoring, mobile restaurant of snacks like chapatti, mandazi, mechanics, hunting, making local brew such as ikigage for alcohol, mining, farming and any sort of agricultural activity, witch craft, private salaried job, civil service or government job, trading such as operating a shop and selling of second hand clothes.

Table 9. 4: Permanent livelihoods in Kamanyana and Nyabigoma

Livelihood	Nyabigoma		Kamanyana	
	Male	Female	Male	Female
Fishing			8%	14%
Driving	3.5%		2%	

Carpentry	9%		2%	
Show making and saloon	6%	12%	2%	13.5%
Hand craft		8.5%	2%	4%
Tailoring	8%	14%	2%	13%
Cookery	2%	4%		6%
Mechanics	2%		3.5%	
Brewing	4%	8%		3%
Trading	8%	15%	9%	5%
Witchcraft				2%
Salaried jobs	29%	29%	14%	29%
Bee keeping		3%		3%
Agriculture: crop and animal husbandry	38%	20%	24%	30%

Source: Field data, 2013

All rural inhabitants from both Nyabigoma and Kamanyana interviewed were involved in multiple economic activities.

The main economic activity that all the respondents both in Nyabigoma and Kamanyana were involved in was agriculture which activity directly or indirectly employed up to 100% of the males in Nyabigoma, and 97% in Kamanyana. It also employed 76% of the males in Kamanyana and 100% of the females in Kamanyana.

The second major activity that employed multiple persons was trading, which employed 18% of males and 18% of females in Nyabigoma. On the other hand 4% of the males and 6.5% of the females in Kamanyana were also involved in trading.

Table 9. 5: Second livelihoods activities in Kamanyana and Nyabigoma

Livelihood	Nyabigoma		Kamanyana	
	Male	Female	Male	Female
Fishing			14%	
Driving	2%		4%	
Carpentry	9%		8%	2%
Show making and saloon	12%	26%	15%	14%
Hand craft	18%	29%		2%
Tailoring	9%	11%		14%
Cookery	14%		18%	13%
Mechanics	2%			
Brewing	4%	6%	4%	
Trading	18%	18%	4%	6.5%
Witchcraft				
Salaried jobs	7%	9%	12%	195
Bee keeping	2%	16%		20%
Agriculture: crop and animal husbandry	100%	97%	76%	100%

Source: Field data, 2013

4.7 Reasons for engaging in multiple jobs

Different people were involved in different economic activities and the said activities are ranked in the table below. Almost 100% of the males in both Nyabigoma and Kamanyana were engaged in more than one economic activity because of the low incomes they receive. The idea is that the incomes cannot help them to effectively meet their daily needs. So the individuals end up doing more than one economic activity to help them to manage their lives effectively.

Basically, the highest ranked reason for the rural poor doing multiple economic activities is the low incomes received from doing only one economic activity, thus, the motivation of doing more than one activity. The table below contains all the other reasons by the respondents for engaging in multiple economic activities.

Table 9. 6: Reasons for engaging in multiple jobs in Kamanyana and Nyabigoma

Reason	Nyabigoma		Kamanyana	
	Male	Female	Male	Female
Ranked reason from highest to lowest	Rank %ge	Rank %ge	Rank %ge	Rank %ge
Because of low incomes	100%	86%	100%	68%
Because of too much Poverty	82%	66%	70%	88%
Because of Rising prices of Basic necessities	54%	30%	47%	55%
Because of Family needs e.g. Many Children to feed at home	33%	20%	-	17%
Because of need to pay fees for my children	24%	-	32%	19%
Because of Need of Getting money for food	14%	11%	-	29%
Because of Poor Asset Base (No land)	-	13%	16%	-
Because of No easy Access to credit	4%	2%	8%	-
Need for income to help me get married	2%	-	-	-

Source: Field data, 2013

4.8 COPING WITH SOCIO-ECONOMIC PROBLEMS OF RURAL POVERTY

The residents of Kamanyana and Nyabigoma, have not remained passive in the face of the social and economic problems they confront. The concept of self-resilience to them has been of a veritable aspect in how they began to define their life styles, turning their vulnerability contexts into a promising situation to change rather than to maintain its state of prevalence.

Table 9. 7: Strategies for coping with problems

Most Cited Problems	Coping Strategy
Income	<ul style="list-style-type: none"> • Being a manual labourer • Crushing stones to sell, and quarrying sand and stones for building • Growing vegetables • Planting crops to sell • Collecting some fruit from other places and bringing them back to the village to sell Borrowing from relatives, close friends or neighbors.
House	<ul style="list-style-type: none"> • Using local materials such as wood, bamboo from the virunga mountains and “sago” leaves to build houses • With the income they obtained from the above sources, using a part to buy some materials from some shops in the town
Food	<ul style="list-style-type: none"> • Growing vegetables like cabbages, carrots and egg plants • Planting the crops • Buying from some shops in the town
Education/schools	<ul style="list-style-type: none"> • Most children attend the schools on a 12 year basic education which free primary education by government • Free education for 12 years primary school
Main poor road conditions	<ul style="list-style-type: none"> • The road connecting the villages to the town is also not good in times of rains and floods from the Virunga mountains
Job	<ul style="list-style-type: none"> • Self-employed (any manual laboring, farming, making bricks and crushing stones)
Electricity	<ul style="list-style-type: none"> • Using lantern lamps, local traditional candles.
Water	<ul style="list-style-type: none"> • Using water coming from the crater lake up at virunga mountain

Source: Fieldwork conducted in the village of Kamanyana and Nyabigoma

The sustainable livelihood frame as a holistic approach in defining rural poverty (Chambers and Conway, 1982) identifies the poor as a victim of poverty at the same time as a social engineer (Chambers, 1983) to act on the undesired social economic situation and come up with coping and adoptive strategies to stress and shocks, in any form and context it may exist.

4.8.1 Strategies on coping with low rural incomes

Income levels as already noted above are still very low. The study did not extend the scope of research to categorise the respondents in income classes, as this was thought to create a bias to the least income group and subsequently prevent the researcher from gathering a wide range of information.

In Rwanda, statistics have continued to indicate a high prevalence of poverty levels in rural areas (EDPRS 1 of the GoR, 2007) the middle income class is mainly in urban and peri-urban centre. At least 90% of the sampled population and the probed sample were economically employed in farming as centrally to most urban population of Rwanda. Village dwellers have been reported.

In Tanzania, for example, just like Rwanda, 90% of the poor people, are still in the rural areas although, there are higher poverty levels in villages. In Rwanda too, according to the similar report, it is on record that 64.7% of the rural population is still poor and 37% are in extreme poverty.

However, there are universally agreed upon coping strategies on how the rural population can withstand the problem of low incomes. Albeit the Indian noblest Amartya Sen in his work on sustainable livelihoods, produces a set of coping strategies namely Migration, diversification, hoarding, reduction in food consumption and others (Sen, 1984). Lower incomes in the rural population have affected largely the investment and production potentials of rural communities. Agriculture in Rwanda has lagged behind (IPAR Rwanda Report, 2009) due to unfavorable climatic conditions and poor soils, a factor that has bonded the rural population in the circles of poverty. This state and context would be altered if the rural population can find other sources of income to supplement the little and unguaranteed earnings from agriculture products.

In this study, participants in the focused group discussions were asked to suggest how they withstood the problems of low incomes in situations of stress and shocks. Answers to this inquiry were rotating around how the rural people have decided to tolerate this problem and survive this cause by resorting to other off-farm productive activities where to earn a living.

Among the survival strategies listed were: being a manual labourer, crushing stones to sell, growing vegetables, planting crops to sell, collecting some fruits from other places, and borrowing from relatives. How sustainable these coping strategies were, was outside the research limit of this study. But the interesting insight is the commonality of these strategies with the work of Robert Chambers, 1991 on sustainable livelihoods. Since this research never classified the respondents by income categories, it was difficult to establish the level of significance of a particular coping strategy. Providing manual labor was considered as surplus labor that would ensure sustained incomes.

Some rural theorists who have researched on the relationship between agriculture and rural industrialisation (Francis Golletti, 2009), have attached agricultural development and food security in Asian countries in the late 1960's to the process of rural industrialization.

In many developing countries, in contrast many developed countries, agriculture and rural development, has not taken a good off well due to low levels of rural industrialisation. In Rwanda, this is not a unique occurrence among rural areas as factories are still on a low scale in number, activity and sparsely distributed. The industrial sector shares 15% of the total GDP (MINICOM, 2011).

Nyabigoma and Kamanyana Villages are not exceptional, the percentage and scale of rural industrialization in Rwanda still has a lot to be done in terms of extending textile industries and other manufacturing industries that can absorb the large number of labour employed in agriculture.

Another off-farm activity where the residents source an alternative income was stone quarrying. Although the mining industry is still picking momentum, the Government of Rwanda, supports local initiatives towards developing a strong mining sector (OGMR, 2010). The residents of Nyabigoma and Kamanyana find stone quarrying as an alternative source of income during the periods of income shortages particularly when expectations from sale of agricultural products are in vulnerability confrontations such as during poor weather conditions. To overcome such struggles, mining, is regarded as a survival strategy to the rural poor. Stone quarrying has not been specific to the villages of Nyabigoma and Kamanyana alone. The mining sector in Rwanda currently employs 20,000 people in addition to those working in mining concessions.

Volcanic eruptions that can be dated around 1882 (Wikipedia/wiki/Mount -Nyiragongo) is responsible for the amount of stone mass wasted along valleys and respondents confirmed that these are crushed and sold for building purpose. The study also established the fact that this would be a sustainable non-farm activity due to the rampant increase in construction of roads and other physical infrastructures.

Another social capital that was suggested by respondents as another form of coping strategy was income transfers in form of borrowed cash from friends and neighbors. These kinds of linkages have been commonly referred to as remittances. A study of the impact of cash transfer on social networks of Kenyan households participating in transfer programs reflects borrowed money as form of social capital (Phyllis Ressler, 2009). Social networks in many African societies particularly still in rural areas, reflect a great deal of kinship, brotherhood especially in the absence of formal financial structures many people in developing countries depend on borrowed money to reduce their exposure to risks (Salvado di Fallo and Erwin Bulte, 2009).

In Rwanda, developments in information technology have diversified their products and service offer to include cash transfers by Mobile Telecommunication Company, which now in Rwanda has gone global (East African Business week, 2012). Across Africa, there has been money transfers as forms of survival strategies which seem to be filling lending gaps and defying the complex nature of the lending institutions like small village micro credits and middle men money lenders who charge high interest. Those who fully agreed with this form of support in both Kamanyana and Nyabigoma villages indicated that these remittances are sent directly from their relatives who leave in urban centres. According to Food Security and Nutritional Analysis Unit, Somalia (FSNAU, 2013) in Puntland and Somaliland, reports show a direct correlation between Family ties, remittances and livelihoods support.

Income shortages were also withstood by growing crops and vegetables. This, according to the respondents was more immediate as juxtaposed to other survival strategies. More emphasis here was put on the growth of vegetables which assured them ready market as compared to other edible crops. UNFPA-Rwanda, promotes the concept of Kitchen Gardens as a strategy to supplement food requirement and food security as well as a source of income. However our present study did not establish the nature of the kitchen gardens and where they sell these vegetables, albeit many contended that there is a growth of lucrative markets within and outside the village boundaries that present potential consumers for these vegetables. This is an interesting result as it reflects the growing need for non-colonial cash crops.

In Africa, the agriculture sector in Sub Saharan Africa, is on the road to diversify its agricultural output to support the export volumes (Delgado and Christopher, 1995) thus leading to a growing population diversifying their agricultural crop choice, to vegetables although the study in the studied villages could not investigate their exportation possibilities. But in Rwanda according to (EDPRS 1 of the GoR) there is an increasing percentage of vegetables to the agriculture export volume.

4.8.2 Strategies for coping with poor rural housing

The state of rural housing is still seriously cited as a problem in the villages of Nyabigoma and Kamanyana. Although the Government of Rwanda has a policy of improving the wellbeing of the rural population through rural electrification and provision of housing facilities, the problem still is prevailing (EDPRS 1, GoR, 2007). In many rural areas of African countries houses are still in poor conditions and the problem is abbreviated with lack of incomes to buy modern building materials. According to (Nubi, 2000), lack of incomes in rural Nigeria is responsible for the poor state of settlement. In Rwanda, those residing in rural areas are particularly still in worst housing conditions; the structures are prone to environmental catastrophes like heavy rains and winds. However, lack of building materials due to shortage of incomes and unemployment is a significant problem. The main coping strategies to address this problem by the residents in Kamanyana and Nyabigoma villages was basically dependent on the environment itself as seen in their responses in the table above.

Development and environment are reinforcing (Shaofeng Chen, 2012). For example, in these two villages, local wood like bamboo, from Viruga Mountains, was cited as being of significant importance in the construction of houses. Still bamboo trees have a double role, direct incomes are generated from their sale and residents are in position to purchase building materials. In other rural areas, this is how the problem has been overcome. However, in spite of the fact that the incidence of poverty and lack of incomes has been very high, residents have devised the above coping strategies to solve their housing problems.

4.8.3 Strategies for coping with inadequate access to food in rural areas

Food shortage was among the problems faced by the residents of these two villages, although it was not clear whether there was a total lack of food, as some members of the sampled respondents interpreted the problem in terms of frequency (number of times they had their meals per day). Hunger and starvation are indeed synonymously used, According to the Comprehensive Food Security and Vulnerability Analysis (CFSVA) and Nutrition Survey 2012, the prevalence of chronic malnutrition among children under the age of 5 is still high, at 43 per cent (WFP, 2012) and the problem is on a prodigious scale in most sub-Saharan rural areas.

In the villages of Nyabigoma and Kamanyana, the predicament was compounded by low incomes and price fluctuations that have discouraged farmers from growing food crops. The main crop grown in these areas, has been Irish potatoes (<https://agrifinfacility.org>) which is supplied to urban population. Respondents posed that prices are always increasing, and the increasing number of hotels in urban and peri-urban creates an excessive demand for this

crop. This was evident in some cells as it was observed through large tracks of land under cultivation. Some respondents maintained that, the problem of food shortages existed.

The study went at further to establish that market liberalization and price allocation of resource was too responsible for the continued movement of food supplies from these villages to towns, as food traders competed for these less priced irish potatoes. Amartya Sen while examining the right to food, presents a relevant association of lack of freedom to entitlement failure (Amartya Sen, 1984). But in Rwanda, Sen's observation and, specifically, to these villages, is not of greater significance, as many pointed out that, it is the problem of land shortage that barred them from growing food. The coping strategies suggested were using their own incomes obtained from other sources to buy food from town shops, growing vegetables like cabbages and carrots as these were favored by the fertile volcanic soils.

4.8.4 Strategies for coping with the ever increasing costs of education

Education is expensive and schools are very few. This was cited as another challenge the residents of Nyabigoma and Kamanyana face. In these two villages, education still confronts major challenges. It was noted that many respondents, due to income shortages, can hardly be in position to send their children to school much as there is Free education being one of the Millennium development goals.

4.8.5 Strategies for coping with bad roads in rural areas

The nature of roads connecting town the center to villages is still poor, the residents reportedly find this a major hindrance to their economic prosperity, as transporting food crops and other materials has increased costs. This problem becomes more acute during periods of heavy rains as there are very minimal feeder road. Majority of the respondents expressed that this problem has isolated them from major and emerging economic opportunities in urban centers. But the government of Rwanda, through the Community Development Programs under Sustainable Growth for Jobs Flagship (EDPRS 1, 2007), has embarked on a countrywide approach of rehabilitating damaged roads and building new ones, that connectS markets to production centres. The residents of Nyakamana and Nyabigaoma, overtly indicated a positive support to any government initiative that will promote the infrastructural development of their villages.

4.8.6 Strategies for coping with the problem of unemployment

Full employment in rural Rwanda is still is hard as many do not have access to it. It is alarming in the villages of Nyabigoma and Kamanyana that many respondents reported to be facing this problem. The Government of Rwanda, through the short term strategy of achieving the long Vision 2020 economic development targets (EDPRS 1 and 2 Of GoR, 2008-2012) as earmarked, reveals that rural unemployment is still at high incidence and most acute among the rural youths.

With the implementation of the Vision 2020 Umurenge Program, Government embarked on strategies to address high level unemployment among the youth through public works, diversifying the rural economy, modernizing agriculture and eventually realising rural industrialization. The respondents, nevertheless, proposed coping strategies in finding alternative sources of incomes through farming, making bricks and crushing stones.

Chambers and Conway (1991) while debating on the nature of vulnerability contexts experienced by the rural poor people suggested that human capital, such as held skills can be used to find new jobs and sell what they referred to as human labour. They (Chambers and Conway) argue that migration in form of moving from a place with less opportunity to another with a vast opportunity can also be a better coping strategy. However, there was a dearth of information of members in these villages who had migrated to other areas in search for jobs.

4.8.7 Coping with rural sources of energy, water and sanitation

Rural electrification in Rwanda is among the national strategies to be achieved by the year 2020 (EDPRS 2). In Rwanda and notably in the researched areas of Nyabigoma and Kamanyana, residents mainly rely on the conventional methods of energy. Although Government has embarked on a nationwide electrification programme, the costs of electricity are very exorbitant and rural farmers find it difficult to meet these costs. This has accounted for the slow growth of the non-farm activities such as processing and value addition to agricultural products which require electricity. Charcoal burning in Rwanda (Muhire, 2012) has been regarded as a source of livelihood but it has posed severe negative impacts to the rural population. The ministry of Environment in Rwanda, reports that conventional sources of energy are responsible in part to the poor climatic changes in Rwanda (REMA, 201). The respondents in the two villages on which this study is done, use lantern lamps, and local candles to meet their energy and lighting demands. However their experience clearly shows a discomfort for the electricity costs and they continuously call upon government to intervene and regulate these costs.

Water shortages and poor supply networks was another grave problem faced by the villagers of Nyabigoma and Kamanyana. The two villages are geographically mountainous and, extending piped water to such points has been problematic. Nevertheless, residents use water coming from the crater lakes up at Virunga Mountains. Problems

associated with distance and the nature of terrain, were mentioned as major hindrances in using this water from crater lakes.

Table 9. 8: Needs and priorities to cope with poverty as ranked by focus group discussions in the two villages as most important priorities

Needs/Priorities	Nyabigoma	Kamanyana
Natural Assets <ul style="list-style-type: none"> • Land • Forest • Sea 	√	√
Physical Assets <ul style="list-style-type: none"> • Road • Transport facilities • Piped drinking water (pipe or pump) • Electricity 	√ √ √	√
Human Assets <ul style="list-style-type: none"> • Education (schools, teachers and others) • Health (clinic, doctors, nurses, medicines) • Skills 	√ √	√ √
Social Assets <ul style="list-style-type: none"> • Houses • Latrines • Community hall • Nutritious food 	√	
Financial/Economic Assets <ul style="list-style-type: none"> • Capital/cash • Micro-enterprise • Permanent jobs • Fishing tools • Farming tools • General prices • Market 	√ √	√ √

Source: Field data, 2013

In the field surveyed data, one of the operation questions in understanding poverty and rurality, employed was to establish the needs and priorities the rural poor required most. Respondents of both villages, Nyabigoma and Kamanyana suggested a number of strategies in withstanding with the vulnerability contexts as defined to them. Orientations were made to them for simplifications using the sustainable livelihood frame work (Chambers, 1991) as the holistic approach for guidance.

4.8.8 Coping rural efficiency utilization of scarce natural resources

As observed from the table above, there was a significant considerable association between the problems faced or lacked in what was viewed as the causal factors to poverty and remedial strategies as coping priorities. Although there was some degree of variance to what was placed as more significant need than others, five priority needs were identified as natural assets: physical, human, social, and economic assets.

The natural assets constituted, land, forest and sea. In both villages, land was ranked as an immediate need and placed top priority as a supportive tool to their poverty circles. Agriculture in Rwanda is the dominant employer,

directly or indirectly to the rural population. Looking at the economic assumption as to why land is demanded by many in these two villages, it established that many attached great values to it as a derived good. And this was associated, correspondingly to its economic value as the basic primary factor of production. The study deepened the investigation to establish land ownership practices and interestingly, many respondents, in both villages, reported to be facing structural and ownership practices that denied them the right to own land. This is also true in many agrarian sub-Saharan African countries. It is still an existing problem although it varies from society to society.

Access to and control of land was identified closely as a major hindrance. Transfer of land to the productively active farmers was unclear and basically a requirement of buying and selling land whilst financial resources were lacking. Villagers, therefore, needed land to fully support their livelihoods, practice farming and cope or adopt more resilient strategies such as the practice of mechanised, extensive and intensified agriculture that would guarantee food availability as well as increased incomes. Other economic activities like fishing and lumbering were not identifiable to them as possible priorities to address poverty. Respondents of Nyabigoma in particular, reported a great need of Electricity, piped drinking water and transport facilities as opposed to those in Kamanyana.

Looking at the United Nations Environmental reports (UN World Water Report, 2012; www.waterforpeople.org), very few people can access clean and safe water in Rwanda. The severity of this problem is at high prevalence in rural areas and in places that are geographically isolated from urban centres whose requirement to address their poverty problem was basically the need for safe drinking water. This is as already detailed in the causes of poverty in these two villages. Agriculture and specifically farming, still faces critical challenges and, therefore, in response to modernising it, energy is fundamentally required. Electricity was explicitly pointed out in both Kamanyana and Nyabigoma villages as needed for addition of value to their agricultural primary products, alongside transport facilities to move the products to the nearby market centers.

Education and health are among human development indicators (UNDP, 2010), and these were the priority areas of emphasis among the human capitals required to improve the wellbeing of the population in both villages as ticked in the table above. In his analysis, Sen (1984) introduces the concept of capabilities in form of human functioning as imbedded in human beings which and needed to be promoted for example through provision of skills. This means that poor health can be both a cause and a consequence of poverty. Therefore setting up hospitals, clinics and dispensaries as well as equipping them with enough medical practitioners, was also found to be a considerable priority for action in order to address their poverty levels.

Among social capital assets needed most was housing as mainly needed by the respondents in Nyabigoma. As already noted above, the Rwanda government is transforming poor houses into modern iron roofed houses. The Government of Rwanda has set up another home grown solution called “Nyakatsi” which is literally translated as bye-bye to grass thatched houses.

Financial or economic priorities included capital, microfinance, a permanent job, general prices and markets. These were provided to the respondents for choices of priority. Due to the problem of price fluctuations, and poor market systems, respondents in both villages, suggested that government should intervene and regulate the agricultural prices through buffer mechanisms as well as provide them with market access locally, within the region and more particularly in the neighbouring countries where these products can be exported.

Conclusion

In light of the effects of poverty in Rwanda’s rural areas of Nyabigoma and Kamanyana, it is important to look closely at factors that might account for progress in reducing poverty in these rural areas. The reduction of poverty will help to mitigate the effects of the same in the rural Rwanda. One contributory factor will be the reduction in average household size over the period (implying reduced consumption needs); this is consistent with the declining fertility rate reported in the Rwanda’s DHS surveys.

Based on the income data, the survey results show an important resilience among the population to cope up with the effects of poverty by practising multiple economic activities in order to raise the level of income that will help to solve the major problem of poverty.

Agriculture modernisation and agriculture related solutions like product price, market availability, will surely help stabilise income from agriculture. Analysis of the survey data confirms the importance of wage activity by identifying that there has been substantial creation of jobs, predominantly in non-farm activities, like trade, salon and show making.

Rwanda, generally, has registered an increased commercialisation of agriculture. In 2005/06, households sold around 18% of their output on average but by 2010/11, the average proportion of output sold had risen to 25%. There was increased demand for agricultural production from Rwanda over this period from neighboring countries and in part, in response to food crises elsewhere.

Finally, the evolution of poverty in Rwanda from 2000 to 2011: results from household survey

shows an important and impressive degree of progress. Rwanda has made over this five-year period; poverty fell over this period at a faster rate than recent reductions in the other most successful African countries in poverty reduction, including Ghana, Senegal and Uganda.

It is clear that the last five years have seen a substantial reduction in poverty in Rwanda and an improvement in the living conditions of many Rwandans. It is a good sign that the rural poor will cope well with poverty measures that will see villages become better places to live in.

CHAPTER FIVE: CONTRIBUTION TO KNOWLEDGE

5.1 Introduction

This chapter is in two sections:

Knowledge accruing from the objectives of the study.

Knowledge advanced on fundamental models to uplift rural growth and help in escaping rural poverty.

The first section is about the general knowledge this study attempts to bring to light based on the objectives of the study. This first section focuses on discussing the contribution this study makes to existing knowledge and the contribution focuses on the areas of perception and definition of poverty by rural inhabitants, causes of rural poverty, effects of poverty, and how rural people are coping with poverty.

The second section is about discussing the most appropriate models advanced by the researcher on how the rural poor livelihoods can be improved from a state of deprivation to a state of improved living standards. Although some recommendations are based on the interviews, questionnaires and participatory and focus group discussions of the rural poor in Kamanyana and Nyabigoma villages. It should be noted however, that, this study makes new revelations about the new realities on rural poverty and rurality.

The study has indeed helped to advance and formulate fundamental models to uplift rural growth which should act as routes of escaping from poverty. This chapter is also intended to help future researchers' that wish to focus their studies on rural poverty to authoritatively quote or use the new knowledge generated from this study.

5.2 General knowledge accruing from the objectives of the study

In this study, many respondents were from age category 20 to 40 years. They were readily available to offer information and refer the researcher to others.

The findings of the study revealed that there was a significant understanding on poverty by the rural poor: the information on poverty included the definition and perception on poverty, causes of poverty, effects of poverty and how the rural inhabitants were coping with poverty. This implies that with the right strategies the rural poor can be able to cope better with poverty.

5.2.1 Learning from the perceptions and definitions of rural poverty

It needs to be clearly understood that definitions and perceptions on rural poverty vary according to their narrowness or breadth, that is, in terms of: whether they are confined to the material core; the nature of that material core; and whether they also embrace relational/symbolic factors associated with poverty. This perception was also identified by Nolan and Whelan (1996).

Poverty can also be looked at in terms of inability to participate in society (which is broader than more 'absolute' definitions confined to subsistence needs), but emphasise that what is distinctive is the 'inability to participate owing to lack of resources' (1996: 1998). The definition of poverty can also be confined to consumption or participation which is primarily determined by command over financial resources. This perception was also discovered by Townsend (1996), Veit-Wilson, 1998, 2004)

From the study, it is very important to appreciate that poverty can also be looked at in terms of denial of choices and opportunities and violation of human dignity. This slightly contradicts with the commonly known definition of poverty that defines poverty in terms of income per day or consumption per day. Poverty kills a person's self-esteem and makes a person feel incapable even if they are capable. The UN, in her definition of poverty, also agrees with this finding of looking at poverty also in terms of participation in society.

Another important observation made during the study was that, poverty means not having a school or a 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. This may either be because the facility is unavailable or that the facilities are available but individuals have no money to utilise them. Whatever the case, this situation is looked at as poverty. This finding is in line with the UN definition (1998) the definition also looks at poverty in terms of lack of social services and inability to utilise the services.

Furthermore, from the study, it was discovered that poverty is perceived as 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. This finding also agrees with the definition by UN, June 1998 –signed by the heads of all UN agencies.

Another contribution that this study makes to knowledge is the view of looking at poverty in terms of failure to pay fees for the children. Schools may be available but there may be no funds to pay fees in the available schools. This situation of failure to pay fees for the children can also be viewed as poverty. This finding is in line with the finding by Nolan and Whelan, 1996.

Man is said to be developing if he has the capacity to exploit natural resources around him for better usage. If man cannot have capacity to exploit the environment and get the best out of the environment, then he is considered poor. If man has land, water, minerals resources and forests around him and cannot make economic value out of them he is looked at as poor. This research finding is in line with the finding by Raveaud and Salais, 2001; Veit-Wilson, 2004 who also defined poverty based on the capacity to exploit the environment.

Furthermore, the research found out that the benchmarks for the definition of poverty are not the same in the rural and urban areas. It was discovered that whereas in the urban areas people look at poverty using the hard cash, in the rural areas people look at poverty in terms of capacity to own land and some domestic animals. It does not matter how much an individual has in hard cash but provided the individual has a number of cows and other domestic animals they would be considered very rich (Gordon et al., 2000b: 91), hinted at poverty parameters in rural areas as different from that in urban areas.

The study confirms that any type of joblessness is poverty. A job is not only where one is employed by another but anything a person does to earn a living is hereby considered a job. In other words, lack of training and lack of education are also considered channels that lead to poverty. This is based on the fact that education and training gives skills that help people to make incomes that enable them to overcome poverty. It is also important to observe that the International Academy of Education (IAE) a not-for-profit scientific association that promotes educational research, its dissemination, and the implementation of its implications that focus on solving critical educational problems that lead to poverty throughout the world. This point is also related to the findings by Orazem, Glewwe & Patrinos, (2007: 5) and Fields (2000), Deaton, 1997) that discovered that there is a relationship between education and poverty.

This study also realizes that the general perception in the rural areas is that to be rich in the rural areas one needs to have land to grow crops and keep animals. While to be rich in the urban areas one does not necessarily need land and animals but rather cash at hand.

There is now a trend that many wives and many children is a cause for rural poverty. This has led to the rural populations avoiding large families and rather now focuses on small families. This reveals a downward trend on the traditional belief that wealth is defined by the number of women and children one has. It is also a downward trend to the traditional thought of looking at women and children as assets

One may also add that an individual's wealth is seen in the kind of houses that they live in. This finding agrees with the finding by the Northern Ireland Longitudinal Study Research Brief of June 2011 on House Value as an Indicator of Wealth and Predictor of Health agrees with the finding that type and value of a house is an indicator of richness.

5.2.2 Learning from the Causes of rural poverty

Agriculture is still the backbone of the Rwandan economy. It has contributed an average of about 36 per cent of total GDP between 2001 and 2008, and it employs more than 80 per cent of the population. But the sector is very fragile. Rough terrain, erosion and climatic hazards combine with geography, and the lack of modern technology to create serious constraints to agricultural development

Rural livelihoods are based on an agricultural production system that is characterised by small family farms of less than 1 hectare (ha), practising mixed farming that combines rain fed grain crops, traditional livestock-rearing and some vegetable production. Food crops account for 92 per cent of the cultivated area, and two thirds of food crops are earmarked for family consumption. A small number of farmers grow higher-value cash crops such as coffee and tea, which occupy 3 per cent and 1 per cent, respectively, of total cultivable land. The most vulnerable rural people are landless people and small-scale farmers who cultivate less than 0.2 ha of land. The rural enterprise sector offers alternative employment for a growing rural population living on increasingly scarce land. Microenterprises and small businesses have a role in construction, transport, trade and services, production of manufactured goods and processing of agricultural products, but this source of income remains largely untapped.

Modernisation of agriculture can be the main solution to eradication of poverty. In agriculture, the main programmes include the intensification of sustainable production systems in crop cultivation and animal husbandry; building the technical and organisational capacity of farmers; promoting commodity chains and agribusiness, and strengthening the institutional framework of the sector at central and local level. Environmental and land priorities involve ecosystems the rehabilitation of degraded areas and strengthening newly established central and decentralised institutions.

Special attention will be paid to sustainable land tenure security through the planning and management of land registration and rational land use, soil and water conservation, reforestation, preservation of biological diversity and adaptation and mitigation against the impact of climate change. One of the key bottlenecks that still affects Rwanda is the high population growth which is a major challenge facing Rwanda. Slowing down population growth requires innovative measures, including the strengthening of reproductive health services and family planning and ensuring free access to information, education and contraceptive services.

The eradication of poverty in rural Rwanda will succeed if there is a deliberate effort by the government. These deliberate efforts will include; putting in place appropriate policies, ensuring that the policies are implemented, especially those that refer to agriculture that is the largest employer in Rwanda.

5.2.3 Learning from the effects of rural poverty

Poverty has a direct impact on the household size and composition. Almost in every part of the world and in every kind of culture, the poorest people have a high number of children. This is one of the factors influencing the poverty status of these households. It has been discovered through this study that the big number of children is a result of poverty. The people are poor and idle and have nothing important to do, thus, they spend most of the time in sexual activity leading to producing of more children. Secondly it has also been discovered that the poor think children are wealth or source of wealth.

Similarly, composition of the household is also a result of poverty. As a result of poverty men have abandoned their wives and children and left the women to head families. This has led to the situation commonly known as female headed families. The steady rise in female-headed households and in the number of children living in female-headed households (Casper and Bianchi 2002) has important life course implications for recent cohorts of women and children. About half of all women will experience single motherhood at some point in their lifetimes (Moffitt and Rendall 1995), and a majority of children will live in a female-headed household (Graefe and Lichter 1999).

In Rwanda, the 1994 genocide is still being blamed for poverty. People still think that the effects of the 1994 genocide is haunting them and keeping them in poverty. Other researchers have agreed with this discovery by reasoning that the genocide led to: change in the demographic structure resulting in an increased number of women headed households and minor (child headed) headed households: incidence of high traumatization, high prison population, and a large number of internally displaced persons who lack shelter. There is also increased incidence of poverty due to widespread loss of capital stock and labour, further decimation of human resources, weakened social network, and an urgent need for unity and reconciliation. Other researchers have also agreed that indeed the 1994 genocide still has a role it plays in the current poverty situation. The argument is that in the 1960s and 1970s, Rwanda's prudent financial policies, coupled with generous external aid and relatively favorable terms of trade,

resulted in sustained growth in per capita income and low inflation rates. However, when world coffee prices fell sharply in the 1980s, growth fell considerably.

Compared to an annual GDP growth rate of 6.5% from 1973 to 1980, growth slowed to an average of 2.9% a year from 1980 through 1985 and was stagnant from 1986 to 1990. The crisis peaked in 1990 when the first measures of an IMF structural adjustment program were carried out. While the program was not fully implemented before the war, key measures such as two large devaluations and the removal of official prices were enacted. The consequences on salaries and purchasing power were rapid and dramatic. This crisis particularly affected the educated elite, most of who were employed in civil service or state-owned enterprises.

The 1994 genocide destroyed Rwanda's fragile economic base, severely impoverished the population, particularly women, and eroded the country's ability to attract private and external investment. However, Rwanda has made significant progress in stabilising and rehabilitating its economy. In June 1998, Rwanda signed an Enhanced Structural Adjustment Facility with the International Monetary Fund. Rwanda has also embarked upon an ambitious privatisation program with the World Bank.

In the immediate postwar period—mid-1994 through 1995—emergency humanitarian assistance of more than \$307.4 million was largely directed to relief efforts in Rwanda and in the refugee camps in neighboring countries where Rwandans fled during the war. In 1996, during the 5 years of civil war that culminated into the 1994 genocide, GDP declined in 3 out of 5 years, posting a dramatic decline at more than 40% in 1994, the year of the genocide. The 9% increase in real GDP for 1995, the first postwar year, signaled the resurgence of economic activity. It is therefore understandable that the 1994 genocide is still to blame for the prevalent rural poverty.

Poverty has led to many rural inhabitants to sell off their assets like land and end they up landless. This is especially in the interest of other basic needs of the individuals and in order to survive the daily demands of life. Related to this is the fact that the government of Rwanda reported that close to 14 per cent of rural dwellers have become landless peasants living in conditions of extreme poverty.

Related to this discovery is also the research finding by microcon research (2008), on Poverty Dynamics, Violent Conflict and Convergence in Rwanda, Households that owned large land holdings (> 1 hectare) in 1990 were more likely to fall into poverty in 2000, but not households owning between 0.66 and 1 hectare in 1990. André and Platteau (1998) and Verwimp (2003) have demonstrated that land-rich households had a higher probability to fall victim to deadly violence (murder) compared to land poor households. This led to the discrimination based on poverty still is prevalent in Rwanda. The rural poor are often discriminated against. Discrimination based on ethnicity or gender directly influences economic opportunity through a complex set of institutional effects in families, schools, and work settings. At the same time, the poor are routinely targets of discrimination, frequently viewed with contempt for circumstances beyond their personal control. Greater democratic participation in the economic sphere would lead to investments that meet real human needs first, starting with the poorest of the world's poor, the one billion who live on less than \$1 a day (<http://www.psypsr.org/issues/discrimination>).

In reference to the Human Rights Watch Report on Discrimination, Inequality and Poverty of 2011, despite recognition of the Millennium Declaration of the importance of human rights, equality, and non-discrimination for development, the Millennium Development Goals (MDGs) largely bypassed these key principles. The fundamental human rights guarantees of equality and non-discrimination are legally binding obligations and do not need instrumental justifications. That said there is a growing body of evidence that human rights-based approaches, and these key guarantees in particular, can lead to more sustainable and inclusive development results. Discrimination can both cause poverty and be a hurdle in alleviating poverty. Even in countries where there have been significant gains toward achieving the MDGs, inequalities have grown. The MDGs have supported aggregate progress—often without acknowledging the importance of investing in the most marginalised and excluded, or giving due credit to governments and institutions which do ensure that development benefits these populations. Recognition of this shortcomings in the MDGs has brought an increasing awareness of the importance of working to reverse growing economic inequalities through the post-2015 framework, and a key element of this must be actively working to dismantle discrimination

The most frequent crime in the rural Rwanda is caused by poverty. One respondent during the study said that “If you struggle to pay your bills and don't know where your next meal is coming from how will you survive other than stealing to get quick solution”, some studies agree with the statement by concluding that if people fail to survive, they are most likely to commit crime to survive.

Findings from this study have agreed with findings from other new research that the personal insecurity associated with income inequality is a major reason that some rural poor and even countries, and even wealthy ones, are more religious than others. A study by an independent researcher, Dr Tom Rees (Journal of Religion and Society, Vol 11)

analyses data from over 50 countries representing a wide range of religions, wealth, and social structures. It uses income inequality as a measure of how much personal insecurity people in those wealthy countries face. The finding may explain why conventional theories about the causes of religion have always fallen short. Conventional theories on why religion varies from place to place claim either that modernisation leads to loss of faith, or that states that interfere with religion actually make people disenchanted with it. However, neither of these theories can explain the differences between the wealthy and the poor countries. The new analysis shows a high correlation between personal insecurity and countries which are more religious than others. Indeed, personal insecurity is the single most important factor in predicting national variations in religiosity. Tom Rees suggests: “This is because inequality is associated with a range of social problems that combine to make people feel insecure and in need of the comfort offered by religion,”

Poverty still has a high influence on education. Poor people often lack sufficient income to afford appropriate education. The universal primary education only offers basic literacy and numeracy skills yet the skills cannot lead to creation of employment opportunity. The UPE therefore cannot be used to justify whether people are educated or not.

Poverty is one of the main contributors to infant mortality. People do not have access to resources that would guarantee them opportunities to access comfortable medical attention. Infant mortality rate among the rural children is very high as a result of poverty. The higher infant death rate among Rwanda’s infant mortality rate; infant (per 1;000 live births) this data in Rwanda was last reported at 59.10 in 2010, according to a World Bank report published in 2012.

Findings also explain that while poverty is mostly blamed for causing the deaths of babies, other issues also came into play, such as premature births, teenage motherhood, smoking, alcohol and drug abuse.

The study findings also discovered that generally Rwanda’s poverty is estimated to be 44.9% nationally, with 22.1% poor in urban areas and 48.7% poor in rural areas. This is an indication that the rural poor that the researcher focused on in this study are more affected by the effects of poverty than the urban poor. However, since 2005/06, the poverty headcount has fallen by some 4% in Kigali City and by 10% or more in all other provinces, with the fall highest by far in the Northern Province. Poverty is highest in the Southern Province and lowest by far in Kigali City. The Eastern Province is the second least poor province – the third integrated household living conditions survey by National Institute of statistics of Rwanda – 2010/11

The poorest people from the two study villages of Nyabigoma and Kamanyana are mainly in paid agricultural work as their main job, while the better off are in paid non-farm jobs or working as self-employed in non-agricultural businesses. Small-scale farmers and their family workers are slightly more likely to be poor, in contrast to persons in the public sector who are more likely to be in the richest quintile.

5.2.4 Positive effects of rural poverty

Much as rural poverty has been found out to be so disadvantageous, the rural poor gave new information on how rural poverty has influenced their livelihood positively. This is something new to be learnt from these villages of Kamanyana and Nyabigoma. The positive attributes of rural poverty can be picked from the following responses which the respondents stated in the various questionnaires. Each respondent was asked to state at least only two advantages of rural poverty in their livelihoods. Without repeating the same answers, the box below shows what respondents in Kamanyana village had to state.

Boxe 1: Poor People’s views about the advantages of rural poverty in Kamanyana village.

“Rural poverty has made us humble Rural poverty has made us to learn how to respect people”
“To be humble and seek God. We pray so much more than the urban rich or urban poor people.”
“To make family planning; to economise my income, I have now learnt to save and spend less”
“Poverty has taught me to start working hard and have my own property and my children will begin from there.”
“I will not produce many children so that I can be able to send them to school.”
“To be a self-entrepreneur by creating your own job. I have looked for jobs from place to place but I have failed. Let me now struggle to make my own job”

Source: Field data, 2013

The above answers all show how in some way or another, poverty in Kamanyana village, has contributed to seeking God more than ever, learning from past generational mistakes of producing very many children and aspiring to have need for self-reliant.

Similarly, the positive attributes of rural poverty can be picked from the following responses which the respondents stated in the various questionnaires rural Nyabigoma. Each respondent was also asked to state at least only two advantages of rural poverty in their livelihoods. Without repeating the same answers, the box below shows what respondents of Nyabigoma village had to state.

Boxe 2: Poor People's views about the advantages of rural poverty in Nyabigoma village.

"That is why I do a multiple of jobs".

"To work so hard by force and to be clever in school and make sure I perform very well." Answer by a student who was one of the participants.

"Creation of my own job. Today I do other jobs like shoe repair, Jerrican welding or repairing of Jerricans and Saucepans. I have learnt all this because of poverty."

"Poverty has taught me to work hard for my children, take all of them to school, so that they do not lead a life of suffering like mine.

"To know that God exists."

"Poverty here in our village has taught us to increase our solidarity amongst ourselves."

Source: Field data, 2013

As seen from the above sampled answers and though they seem to be chorus answers, the rural poor seem to be doing some things positively due to the nature of the life they find themselves in.

5.2.5 Learning from the Coping strategies the rural poor have adopted to survive in rural areas

Government remains the main body that needs to lead the process for poverty reduction in the rural areas. Its within the powers of the government to ensure good governance, democratisation; national reconciliation, national political stability and security. Grassroot participation in development and decision making in an all-inclusive economic system, allows effective participation of all social and economic groups in the population and creates an economy of stakeholders. Policies to increase productivity and incomes of the poor, the measures to increase incomes focus on employment and labour productivity, agricultural modernisation provision of rural credit and financial services, and support to micro and small scale enterprises. Actions to improve the provision and accessibility to information and social services so as to improve the quality of life of the poor, The priorities include primary health care, primary education, water and sanitation, energy and housing, They also include assertive public action to address the high rate of population growth. Addressing the problems of vulnerable groups on a sustainable basis, replacing transfers with sustainable livelihoods and establishing safety nets. Strategies that the government has already put in place like the Poverty Reduction Strategy Paper (PRSP), a document has been developed and serves as the platform for sector policy-setting in each ministry since late 2003.

The government published its PRSP in June 2002. Broadly speaking, it calls for high economic growth accompanied by measures to increase export earnings and agricultural production and diversify the economy by developing information technology and communications.

Priority is placed on education as a means of creating a competitive, highly qualified and trilingual labour force (speaking Kinyarwanda, French and English) that is responsive to the needs of the marketplace.

Such a broad strategy will lead to the reduction of rural poverty. Agriculture still employs over 80% of the labour force in Rwanda and accounts for about 33% of GDP, these create a demand for modernising agriculture and make it more productive. The plan for modernisation of agriculture is therefore vital if some relevant results will be expected from agriculture. Normally, the Plan for Modernisation of Agriculture (PMA) is a holistic, strategic framework for eradicating poverty through multi-sectoral interventions enabling the people to improve their livelihoods in a sustainable manner. "Eradicating poverty by transforming subsistence agriculture to commercial agriculture" It is an outcome-focused set of principles upon which sectoral and inter-sectoral policies and investment plans can be developed at both the central and local Government levels. Furthermore, poverty reduction strategies that focus on agriculture modernisation are the strategies that would be considered pro-poor.

Cooperatives are needed as a strategy for overcoming poverty in rural Rwanda. "Cooperatives are at work in almost every country and economic sector, providing insurance and postal services to its members, a cooperative can play a significant role in fulfilling development objectives." It is generally recognised that cooperatives respond effectively to the ever-changing needs of people. For example, in response to the effects of globalisation, people continue to choose cooperatives to address their needs. In a number of countries, people are starting new cooperative enterprises in such areas as social care and information technology.

Women and youth are also choosing the cooperative form to start enterprises of their own, thus creating new jobs and opportunities. The colonial governments promoted the formation of agricultural marketing cooperatives particularly for cash crops mainly coffee, cotton and tobacco. The Nationalist post-colonial government saw cooperatives as an important vehicle which could be harnessed to spread the benefits of development to a wide section of the Rwandan population. Currently, the cooperative movement is increasingly being promoted by international development organisations as a means for participatory development in Rwanda.

People in rural Rwanda, as a way of coping with poverty, are actually involved in multiple economic activities. An individual will be a teacher but at the same time a farmer. What is important to note here is the fact that almost all people have agriculture as their second economic activity. This is not only because agriculture provides the extra income needed but also because agriculture provides the food that they need for home consumption. If government supports agriculture then many Rwandese will benefit from this worthwhile involvement.

5.3 Models advanced from the study on uplifting the rural poor so as to enable them escape from rural poverty

This is a second section of the chapter about its contribution to existing knowledge. This section also attempts to show the contribution the study makes to new knowledge. It is noted that this study has resulted into a number of lessons learnt from the rural poor; the significant understanding of rural poverty by the rural poor, the definition and perception of rural poverty, causes of rural poverty, and effects of rural poverty and how the rural inhabitants cope with rural poverty.

Basing on all the revelations of this study by participatory approach and focus group discussions, it is now important to advance some new ideas and choices subject for consideration and application by various researchers, policy makers, government agencies, nongovernmental organisations and different stakeholders. This implies that with the right strategies the rural poor can be able to cope better with rural poverty.

The models advanced by the study on uplifting the rural poor and aid them to escape from rural poverty have been discussed in this section and are of three fold;

- (i) Putting the bottom poor high on the agenda” and the “ours is ours as it is our own” Model
- (ii) Bridging social capital and cultural value Model

The Mbabazize Rurality’ Atitudes Model (2013)

The models as discussed herein have been built from what other authors have written and also based on what the researcher himself is saying in terms of contributing to new knowledge given the existing theories and models. Some revelations in this section have been presented in form of boxes so as to easily quote and base on a few suggestions and recommendations of what the rural poor feel should be done to them as their own self-initiated ideas. This avoids the commonly behaviors of policy makers who always like superimposing their own ideas (which they applied somewhere else) on to the rural poor even when they cannot be applied in that particular area.

It is the greatest hope of the researcher that this study will greatly contribute to new knowledge about the new realities and new choices for uplifting rural growth among the rural poor households. This is because, the study’s starting point was about the rural poor’s analysis.

It established in this study that the priorities of the rural poor differ by group and context. It is these differences which underscore the importance of participatory analysis by diverse groups of the rural poor so as to advance decentralized actions to fit in their priorities. This study has discovered however, that the rural poor have much in common as they pointed to more widely applicable policies and practises on which the study was based to advance different appropriate models and theories to help the rural poor have a fulfilling livelihood once adopted. Basing on all the arguments discussed above, the following are the models that have been advanced by the study.

5.3.1 “Putting the bottom poor high on the agenda” and the “ours is ours as it is our own” Model.

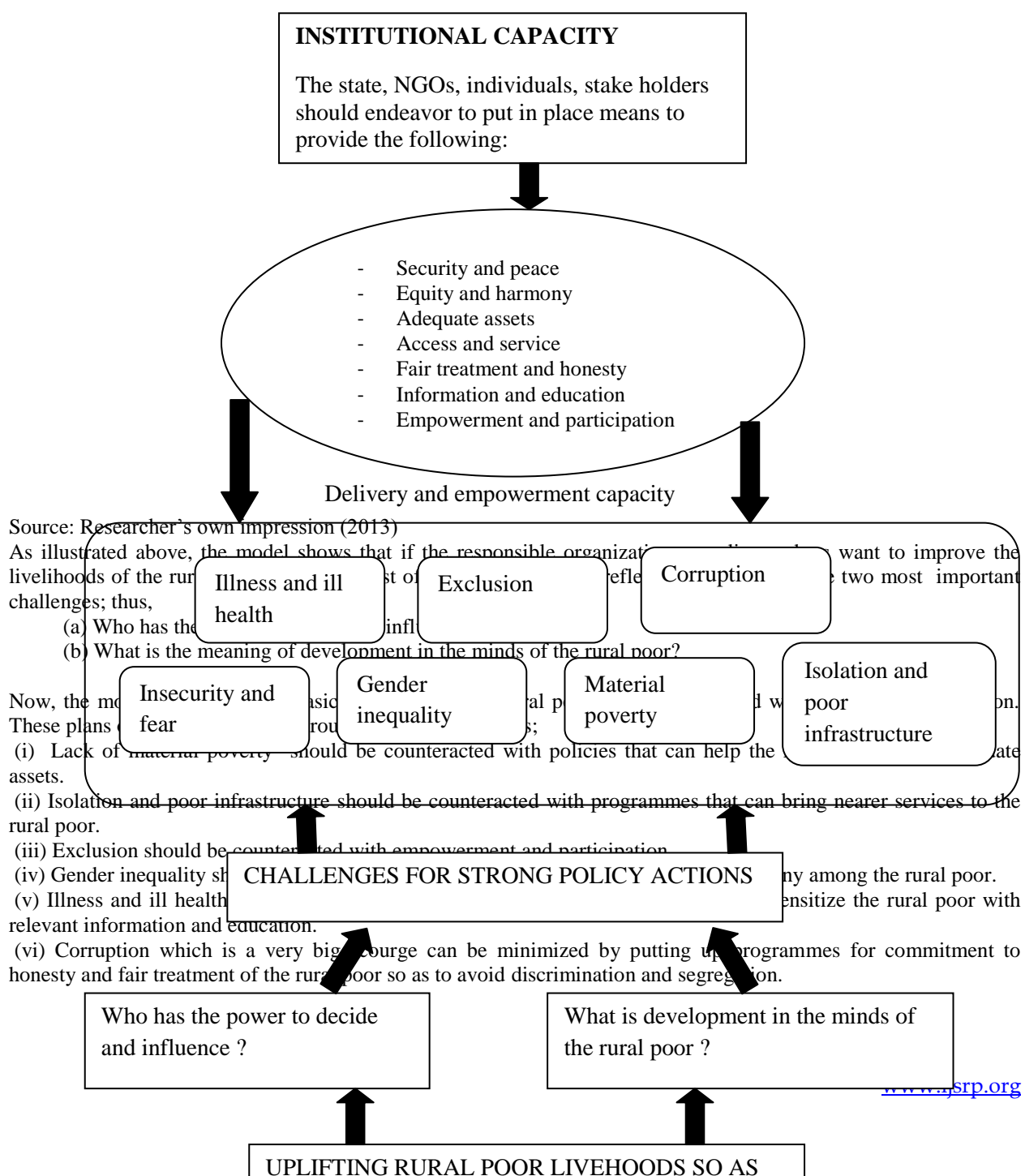
In this model, it is hoped that once the following arguments are adopted, there is likely to be higher chances of rural growth and the rural poor can have an improved lifestyle.

The various participants in both rural Kamanyana and rural Nyabigoma were asked on how they thought could be the right way to improve on their lives so as to cope with the difficulties of rural poverty and at least have an improved lifestyle. It surprising that the rural poor have some good ideas which can surely uplift their living standards in the rural areas once adopted. Their views are presented herein (in various boxes) and many of them advocate for having a possibility of the policy implementers to have the courage to first of all recognize the rural poor’s own suggestions.

This model advances the argument that in order to help the rural poor grow from rural poverty to a somehow better livelihood, the state, the policy makers, the NGO'S, the stakeholders, and individuals must first of all consider what exactly the rural poor need as a priority depending on where they are living. This is because development is relative to the minds of the rural poor and it differs a lot. So it is imperative to put the bottom poor high on the agenda as Chambers (1997), once stated, "putting the last first."

The model attempts to give a voice and priority to the rural poor. It is to enable poor women and men to achieve what they perceive as a better life, achieve basic necessities and underpin efforts to transform the conditions they experience, empowering them with freedom to choose and act. The illustration below of the model shows the multiple dimensions of deprivation which also need multiple interventions on the various challenges of rurality and rural poverty.

Figure 10. 1: Developed model on how the rural poor can be helped to cope up with rural lifestyle



(vii) Insecurity and fear among the rural poor rotates around their other key asset which is land. So policies which can help protect the rural poor's land like giving them the right ownership to the land they have, can lead to peace of mind and security in rural areas.

5.3.1.1 Build up of the model using reflections from the rural poor

It should be noted that all the above challenges and their respective interventions have been arrived at partly basing on the rural poor's recommendations and the study's own observations and analysis. Because this study was an in-depth inquiry into the nature and lifestyle of the rural poor's living standards using participatory methods, it has been very surprising to find that, the usually neglected poor people in deep rural areas had useful information which was partly borrowed to build up this model.

5.3.1.2 Reflections of the rural poor on Development.

The rural poor in both Kamanyana and Nyabigoma villages had good ideas about the meaning of development. To many of the participants, development meant being able to have a change of lifestyle, from a bad way of life to a better way of life. Some described development as a situation of being able to have more than one meal, a situation of starting to use a mattress if you were using a mat and a situation of being able to read if you were initially illiterate.

This means that Reflecting on the experiences of rural poor men and women has driven this study to revisit the meaning of development. What is significant change, and what is good? And which changes and for whom do they matter most? Answers to these questions involve material, physical, social, psychological and spiritual dimensions. Historically many development professionals have given priority to the material aspect of people's lives. Important as this is, the rural poor's views of wellbeing, as we have seen, span wide and varied experiences and meanings. To encompass multiple dimensions of development and to make space for the rural poor's own ideas of development mean working toward wellbeing for all. The bottom poor, in all their diversity, are excluded, impotent, ignored and neglected; the bottom poor are a blind spot in development (Narayan 2000).

In these two villages of Kamanyana and Nyabigoma, and other places of the Northern Province of Rwanda, their numbers are seen to be increasing, they are often difficult to reach and help. They find it difficult to help themselves. They are not creditworthy. They do not have documents. They are frequently sick. They cannot afford medical treatment. They are chronically short of food. They are exceptionally vulnerable and insecure. If the poor in urban areas can hide from the police because of fear, what about in rural areas? The fear of the police in rural areas is definitely worse. They subsist or die on the fringes of society.

Therefore, a key measure of development becomes the enhanced wellbeing of those who have it least. Defined in their own terms, poor people have shown us how much a small change can mean to those who have very little. The increments in wellbeing would mean much to the poor woman in Kamanyana- a full stomach, time for prayer, and a mat to sleep on. These revelations challenged this research study, to change how development should be measured. Development should be based on equity and wellbeing demands giving heavy emphasis to the bottom end of rural poverty. This therefore argues for a reorientation of development of priorities, practice and thinking. It reinforces the case for making the wellbeing of those who are worse off the cornerstone for policy and practice.

5.3.1.3 Reflections of the rural poor on who owns power.

Differences in power between women and men and between the poor and the non-poor affect opportunities and outcomes in countless interactions. Basing on the various discussion groups in Kamanyana and Nyabigoma villages, it was noticed that the rural poor lack voice and power. They do exercise agency but in very limited spheres of influence. In describing their plight and on this aspect of lack of power, the rural poor in both villages, especially women, often expressed powerlessness vis-à-vis employers, the state and the markets; their inability to get a fair deal; their inability to take a stand against abuse, lying and being cheated; their inability to access market opportunities for their crops.

"To stand up against those on whom you and your family depend is risky and can even be a matter of life and death. At times we have police coming here to interrogate about the existence of rebels, but can't know even what to tell them".

-A woman in one of the discussion group of Kamanyana village

"For us here, it is the rich who come from town and tell us what to do, what to decide on which crop to grow next season, when to start preparing our gardens and where to sell our product as at times most of our products are already attached to loans and subsidies we get from the government like, fertilizers, manures. So even when our crops are about to be ready for harvesting, they give some deposit money as if we have sold to them and the balance is given back to us after selling the whole crop to them at the different cooperatives".

-A woman of Nyabigoma village describing her plight over lack of power to determine what to grow.

In deep rural areas, the voices that count most are those of the powerful and wealthy. It is they who make, influence and implement policy. To make a difference, poor people must be able to make their voices heard in policy and have representation in decision making forums. This change in power relations and behaviour. This organisation of the poor become very important means to changing poor relations. Investing in poor people's organizations requires shifts of mind-set and orientation among professionals and institutions. The spring examples of champions who serve that the interests of the poor show what individuals can do to ensure that the voices of the poor are heard and acted upon. Coalitions representing poor people's organisations are needed to ensure that the voices of the poor are heard and reflected in decision making at the village level.

5.3.1.4 Reflections of the rural poor on accessing assets, services and infrastructure.

The rural poor know very well that they lack opportunities to access big loans, they know do not have material assets, and they cannot cope with various shock. They, therefore, cannot raise enough capital to start profitable ventures. In order to avoid isolation and exclusion, coupled with the lack of adequate materials to use, the rural poor in Nyabigoma and Kamanyana had the following views as put in the boxes below.

Boxe 3: Poor people's recommendation for improving Livelihood, assets and employment.

Participants from Nyabigoma Village, had many suggestions for bringing jobs into their areas including rice milling and packaging, Irish potato processing centres sorghum milling plants; and loan schemes for minibuses so that the village can be connected to urban centres more readily. They say that such changes would mean that they might; "at least be employed as guards, cleaners or moppers."

"I want to be helped to start business in mat making and other reed handicrafts, and for repair shops for radios, bicycles, shoes, tailoring, motorcycles."

-A woman in group A asserts her views about what she thinks can be able to help her.

" We want to form our own cooperative, our own association as widows; which will be of our own efforts protecting our own rights"

-A widowed woman speaks out from group B

"Offering easy and suitable ways of accessing a bank loan may be could have helped us in this village. I have seven children and 4 of them are now in secondary school. But I can't pay their fees using income from Irish potatoes only. Let the banks give us loans basing on social security as our mortgage. We can loans in groups and our group members can guarantee us just as they do in the Democratic Republic of Congo."

-A Woman in group C suggests to the panel members.

In this environment, the rural poor's livelihood strategies are largely in the informal economy and frequently consist of a patchwork of low-paying, risk-prone and often back-breaking work. The informal sector is cut-throat, fragmented and extremely diverse. In rural economies, poor farmers are often isolated from each other. Membership-based organizations of the poor that build solidarity among informal workers, small farmers and other producers may improve condition for her poor. By working together, poor people's associations can obtain better prices for goods, buy in bulk, share information, and organize to influence municipal and state regulations affecting vending, public transport and so forth. Examples of people organizing themselves include, self help project groups, farmer's groups, fishermen's groups, tailor's associations, marketing cooperatives and credit associations. The rural poor offer many recommendations specific to their contexts. Many participants felt that economic opportunities have by passed them.

Boxe 4: Poor People's Recommendations for improving Places where they live.

"We don't have roads to the market especially in times when it is raining. Floods from the crater lake up there on mountain Virunga is a very big problem to us. Floods destroy our crops, floods destroy our houses and at times kill our livestock.

-A man in discussion group A

"We do not have what to give the credit sacco in terms of security. So our living is based on patience and prayer. No crop to sell, no money. Some people today have stopped digging as it takes a long time to harvest and sell crops. they have now gone for quick ventures like charcoal burning and brick making.

-Participant, in men discussion group B

"The government started the programme of Ginka Munyarwanda (giving one cow per family).It has helped us but during the dry season, there is a problem of grass and this affects the milk. They tell us to use the cow dung for bios gas for lighting our homes and cooking but the cow dung is so little to ignite the any light or any source of fuel. At least of they could offer us electricity at subsidized prices, or solar power"

-Participant from group C

“If we received government assistance in the areas of water and electricity, it would created a great deal of opportunity for water and electricity, it would have created a great deal of opportunity for us to improve our lives”.

-A lame man in group D suggests his view on emancipation

Source: Focus group discussions

While much has been learned about microcredit lending systems, they still do not reach many poor people. Access to credit can be difficult due to collateral requirements, rigid repayment schedules, loan amounts that are too small, and corruption among lenders. Shopkeepers and money lenders, despite their high interest rates, are greatly valued for giving loans for consumption, not for having bothersome procedures, and for allowing payments to be made in kind, including in labour. Poor people often point out that they lack access to capital to start new business ventures. There is a need for venture capital funds for the rural poor.

The rural poor people are frequently disadvantaged in where they live and work and in access to basic services. Often they are geographically isolated in remote rural areas, with roads, transport, telecommunications, lightings, access to information and markets that are inadequate or lacking altogether. Schools, clinics and hospitals are far away and of low quality. Shelter, water, sanitation and fuel are inadequate and unsafe. Many farm families seek livelihoods on marginal lands. Most of them are insecure in their tenure of land and the plots on which they live. And they are exposed to environmental hazards, such as floods, droughts, fires, pollution and epidemics.

These conditions exacerbate rural poverty. It takes the rural poor longer than others, and often very much more energy, to fetch water, wash, find and collect fuel, maintain their shelter, get to market to buy and sell, get information, gain access to government offices, contact friends and relatives, get information, and gain access to governments. Conversely, reliable, convenient and accessible infrastructure reduces time and energy required. Those who benefit are likely to be disproportionately female because of gender responsibilities of running households and, increasingly, meeting household expenses as well. That is why many rural participants concentrated on suggesting a need of improving their physical environment.

5.3.1.5 Reflections of the rural poor on accessing Health services, information, and empowerment

The rural poor have in common the problems of ill-health, hunger and weakness. These greatly lead to “time poverty” as discussed earlier on in this study. The body is a poor person’s main asset. Yet it is those who most need strong bodies for work who are most exposed to sickness and accidents and least able obtain or afford treatment. Illness, injury and death stand out as causes of “time poverty.” Physical incapacities include hunger, weakness, illness, exhaustion and disabilities, and they exacerbate poverty of time and energy. Other incapacities, are lack of information, education, literacy and skills, on the positive side, wellbeing includes health, strength, education and skills, all of which empower people.

In addition to information dissemination through mass media, poor people’s connectivity to each other and to sources of information can be greatly enhanced through access to communication and information technology. Rural information technology centres, cellular telephones and internet access can change poor people’s negotiating power even while deep structural inequities exist.

Boxe 5: Poor People’s recommendations for Health Services, Education and Empowerment

“We go in hospitals, we don’t get any doctor. We sit from morning up to evening with no food to eat, and even come back without seeing any doctor. Some people in our village who go to hospital after selling their goats decide to visit private clinics; but in private clinics, I have been told that you pay 5000 Rwanda francs as consultation fee.

-A discussion group of men and women, in Kamanyana and Nyabigoma

“It would better if the Government could provide these clinics to rural areas and also allow us to use our traditional healers as doctors in these clinics”

-Discussion group, in Kamanyana and Nyabigoma

“Since many of us are farmers, let the government provide us with farmers health insurance, health examination free of charge for poor and elderly people, health care and free family planning services. People also express a need for more sufficient stocks at community health stations.”

-A participant in Goup D in Kamanyana village

Most men in this village have no jobs and get a lot of worries. So to avoid that, men spend most of their time in hidden village corners taking village local brews like ikigage. Should men go home early, they end up beating their wives and children. There is need of sensitising our men to stop beating their wives.

-A participant in Goup C in Nyabigoma village

“Most of our problems in this village can be solved by ourselves. If we could have our own person to be trained and posted back here to work as an agronomist and veterinary doctors, we could catch up with the rest of the villages.”

-Discussion group, in Kamanyana and Nyabigoma

“It is good for us to be left free to air out our own views on radio and television programmes. But then you will never see the rural poor on radio discussing our problems and solutions.”

-A participant in Goup B in Kamanyana village

Source: Focus group discussions

5.3.1.5 Reflections of the rural poor’s achievement to a fundamental Institutional change

In order to have a complete social metamorphosis, the biggest challenge should be on the mind-set shifts of the rural poor. The mindset shifts discussed here include all those situations which have led to having great deals of bias of the poor people, living deep in isolated rural areas. It is the study’s obligation to point out these areas of total bias, thus;

- (i) Professionals not reaching the real isolated areas.
- (ii) Mistreatment and not listening to the voices of the poor.

The first area of mind set shift is directed at the elites like researchers, government policy implementers, development practitioners and all other categories of stakeholders associated with rural community development. It is these groups of individuals who should begin by changing all the negative thinking they have about the rural poor. They make fake reports with impressive figures aimed at attracting attention to their funders and also aimed at executing accountability obligations. This is what was called rural development, tourism as mentioned earlier in this study. When it comes to the real situation on the ground, it is often surprising that they don’t know some of the villages they have mentioned in their reports because they did not reach there. Many professionals just move to the trading centres and stay there for very few hours, rush back to town and take up a palatial guest house and start writing reports about the rural people. This research recommends, therefore, that it would be better for the intending parties who wants to uplift rural lifestyle, they need to get some time and stay with the real isolated poor people.

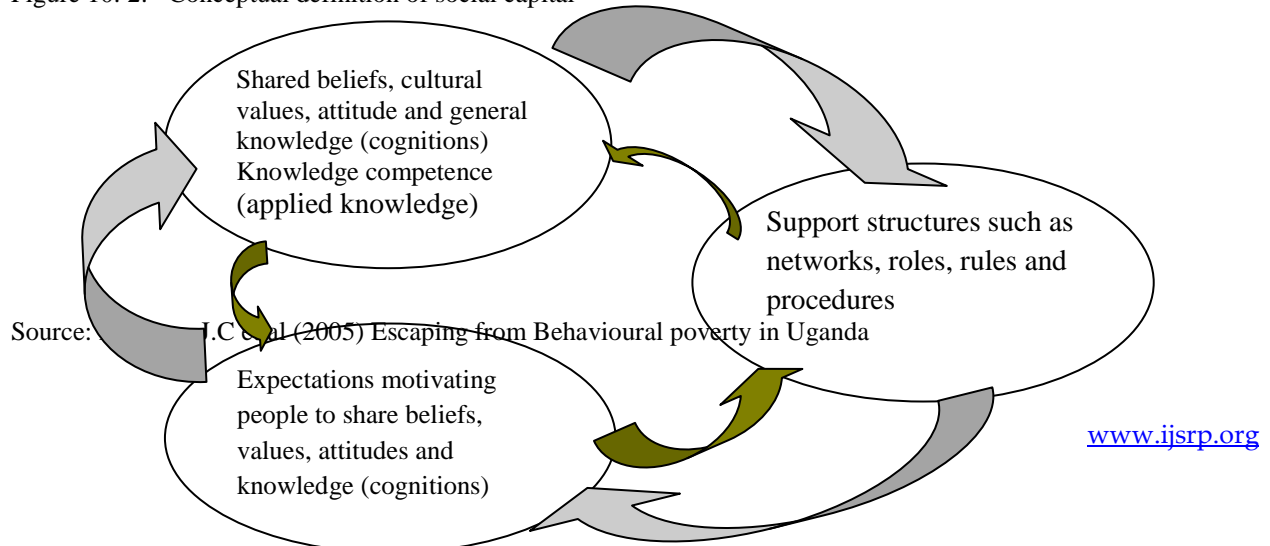
The second area of concern which requires a complete shift in mindset is that of mistreating the rural poor. It was reported by various participants in this study that, officials from the district, hospital officials, bank officials and agricultural extension officials are all not receptive. This implies that the rural poor are always not motivated to visit these institutions for any service they require. The officials on the other hand are all biased with the thinking that the rural poor do not understand; they are dirty and insensitive to new ideas. Poor people are often badly treated by officials, by services providers, particularly those of the state, and by traders, with behaviour that is crushing, cruel, humiliating, taunting, angering and frustrating. Corrupt and bad behaviour comes in many guises, even in the extreme forms of violence, imprisonment and extortion. Pervasively poor people report rudeness, arrogance, insensitivity and lack of respect from those in authority. Together these deter poor people from contact with outsiders and in seeking services. Institutional design efforts must include defining the character, qualities and the behavior desired of all those who are affiliated with the institutions.

What the poor people want are staff who are accessible, who listen, and who are patient, polite, sensitive and committed. They indicate the huge difference it means to be treated with respect, not to be kept waiting longer than others and not to be looked down on because of old clothes and a shabby appearance. A little additional cost, the wellbeing of poor people can be dramatically improved by changes in service providers’ attitudes and behavior. An attitude of service, respect and caring even when help is not available is profoundly appreciated (Narayan, 2002)

5.3.2 Bonding and bridging social capital and cultural value model

Social capital is a cultural interface that can promote development. The concept of social capital has become increasingly central in development literature (Woolcock & Narayan, 2000). The strength of social capital as a construct for understanding development lies in its interpersonal or inter-group character. This is also the character that qualifies it to be treated as an interface. In this study, social capital is taken as the coming together of compatible institutions.

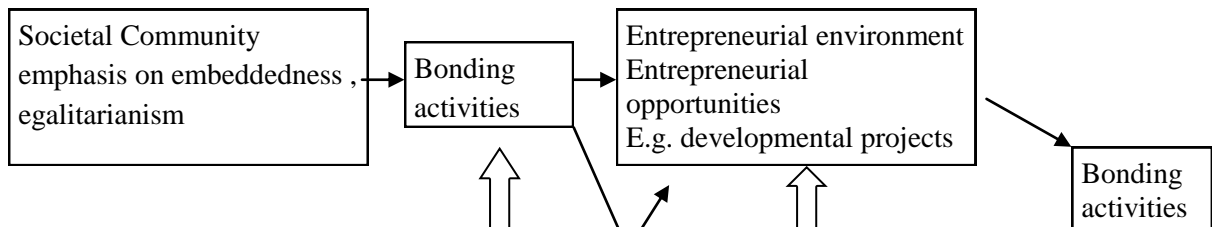
Figure 10. 2: Conceptual definition of social capital



Putnam, et al (1993) identify two mechanisms of social, namely bonding and bridging refers to the activity of connecting an identifiable actor such as networks, communities and individuals to other actors. Through bridging activities, groups and communities obtain skills, information, and other resources they need to overcome their own shortage of resources, shortages that prevent them from developing and progressing in the directions they desire (Temki& Rohe, 1998). Bridging can link networks in the same community. It is even more critical, however, for linking networks that are more distant and therefore have little contact (Granovetter, 1973). Bonding refers to the commitments individuals or groups make to one another, commitments that lead to voluntarily helping acquaintances or the community. Bonding is grounded in trust and reciprocity. On the other hand, different cultural value orientation underline rationalism of the two mechanism of social capital. Cultural embeddedness can serve as the grounding for bonding expressed in close attachment to other members of one's community. In societies whose culture emphasise, embeddedness values (for instance forgiving, security, social order, reciprocation of favours), solidarity with others in the community, trust and tolerance of in-group members are normal states of affairs. It is crucial for people to get along smoothly and to maintain stable relationships within their group.

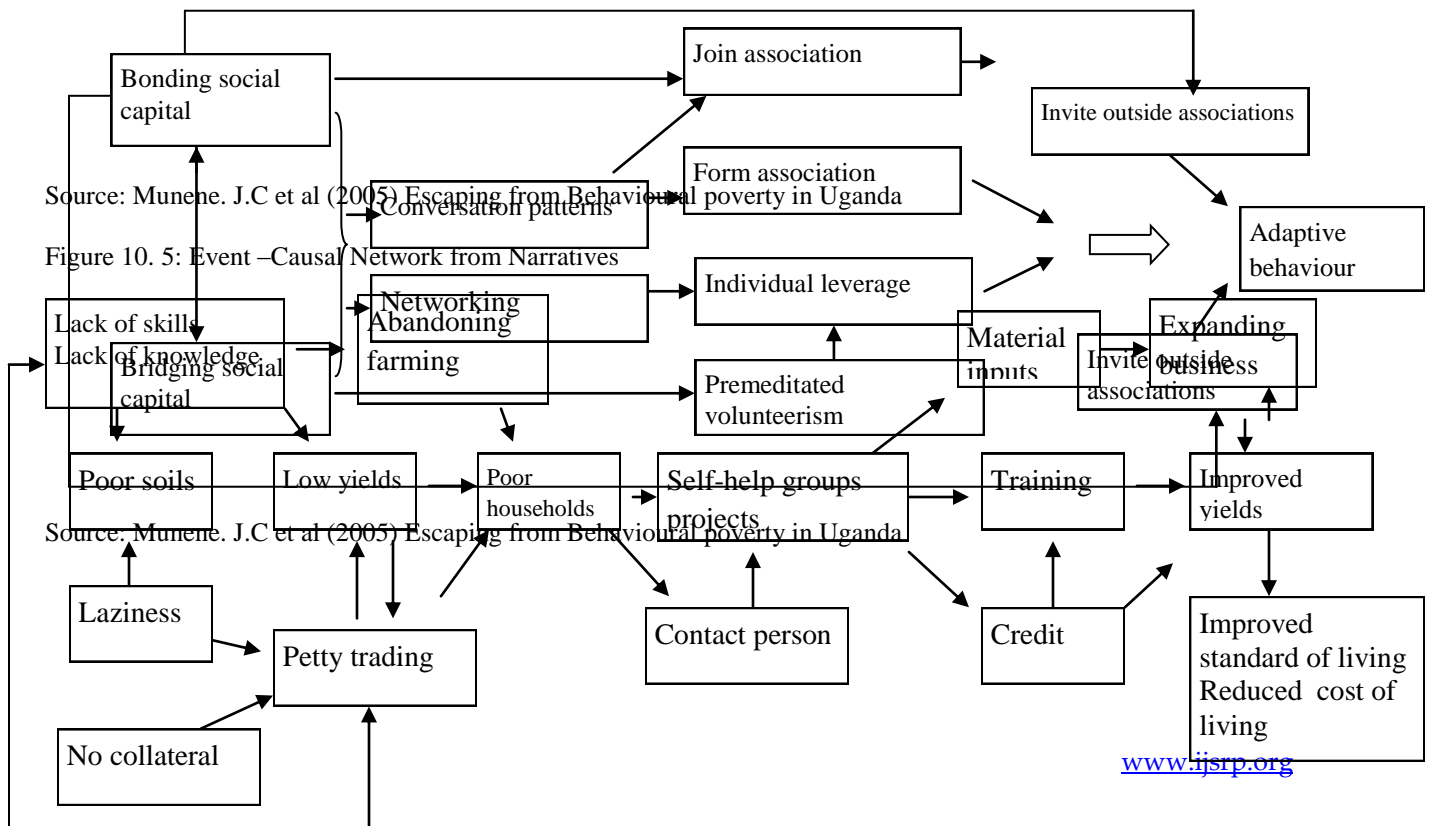
The figure below indicates the role social capital plays in development. It also proposes that bonding and bridging mechanisms are both grounded in cultural values. This study draws upon the seven cultural values orientation in the Schwarts (1999, 2004) model.

Figure 10. 3: Culture, social and development



Source: Source: Munene. J.C et al (2005) Escaping from Behavioural poverty in Uganda. Other cultural values may also underline and affect the development of social capital, the figure indicates that Societal and Community come together in order to create individual entrepreneurial competence building for projects to be set up well. An individual's advantage of these projects. In the rural area, culture plays a very important role in the development of rural areas. Marris (1968) describes how extended families in North Africa are parasites on the entrepreneur, thereby preventing entrepreneurship. Many poor rural entrepreneurs who come with some small idea of setting up a business, they are faced with this kind of problem and the businesses don't last long before they close.

Figure 10. 4: Social capital causal-event network in the projects.



Source: Munene. J.C et al (2005) Escaping from Behavioural poverty in Uganda

5.3.3 The Mbabazize Rurality' Attitudes, Aptitudes and Altitudes Model (2013)

The Mbabazize Rurality' attitudes model (2013) is promulgated from the rural poverty experiential learning by Mbabazi Mbabazize, (the main researcher in this study), which he passed through during his long stay with the poorest of the rural poor in the villages of Kamanyana and Nyabigoma of Rwanda's Northern province, Burera district and Musanze district respectively. This study involved its research assistants in rural poverty immersions and participatory appraisals. This provided opportunities from open ended learning from the rural poor people who took part on behalf of hundreds of others who live like them.

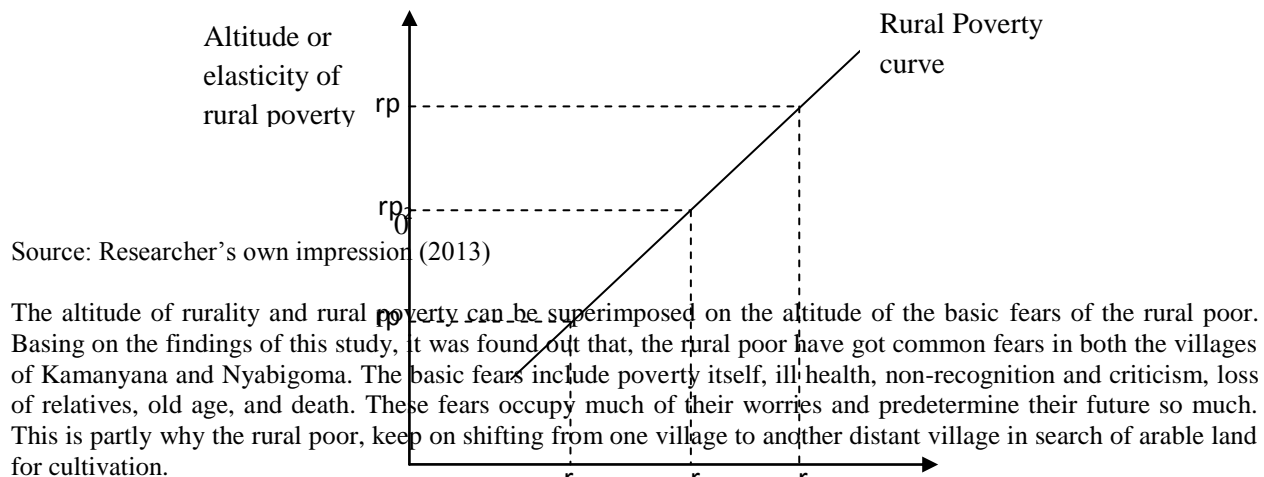
This study eventually brought up a potential of having a direct experiential learning by listening to the voices of the poor as they cry out for change and hope. The demands and ways for having hope and change command a lot of commitment. It is from this commitment and experiential learning from the rural dwellers, that new knowledge here-in explained is being forwarded to contribute to existing knowledge as put forward by this new model; the Rurality attitudes model.

The Rurality attitudes model attempts to explain the vision, courage and will which this study managed to lead the researcher to as many participants who wondered and feared whether anything they said would make a difference in their lives.

The Rurality attitudes model is built from the idea that it's our attitude not aptitude that determines our altitude of poverty, riches and success. The beginning point in this theory is about the attitude, role of fear and worries as being majorly responsible for poverty mostly common with the rural people. As the study's key theme was about the need to discover more about the relationship between rurality and rural poverty, it is straight on the wall that, the more the rural people migrate further and further in deep rural areas, the more the degree or altitude of rural poverty.

This means that, the deeper the village, the higher the degree of rural poverty. If the place is so far away from the main trading or urban centres, the more the altitude of rural poverty. The graph illustrated below shows this relationship of rurality and rural poverty.

Figure 10. 6: The Mbabazize Rurality' Attitudes model. A graphical exposition of rurality and rural poverty



The rural poor are mostly always worried of the r_1 . . . r_2 . . . r_3 . . . their minds are always preoccupied with what land they will be able to lease. Even the children and grandchildren of the rural poor are also brought up with that type of attitude and this passes on from generation to generation.

If these basic worries and fears of the rural poor people are illustrated on a graph against the altitude or extent of rurality, this is what can be exposed.

Figure 10. 7: The Mbabazize Rurality' Attitudes Model. A graphical exposition of rural fears and the degree or altitude of rurality



Source: Researcher's own impression (2013)

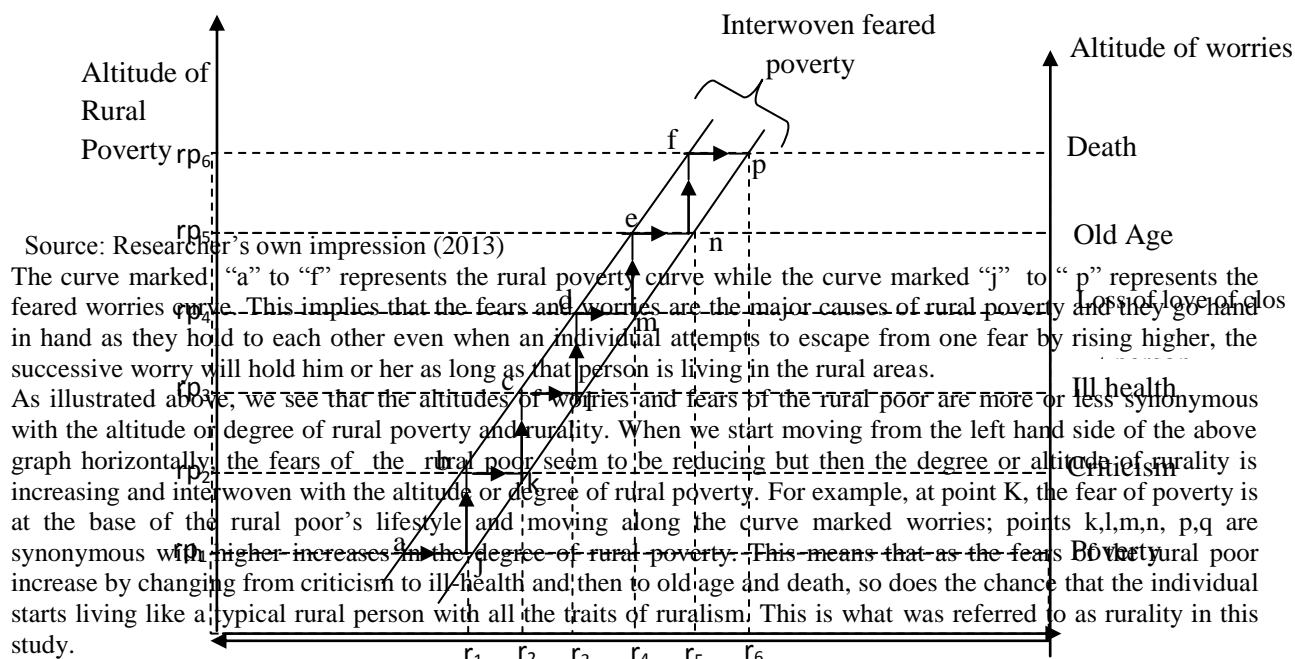
And then if the above curve is flipped and superimposed on the rural poverty curve, we find that the "worries curve" will be having almost the same slope with the "rural poverty curve" along the same rising angled angles as shown below.

The curve below shows that, as the rural poor tries to rise from any difficulty like the ones on the right hand side of the curve (poverty, criticism, old age and ill health), he or she is brought back to square one, for example, if the rural poor tries to rise from poverty, the fear of attitude and criticism will hold him or her back to be on the same axis again and again.

We flip and superimpose because this lets us see, in one graph, how rurality, rural poverty, fear of worries and attitudes affect one another. As long as the altitude of rurality (place effect) remains high, rural poverty will always increase. The increase of rural poverty from rp_1, rp_2, \dots to rp_6 , leads to the same level of increase in rurality from r_1, r_2, \dots to r_6 as shown above.

If place of an area does not develop or change in terms of complete institutional (infrastructure) capacity then rurality and rural poverty will always grow simultaneously together or go hand in hand.

Figure 10. 8: The Mbabazize Rurality' Attitudes Model: Showing interwoven feared poverty



Source: Researcher's own impression (2013)

The curve marked "a" to "f" represents the rural poverty curve while the curve marked "j" to "p" represents the feared worries curve. This implies that the fears and worries are the major causes of rural poverty and they go hand in hand as they hold to each other even when an individual attempts to escape from one fear by rising higher, the successive worry will hold him or her as long as that person is living in the rural areas.

As illustrated above, we see that the altitudes of worries and fears of the rural poor are more or less synonymous with the altitude or degree of rural poverty and rurality. When we start moving from the left hand side of the above graph horizontally, the fears of the rural poor seem to be reducing but then the degree or altitude of rurality is increasing and interwoven with the altitude or degree of rural poverty. For example, at point K, the fear of poverty is at the base of the rural poor's lifestyle and moving along the curve marked worries; points k,l,m,n, p,q are synonymous with higher increases in the degree of rural poverty. This means that as the fears of rural poor increase by changing from criticism to ill health and then to old age and death, so does the chance that the individual starts living like a typical rural person with all the traits of ruralism. This is what was referred to as rurality in this study.

So rurality itself is living a kind of life which is so fearful, traditional, so Attitude of Rurality no hope for the future. A mere fact that someone in the village is fearing to reach (old age, death, ill-health and criticism) before preparing something which he or she will leave to his or her children and grandchildren, this will force him to look for a new

arable land, deep in the village far away from urban centers. These fears and worries preoccupy the minds of the rural poor and their attitudes drastically change to always start thinking in a rural way. This study termed it as “rural reasoning” or they acquire a faculty of “rural thinking” all the time. On the fear of criticism, exclusion and isolation, the rural poor tend to move deeper and deeper in the villages so as to avoid criticisms and non-recognition. Even in church or social functions like weddings and other related marriage ceremonies, the rural poor in both the villages of Kamanyana and Nyabigoma, were observed by this study as always fearing to take front seats as they have an attitude that the front seats are always reserved for the urban rich or urban poor.

It is this kind of attitude which is partly responsible for the rigid mindsets of the rural poor people. The center of these worries is interconnected with an interwoven related situation (a gap) from points k,l,m,n,o,p,q along worries as superimposed to the other opposite points of a,b,c,d,e,f,g; the interwoven gaps are the ones which have been referred to as the “Mbabazize Rurality Attitudes and Aptitudes’ curve” or the interwoven feared poverty curve. Therefore, in most cases, it is the attitude and not the aptitude that determines our altitude of success; our altitude of escaping from rural poverty to live a fulfilling livelihood.

The Mbabazize Rurality Attitudes Model is laying a foundation of great importance of new knowledge to existing knowledge by exposing the reasons as to why- someone cannot understand why rural poor people or urban poor people appear to be “lucky” while others of equal or greater ability, training, experience, and brain capacity, seem destined to ride with misfortune.

Nevertheless, as stated earlier in this thesis, even a well-known verse in the book of Ecclesiastes (KJV, Bible) gives a natural critique that whether one is hard working or lazy and living in a rural area, he or she may one day be well off due to attitude, chance, luck, time and fate. The verse by King Solomon states that;

“I returned and saw under the sun that the race is not swift nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favor to men of skill, but time and chance happens to them all.”

The highly celebrated Icon, George Orwell (1946) moderated the above version into modern English with a neutral critique; that,

“Objective considerations of contemporary phenomena compel the conclusion that success or failure in competitive activities exhibits no tendency to be commensurate with innate capacity, but that a considerable element of the unpredictable be taken into account.”

This statement may be explained by the fact that every human being has the ability to completely control his own mind and admit only impulses of his own choice. This is all rotating around our attitude and not aptitudes.

Building from his classic 1937 theory on the basic fears of life, Napoleon Hill (1937) in his book, “Think and grow rich”, also supports this argument of the same six most haunting ghosts of fear among human beings: fear of poverty, fear of criticism, fear of ill-health, fear of loss of love, fear of old age and the fear of death. The basic haunting ghosts of fear which have many people not to be well-off, not to be successful and remain in poverty, according to Napoleon Hill are illustrated in form of a pyramid as shown below;



Source: Napoleon Hill (1937), Think and Grow Rich

The fear of poverty

According to Napoleon Hill (1937), there can be no compromise between poverty and riches (financial, spiritual, mental and material estates); the two roads that can lead to material riches travel in opposite directions. One who wants riches, must refuse to accept any circumstance that leads towards poverty. The starting point that leads to riches or well-being is desire and attitude. The fear of poverty destroys ones chances of achievement in any undertaking. It paralyses the faculty of reason, destroys the faculty of imagination, kills off self-reliance and discourages initiatives.

The fear of criticism

This fear has effects which are fatal to personal achievement, mainly because this fear destroys individual initiatives, discourages the use of imagination and ambition. It leads to mental and physical laziness, lack of self-assertion, slowness in reaching decisions and being too easily influenced.

The fear of ill-health, old age and death

These three fears are almost related and do influence man's daily life at once. One fear leads closely to the other as they all lead to thinking of the "terrible worlds" which man does not know. In rural areas, the rural poor have been brought up and taught discomfoting stories about health, old age and death. They have lots of imaginations that affect their daily thinking. And in general, man fears ill health because of the terrible picture which has been planted in his mind of what may happen if death should overtake him. Man fears it because of the economic toll which it may claim on his future off springs when he or she is away. The fear of death brings up all the terrible pictures about poverty especially when men start getting worried of who will be able to look after them in old age. This partly explains why men marry young ladies in their old age and resume producing children. According to Napoleon Hill, the fear of death, ill health and loss of love of someone, is more prevalent among the aged, but sometimes, the youthful are victims of it. It is therefore clear that the fear of death is closely associated with the fear of poverty, where one's death would leave loved ones poverty stricken. At the same time, the fear of death is caused by illness and the consequent breaking down of physical body resistance.

Other major causes of the fear of death are: ill-health, poverty, and disappointment over love, lack of occupation and religious fanaticism. In urban areas, lack of occupation can easily lead to the fear of death and early death.

For example, when civil servants or Professors retire early, there are high chances of early death due to lack of occupation which can make their minds busy. In 2011, the renowned premier league Manager of Manchester United football club; Sir Alex Ferguson was to retire at the age of 69 years, but he ended up postponing his retirement for fear of early death (www.telegraph.co.uk > Sport > Football > Teams > Manchester United Apr 5, 2011).

When he was put in a tight corner by journalists as to why he had postponed his retirement, he answered that he felt that should he retire early, he will have nothing to do, be bored in life and die early just as his father who died only after one year in retirement. He said that he had seen this happen to his own father dying as soon as he had retired. Ferguson maintained that his health would be the central factor in any decision on his managerial future.

"My father retired on his 65th birthday and one year later, he was dead," "The worst thing you can do is put on your slippers. People say things like, 'I've worked for 45 years, I have the right to rest'. Not at all, you have to keep yourself active and in good shape. First of all, it will be my health which determines my situation. I will continue as long as I have the energy that I have enjoyed throughout my life.

Ferguson, who was to turn 70 in December, 2011, completely confirms this assertion in the current times.

5.3.3.1: Fighting rural poverty: An exposition and recommendation by The Mbabazize Rurality Attitudes Model.

From the discussions above, it is imperative that this study puts across the best suitable recommendations which were arrived at basing on the research findings on the livelihoods, attitudes and fears of the rural people as were discussed in chapter five, six and eight. This study came up with options of fighting rural poverty as far as the role of attitude and aptitudes are concerned as per this model which if adopted, the rural poor can have a wide range of choices and opportunities. This model identified three forms of analytical tools that can be applied on the six basic fears (poverty, ill health, old age, death, loss of love and criticism) of the rural people.

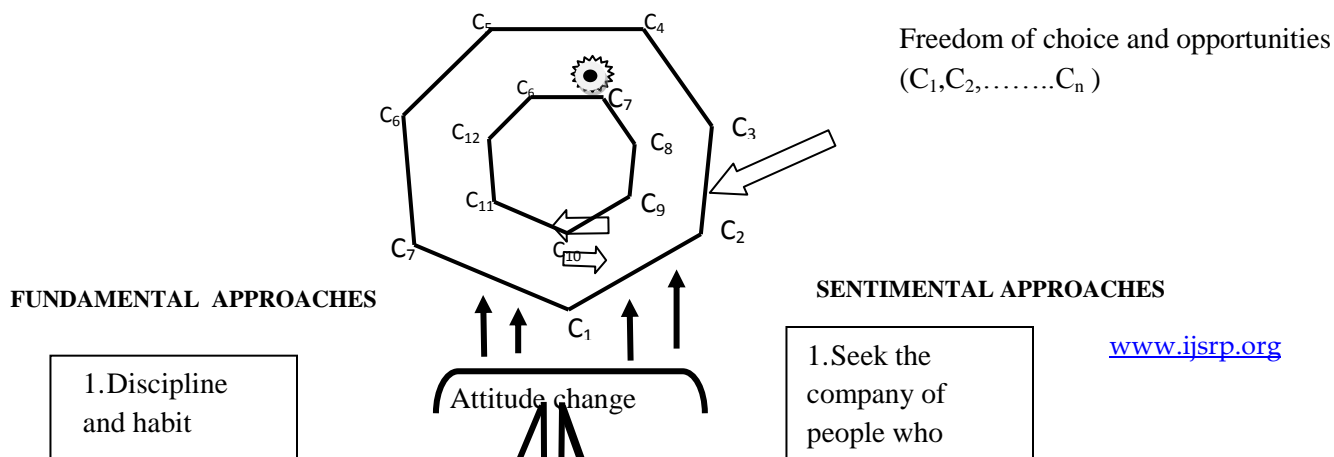
The analytical tools are in three fold;

- (i) Fundamental approaches to tackle the fear of poverty and ill health.
- (ii) Technical approaches to tackle the fear of old age and death.

Sentiment approaches to tackle the fear of loss of love of someone and the fear of criticism.

These approaches are targeted on the fears of poverty which were grouped into two on a pyramid of worries as illustrated on the figure below.

Figure 10. 9: Fighting rural poverty: An exposition and recommendation by The Mbabazize Rurality' Attitudes Model.





Source : The Mbabazize rurality attitudes model (2013)

As illustrated above, the first step is to seek the technical approaches which should involve extending the following services to the rural poor.

Technical approaches include:

Starting up with the rural poor realities like health protection and poverty diagnosis.

Investing in the organisational capacity of the rural poor like implementing community driven approaches and partnership with civil society groups.

Supporting the development of rural entrepreneurs like enabling them to them the agricultural loans based on social security.

The fundamental approaches would involve the following aspects:

Self-evaluation on discipline and habit.

Stopping hypochondria. Hypochondria is a medical term for imaginary disease. The habit of talking of illness, concentrating the mind upon diseases must stop.

The greatest of all remedies for the fear of death is having a burning desire for achievement, backed by the useful service to others. Retirement is as deadly as it leads to idleness of the mind and quick death. If possible man should always delay retirement especially if it is likely to lead him to redundancy.

Protecting the mind as important spiritual estates since everybody has the will power for this purpose

The sentimental approaches include the following:

Seeking the company of people who influence you to think and act for yourself.

Changing social norms. Like changing the mindset, power of the personal combined with the power of the institutional action.

Keeping your minds closed against all people who discourage you all the way like pessimists, relatives, society.

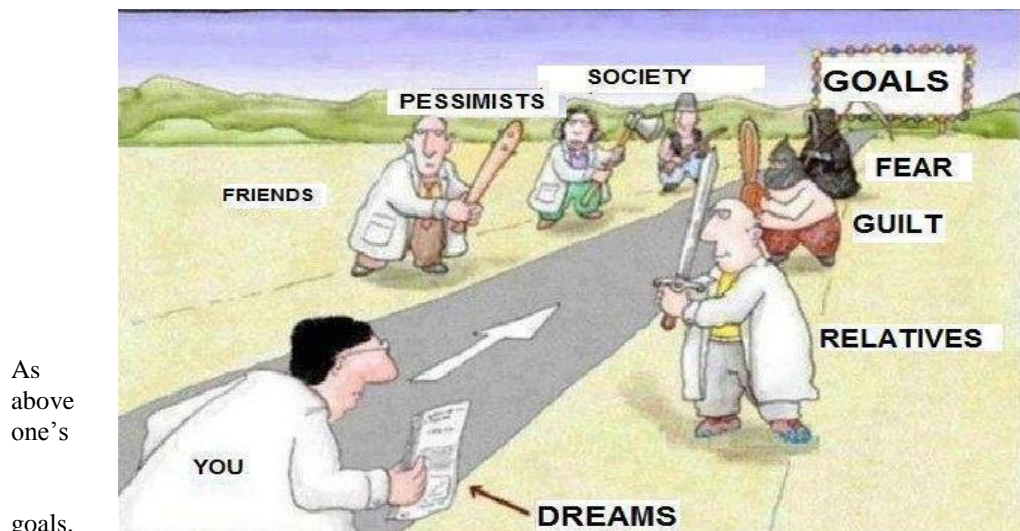
In the rural society, when it comes to institutional change, attitude change and mindset change, serious actions and commitment are paramount. A norm is a shared expectation of behavior that connotes what is considered desirable and appropriate (Marshall 1994)

The rural poor's interactions with society like landlords, traders, local government officials at village level, the police, health workers and family members are governed by the social norms but not the laws of the land. These social norms dictate who has what value in each interaction and this is the root cause of the fear of criticism, love disappointment, exclusion and isolation.

Therefore changed social norms can lead to sustained change in behaviour. Change in social norms means changing mindsets, combining the power of the individual and the power of the institution, and facing up to pervasive gender inequalities.

Below is an artistic impression of what attitude and determination can be able to lead someone to achieve his goals and be able to succeed in life and escape from rural poverty as caused by the influence of fear, guilt, relatives, friends, pessimists and society.

Figure 10. 10: Artistic Impression of Attitude and Aptitude as the major blockades to succeed



Source: Researchers own impression (2013) seen from the figure, attitude of self plays a very important role in achieving his or her It is ones attitude

goals. that can be able to give him or her inside power to achieve the goals ahead. Whereas along the way someone aspiring to achieve more dreams is blocked by such blockades like, relatives, guilt, pessimists, friends, society and the role of inside fear, it is important to note that if ones attitude is oriented to counteracting the various blockades along the way, there is nothing else that can stop someone from fulfilling his or her goals.

To note however also is that as shown from the above artistic diagram, inborn fear among the human race is the greatest blockade as it is even in bold black on the right edge of one's path towards a goal. Marris(1968) describes how extended families in North Africa are parasites on the entrepreneur, thereby preventing entrepreneurship. Many rural poor entrepreneurs who come with some small idea of setting up a business are faced with this kind of problem and their businesses do not last long before they close.

5.3.3.2 The importance of Attitude: An Algebraic exposition of the Mbabazize Rurality' Attitudes Model.

If; A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
Is equal to;
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26
Then,

$$H+A+R+D+W+O+R+K \quad ;$$

$$8+1+18+4+23+15+18+11=98\%$$

$$K+N+O+W+L+E+D+G+E \quad ;$$

$$11+14+15+23+12+5+4+7+5=96\%$$

$$L+O+V+E; \quad = \quad 54\%$$

$$12+15+22+5$$

$$L+U+C+K \quad ;$$

$$12+21+3+11 \quad =47\%$$

Interestingly, none of these makes 100%. Then what makes 100%???

Is it EDUCATION? NO!!! EMPLOYMENT, BUSINESS, INHERITANCE, BEING BORN EARLY? NO!!!!

It is ATTITUDE: Attitude can make 100%

$$A+T+T+I+T+U+D+E;$$

$$1+20+20+9+20+21+4+5 = 100\%$$

Therefore our very own ATTITUDE towards Life primarily determines how successful we can ever be. It is our attitude not aptitude that determines our altitude.

5.3.3.3 AH... There is no Diamond (riches) here.

The below figure shows how one never knows how close he or she is, so never give up on your dreams. The man in the first part of the chart shows that he is determined to dig diamond and he is using all his energy to succeed and get the usually desired diamond for riches in a life time.

But with time, it seems he lost the attitude and determination to continue digging. He ends up giving up without knowing that he was so close to getting it and become rich. He gave up and declared it in his minds that, ah there is no diamond “riches” here; and yet surely, he was about to fall into the real reaches had he not given up.

Figure 10. 11: Showing how close one may be but ends up giving up his dreams



The second critical success factor is to know what you want. Successful people know exactly what they want in life and work towards it. The third critical success factor that will determine ones success is the passion and desire. Without the passion one will never create the burning desire that will push him or her into taking massive and consistent actions.

Successful people are willing to do whatever it takes because they have the burning desire and passion to keep them going. Taking action is another critical success factor that will determine one’s success. If one is not trying anything, it is hard to achieve anything, you need to take action to produce the results you want in your life –do what you can, with what you have, and with where you are, success never comes automatically. Another, critical success factor is the knowledge base. You must commit to constant learning and never ending self-improvement. One must spend an hour to read any related book in his or her field to acquire and expand his or her knowledge base. One stops growing, the moment he or she stop reading and leaning!

The company of people you keep also determines what and who you become; the old saying that iron sharpens iron holds a lot of water in this regard. Keep away from the people who belittle your ambitions and tell you it is impossible. Samuel Glover (1987) once lamented “the world would stop if things were run by men who say, it can’t happen”.

Richard Nixon- the former US President once mused that “A man is not finished when he is defeated. He is finished when he quits.”

Nobody and nothing should keep you down unless you decide not to rise again. Margret Thatcher understood the essence of resilience and persistence in life when she said that you may have to fight a battle more than once to win it! Similarly, successful people believe there are no hopeless situations; it is only people who grow hopeless about situations. The book of Proverbs (29:18) tells us that where there is no vision people perish; if you are to succeed you must bear a vision of your life.

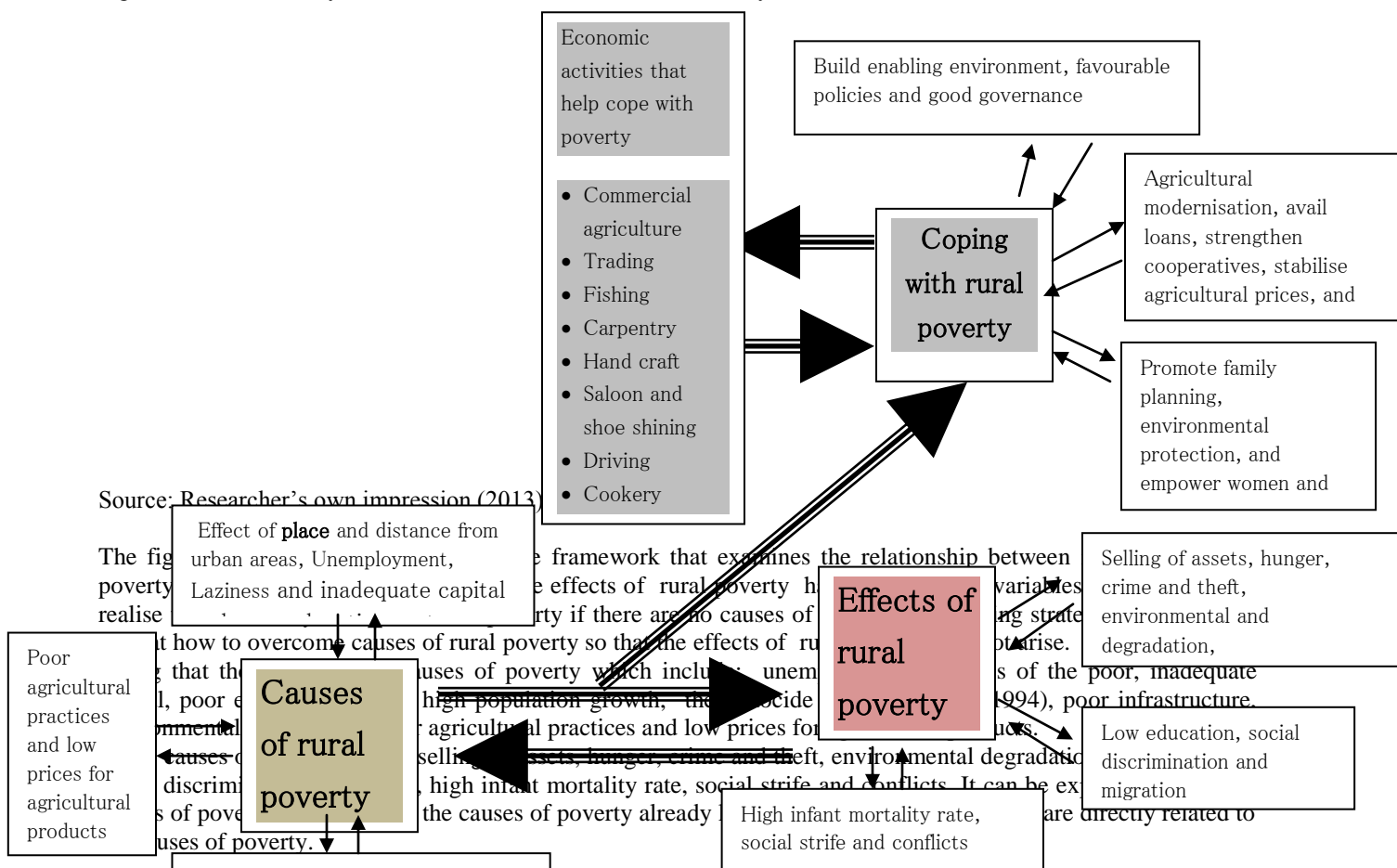
CHAPTER SIX: SUMMARY AND CONCLUSIONS

6.1 Introduction

This chapter summarises the findings of the study and gives general conclusions to the study. In this chapter the researcher focuses on all the findings of the study and development of general conclusions.

The purpose of this chapter is to give the reader a quick understanding about what the whole study was about, and the conclusions reached. It is worth noting that the whole study was based on the following theoretical frame work.

Figure 10. 12: Summary of the Theoretical Framework of the Study



Source: Researcher's own impression (2013)

The figure shows the relationship between the causes of rural poverty and the effects of rural poverty. The causes of rural poverty include high population growth, genocide, poor infrastructure and environmental degradation. The effects of rural poverty include selling of assets, hunger, crime and theft, environmental and degradation, and low education, social discrimination and migration.

It is how to overcome causes of rural poverty so that the effects of rural poverty are reduced. The causes of poverty which include unemployment, high population growth, the effects of rural poverty include selling of assets, hunger, crime and theft, environmental degradation, high infant mortality rate, social strife and conflicts. It can be explained as the causes of poverty already.

The figure shows the relationship between the causes of rural poverty and the effects of rural poverty. The causes of rural poverty include high population growth, genocide, poor infrastructure and environmental degradation. The effects of rural poverty include selling of assets, hunger, crime and theft, environmental and degradation, and low education, social discrimination and migration.

or are coping with rural poverty. The strategies include; building an enabling environment, formulation of favorable policies that support of poverty reduction, agricultural modernisation, availability of loans, strengthening of cooperatives, stabilisation of agricultural prices, promotion of private investment, promotion of family planning, environmental protection, and empowering women and girls.

In coping with rural poverty, the poor have some economic activities that they can engage in. These include; Commercial agriculture, trading, fishing, carpentry, handcraft, salon and shoe shining, driving, cookery, tailoring, mechanics, local brewing, witchcraft, practising traditional medicine, and bee keeping. Basing on the fact that the rural poor are deep in the rural areas yet entangled in poverty, these economic activities end up being practised even when the rural poor do not wish to practice them. In one way or another, these related rural strategies have helped the rural poor have a fulfilling livelihood in their won localities.

According to the Poverty-Conservation Linkages by Dilys Roe and Joanna Elliott (2005), Poverty reduction is one of the international imperatives of the new millennium y stressed by the Millennium Development Goals (MDGs) and the 2002 World Summit on Sustainable Development. Most recently, it was echoed at the 2005 UN World Summit. The poverty reduction ambitions that have been articulated, while often simply restating development goals

that have been set (and missed) over the last 30 years, are unusual in that they now have an unprecedented level of international commitment. As a consequence, all sectors of society are urged to contribute to their achievement. Conservation agencies find themselves among the many organisations struggling to determine how their work could – or indeed whether it should – fit into this international effort. They also observed a relationship between the causes of poverty and effects of poverty. They noted that there would be no effects of poverty without causes of poverty. The relationship between the causes and effects of poverty was also observed by the research for social and economic development organisation. They note that several issues like hunger, illness and thirst are both causes and effects of poverty - for instance: not having water means you are poor, but being poor also means you cannot afford water or food. <http://www.poverties.org/effects-of-poverty.html#sthash.LjWULHtP.dpbs>.

6.2 Summary of arguments

On the purpose of establishing how the rural inhabitants perceived and defined poverty, it was concluded that the rural inhabitants from both Nyabigoma and Kamanyana had a correct understanding and perceptions on poverty. Some rural respondents viewed poverty in the same way the international community viewed it. The rural poor inhabitants understand that if they do not have access to all basic needs they are described as poor.

The perceptions of the rural poor were clearly in line with the perception of the UN on poverty which states that: “Fundamentally, 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” (UN Statement, June 1998 –signed by the heads of all UN agencies)

On the causes of poverty, it can be concluded that all the respondents and the rural inhabitants appreciate that the main cause of rural poverty is laziness and people not working hard to combat poverty and poor lifestyles or poor habit in line with their attitude to life. Many people fail in life not because of lack of ability or brains or even courage but simply because they have never organised all their energies around a goal (Elbert Hubbard 1904). Respondents agree that if they work hard, they would be able to overcome poverty by overcoming the causes of poverty.

On the effects of poverty, it can be concluded that, failure to deal with the causes of rural poverty can lead to extreme poverty and the effects of poverty will come in. The renowned South African Archbishop, Desmond Tutu (1999) argued that if we hope to have peace, we must first of all commit ourselves to defeat poverty in our communities. Respondents understand that certain situations are attributed to rural poverty and can best be defined as effects of rural poverty. It can also be concluded that, the, effects of rural poverty can be avoided if the right strategies are designed to overcome poverty.

On the coping strategies it can be concluded that the rural poor are actively working hard and trying to overcome poverty. The rural poor have developed and adopted different strategies including multi-tasking to cope with poverty. It can further be concluded that with the support of other stakeholders like the government and NGOs, the rural poor will have the opportunity of overcoming poverty. If the government can invest in agriculture which is the highest employer and is also an economic activity that all the respondents are engaged in, directly or indirectly, then through agriculture, the rural poor can be able to cope with poverty.

6.3 Conclusions

The researcher, basing on the study findings, concludes that if rural poverty is to be reduced, the following stakeholders have to work hand in hand.

It is within the means of Government to engage in massive work towards modernising agriculture. From the study, we clearly see that agriculture employs over 80% of the entire Rwandan population and so modernising it would be the best option towards eradication of rural poverty.

More so, it is important to create credit opportunities. The available opportunities are selective and carry high interest rates that do not favour the rural poor. Providing loans or credit to help the rural poor will, as a result, increase investment and will help the rural poor to eradicate their own poverty.

It is also important to encourage the rural poor to participate in developmental projects such that they earn more and provide the basic necessities for themselves and their families.

The government also should sensitise the rural inhabitants on family planning and contraceptive use. This will help the rural poor have manageable families. As a result the low incomes by the rural poor will be sustainable. Sexuality education among the youth will further instill the spirit of small families into the youth when they are still young.

According to studies, the current percentage of women using modern contraceptives increased from 10% in 2006 to 27% (mini DHS 2007/8) exceeding the target of 25% in 2008. This was further increased to 45.1% in 2009/10 against the target of 32%. The percentage of children fully immunized increased from 75% in 2006 to 80.4% (HMIS 2008), slightly exceeding the 2008 target of 80% and this has benefitted from all health facilities carrying out outreach services for immunization. In 2009/10, this further improved to 90.4% against a target of 85%. On the indicator measuring the percentage of children using Long Lasting Insecticide Treated Nets (LLITN), significant progress was made, however, the target of 65% was not fully realized with the mini-DHS (2007/8) reporting a score of 60% from a baseline of 16% in 2006. The target for this indicator was largely achieved in 2009/10, with an outcome of 79% of children fully immunized against a target of 70%. The percentage of assisted births in an accredited facility exceeded the target of 35% with a performance of 62.8% (HMIS 2008) coming from a baseline of 28.2% (2006). This was already above the EDPRS target for 2012. The percentage of assisted births in an accredited facility further increased to more than 66.2%.

The utilisation rate of primary health care services also increased from 70% to 86% in advance of the 75% target that was set for 2008. This utilization rate moved from 86% to 95% in advance of the 80% target that was set for 2009/10. The target for per capita allocation to Performance-Based Financing (PBF) was not met fully with a realization of \$1.40 compared to a target of \$1.45 in 2008 and a baseline of \$1.2 in 2006. The target has been missed again in 2009/10 with an allocation of \$1.65 compared to a target of \$1.85. With regard to fighting HIV/AIDS, while there is no data yet available on condom utilization by youth (15-24 years), respectively 96.5% of children and 95.5% of adults are still alive 12 months after start of treatment compared to respective targets of 89% and 86% for 2009/10.

Government also needs to establish an effective agricultural, infrastructure (energy, transport, and market and price stabilization). There is also need for private sector development as well as environment and natural resources management. If such investments focus on the rural population then poverty in the rural areas will be handled effectively.

The private sector also needs to be promoted and supported to progress. This is on the basis that Rwanda was declared as the World's top reformer of business regulation in doing business in 2010, becoming the first sub-Saharan country to hold this position. The country has made the big strides in becoming business friendly by introducing favourable reforms: Rwanda made it easier to start a business, register property, protect investors, trade across borders, and access credit. This resulted in Rwanda moving up from position 141 to the 67th position out of 183 countries on the Doing Business rankings.

In the more recent Doing Business report 2011, Rwanda's position has further improved to 58th. As a consequence, the target of ranking in doing business has been exceeded. The World Economic Forum's recently released Global Competitiveness Report ranked Rwanda as the 6th most competitive market in sub-Saharan Africa, and among the world's best on indicators such as female participation in the labour force, staff training, and legal rights. These reforms need not only focus on the urban population but also need to address the needs of the rural population.

There is also need to build appropriate infrastructure in the rural Rwanda. The villages like Nyabigoma and Kamanyana need to benefit from infrastructure like power production which has generally increased and stabilised since the severe power shortages in 2004 and total installed capacity has increased from 45 MW in 2006 to 74.5MW in 2008 and 56MW generation capacity, exceeding the 2008 target of 50MW. The rural population would have capacity to free themselves from poverty had the government tried to extend such infrastructure to them as well.

There is need to promote environment conservation and encourage initiatives like tree planting to help address the enormous environmental problems that the rural poor have attributed poverty to. Currently, the surface land area covered by forest and agro-forest increased from 20, 2% to 21% (plantation of 31.327.410 trees on 19 579 ha) against a target of 21.4% for 2009/10 and the area of land protected to maintain biological diversity exceeded the target of 8.4% by an actual performance of 8.5% in 2008 and achieves exactly the target of 8.8% in 2009/10. These successes should be promoted further especially in the rural areas.

Water resources should also be a priority by the government. In fact water is important in the development of the agricultural sector, especially for irrigation and human consumption. The available water resources should comply with the water standards. Studies have shown that the percentage of water resources complying with water quality standards was attained at 30%. Good quality of water means that people will stay in good health and effectively do their work of producing goods and services.

Availability of land is also another factor that needs to be closely looked at if rural poverty will be addressed. Several poor rural inhabitants do not even have access to land where they can grow their crops and raise their animals. Although they may want to produce products for the market, inability of land disrupts their efforts. The rural poor need to be given loans to buy land or should be given land by the government. The government had targets in 2008 but they were not met. The targets which were not met in 2008 both relate to land; the percentage of area of privately owned land held under written title was 1.26% compared to a target of 3% and the proportion of issued land titles owned by Women was 0.02% compared to a target of 2%. One of them, on percentage of privately owned land held under written title was exceeded in 2009/10 as it reached 19.3% against a target of 10%. The other has not been measured.

Limited land hinders people's efforts towards poverty alleviation. Education needs to also focus on entrepreneurship and vocational education. This educational approach enables learners to have quick access and creation of jobs. The kind of education that leads to job seeking that currently is implemented does not lead to quick access to jobs and economic independence of individuals.

Furthermore in relation to the above, there is deliberate need to mobilise and secure funds for the creation of farmer field schools and village saving and loan associations as a local solution to local problems of poverty. There is also need to conduct massive capacity building and employment promotions for rural dwellers. Non-farm jobs need to be created for the rural poor that have no access to land and that cannot even concentrate on settled agriculture. Vocational skills need to be promoted in a bid to address unemployment for the rural poor that have no access to land.

The main objective of this study was to show rural poverty, deep causes that contributed to the inefficiency of strategies and actions in poverty alleviation, and also to suggest possible solutions. In Rwanda, the rural poverty issue remains a big problem. Strategies and actions to alleviate poverty are not new, but are presented under various aspects according to historical periods, approaches and used resources.

The outcomes of this research led us to the conclusion that Rwanda's development process has stagnated for a long time and left the majority of rural households in precarious living conditions. All identified factors in this research favouring and/or hampering the country's rural development are closely interlinked. Their combination explains the current development level especially the rural inhabitants.

The economy cannot be separated from the political context because the capacity to ensure a sustainable peace, the protection of goods and people in accordance with the principles of equity and credibility of the mediation system and conflicts management are important foundations to promote confidence, in order to attract investors that could focus on rural poverty. We therefore acknowledged that Rwanda's economic failure was a consequence of the past political environment that characterised the country at many levels on the one hand, and structural, conjunctural and intrinsic constraints as well as intrinsic capability to change and/or transformation on the other.

The contribution of this study is to ensure that policies and committed actions are better rethought, more appropriate, integrated and sustainable. Our suggestions also invite development agents at all levels to better understand and master the political, social and economic context in which the rural inhabitants work. They should also change their perception on a population considered to be vulnerable and beneficiary. A well trained and supervised population within a stable political and macroeconomic environment would be able to carry out its own development. Poorly-coordinated development facilitators bring about negative consequences and distortions in the development process. Harmonised approaches based on relevant and coherent actions are better. Though humanitarian and assistance actions are necessary in some circumstances and for some specific groups, they should also plan exit strategies and sustainable self-sufficiency development actions. Otherwise, they contribute to the intensification of dependence syndrome and the proliferation of passivity and chronic poverty that have been bequeathed from generation to generation.

This research showed us that we have to use the most pragmatic approaches, concrete and operational action to face the rural poverty issue. That is why we shall need competent structures at all levels (planning, research, standardisation, management, coordination, follow-up, evaluation) and mobilise all possible resources including workforce, savings and solidarity mechanisms.

The success of these strategies will require efficient implication and efficient participation of all stakeholders, that is the government, political parties, religious organisations, entrepreneurs, NGOs, international development stakeholders, private economic operators, researchers and academics.

6.4. Suggestions for further research

The study revealed the perceptions of the rural inhabitants on poverty, causes of rural poverty, effects of rural poverty and coping strategies. There is however need to study the most appropriate poverty alleviation strategies in rural areas. For example: Should the best strategy be government led or private sector led?

There is an overall report that Rwanda is growing at the highest rate. For example: In the 2010/11 fiscal year, the GDP per head was at Rwf 308,000 or US\$ 541 at the nominal exchange rate of Rwf 569 to 1 US dollar. The GDP estimates calculated at constant 2006 prices show that in 2012/13 the GDP was 6.2% higher in real terms than it was in 2011/12 (NISR 2013, BNR 2012, MINECOFIN 2013).

This follows an increase of 9.8% from 2007/08 to 2008/09. This growth rate is mainly attributed to growth of 5.9% in agriculture (mainly driven by a 7% increase in the food crop production), and 7.6% for services (in which public administration grew by 10% and business services by 13%). The industry sector registered a modest growth of 0.6% as the sector that was most affected by the global recession and the domestic liquidity crunch.

Further study needs to investigate if this growth is having an impact on the rural areas: or is the growth only focused on the urban areas? The rural areas seem not to have the same access to services like the urban areas why is this so? Therefore an independent study needs to be conducted to ascertain this.

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