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Public Expenditure Tracking Survey in Vision 2020 Umurenge Programme (VUP)



March 2014

**Public Expenditure Tracking
Survey in Vision 2020 Umurenge
Programme (VUP)**

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Acknowledgements

Transparency International Rwanda in its five year strategic plan has been able to conduct the Public Expenditure Tracking Survey in Vision 2020 Umurenge Programme (VUP), an integrated social protection program aimed at eradicating extreme poverty among vulnerable households. This program is instrumental in achieving the Millennium Development Goals (MDGs) and the Rwanda Vision 2020 with its implementation strategy, the Economic Development and Poverty Reduction Strategy (EDPRS).

This endeavour could not have been successful without the support and contribution of various institutions and people who, in various capacities played an instrumental and vital role in its achievement.

The aim of this study is to contribute to the improvement of transparency and compliance in the provision and management of the VUP funds. The VUP managers at local government level are central to ensure compliance with VUP funds guidelines and efficient management.

On behalf of Transparency International Rwanda, I would like to express my warm appreciation of the financial support received from the Norwegian People's Aids (NPA) to conduct this survey. I would like also to thank the RLDSF officials for their technical support and collaboration in providing us with all necessary information during the whole research process.

I would particularly like to thank TI-RW researchers, Reverien Interayamahanga and Kavatiri Rwego Albert who played a big role in the implementation of this survey. My special thanks go to Mr Mupiganyi Apollinaire, the Executive Director of TI-RW who ensured the quality of this survey. Finally, I would also like to thank all VUP managers and beneficiaries who participated in this survey through interviews, desk review and questionnaire which are the backbone of this study.

Marie Immaculée INGABIRE

**Chairperson
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1 ACRONYMS

9 YBE: Nine Year Basic Education

BPR: Banque Populaire du Rwanda

DS: Direct Support

EDPRS: Economic Development and Poverty Reduction Strategy

FS: Financial Services

JADF: Joint Action Development Forum

MDGs: Millennium Development Goals

MoF: Ministry of Finance and Economic Planning

NPA: Norwegian People's Aid

PETS: Public Expenditures Tracking Survey

PPIMA: Public Policy Information Monitoring and Advocacy

PW: Public Works

QSDS: Quantitative Service Delivery Survey

RLDSF: Rwanda Local Development Support Fund

Rwf: Rwandan Franc

SACCO: Saving and Credit Cooperative

SPSS: Statistical Package for the Social Sciences

TI-Rw: Transparency International Rwanda

VUP: Vision 2020 Umurenge Programme

Executive summary

This Public Expenditures Tracking Survey on Vision 2020 Umurenge Programme (VUP) finds its place in the core mission of TI-Rw which is to contribute to the fight against corruption and promoting good governance through enhancing integrity in the Rwandan society. It basically aimed to investigate the level of transparency and compliance in the use and management of VUP funds. Specifically it endeavoured to:

- Examine the awareness of VUP beneficiaries with regard to the eligibility criteria, benefits they are entitled to;
- Analyse the extent to which members of the community are involved in selecting VUP beneficiaries
- Examine the extent to which funds disbursement are consistent with the requests done, and the extent to which funds requests match the funds received by beneficiaries
- Identify complaint mechanisms available for the beneficiaries of VUP benefits and how those mechanisms (if any) are actually used;
- Identify challenges faced by both beneficiaries and providers of VUP benefits in relation to accountability and transparency in the use and management of VUP funds;
- Formulate operational recommendations to improve transparency and accountability in VUP implementation.

While quantitative approach was largely used through questionnaires administered to beneficiaries (1261 households) of VUP components in 15 districts, qualitative approach was also instrumental as it helped collect data by using both desk research and individual interviews. These interviews were organised with local leaders and VUP managers and RLDSF officials to supplement the latter methods.

Concerning beneficiaries' awareness of critical aspects of VUP, it emerged from the study that the majority (above 70%) of these beneficiaries are aware of a number of aspects related to their respective components. However, it was noted that some beneficiaries, in important proportions, are not aware of those aspects including eligibility criteria, the amount of the benefits, the frequency of provision of benefits, exit from the programme among others. This finding proves challenging in that the awareness of one's rights constitutes a solid ground for complaining about them in case of violation or infringement.

As regards complaint mechanisms, the study suggested that the majority (above 60%) of beneficiaries know a relevant instance to whom/which they would report cases of irregularities should they witness or hear about them. Instances most known by beneficiaries include local leaders and VUP staff. However, it emerged that the majority of those who witness such irregularities often do not report or complain about them.

Although the level of perception of transparency in selecting and approving VUP beneficiaries is high (84%), it was also revealed that some beneficiaries are not satisfied with the selection process. This was backed by the desk research which, in 9 sectors, found only one minutes of meeting convened to carry out that selection. Furthermore, the study indicated that VUP benefits are often provided with delays, some taking even 11 months.

Given that local leaders and VUP staff are major instances beneficiaries feel they can report alleged cases of irregularities in the use and management of VUP funds, as mentioned above, the study indicated that these prove to be major instances to which beneficiaries actually report to (at least those who do it) such alleged cases.

In relation with compliance in fund requests, disbursement and provision to beneficiaries, it emerged from this study that such compliance stands very high (e.g. 5 sectors out of 6 examined under DS component). However, the use of funds by some beneficiaries especially those under financial services component was questioned as some of them consider loans as mere gift from the President of the Republic and that they should therefore not repay them. Such a feeling seemed to be shared by beneficiaries in most of the districts visited.

In the same vein, it emerged that some beneficiaries divert the purpose or destination of the loan as approved by loan committees' while others, right after receiving a group loan break away and start operating individually. This challenges the sustainability of the empowerment that VUP beneficiaries get through the component of financial services. It therefore calls for setting up clear strategies to ensure that loans do actually reduce poverty among beneficiaries and, at the same time, are recovered and extended to other needy poor households. Some actions were recommended in a bid to address key challenges highlighted in this study.

2 INTRODUCTION

2.1 Background and rationale

The Millennium Development Goals (MDGs) and the Rwanda Vision 2020 with its implementation strategy, Economic Development and Poverty Reduction Strategy (EDPRS), aim at improving the welfare of all Rwandans through various poverty alleviation or eradication programs. Among these programs are the Vision 2020 Umurenge Programme (VUP) and Ubudehe, both of which target particularly the abject poor in a bid to uplift them from extreme poverty.

The VUP aims to contribute to reduction of extreme poverty in Rwanda through three components namely: (1) Public Works which offers short term employment on community infrastructure projects to extremely poor households that have adult labour capacity. (2) Direct support which provides regular unconditional cash transfers to extremely poor households with no adult member who is able to work. (3) Financial Services which offers low interest loans for productive enterprises, to poor individuals (ubudehe categories 1, 2 and 3) or borrower groups that must necessarily include people from the latter categories.

In order to implement these three VUP components, there is a budget set aside for each, which must be disbursed through pre-determined channels to reach the target groups. The target groups being the poorest and most vulnerable households with high illiteracy rates are more likely to fall victim of weaknesses by public officials. These weaknesses may include weak accountability of local government and other service providers to beneficiaries, inadequate dissemination of information and irregular payments to beneficiaries caused by systems problems, mistakes or outright corruption.

Despite the fact that various assessments about Rwanda governance system indicate positive trends in the fight against corruption and injustice, there are still challenges in terms of transparency and accountability in the management of public funds. These have been documented by the Office of the Auditor General's annual reports, and TI-Rwanda studies on Public Expenditure Tracking Survey in 9 YBE program in Rwanda. Based on its mission of "contributing to the fight against corruption and promoting good governance through enhancing integrity in the Rwandan society" TI-Rw developed a five-year strategic plan (2010-2014) in which it postulates to ensure effective service delivery through the monitoring of integrity and transparency in the implementation of government programs such as VUP among others.

It is against this background that in 2012, thanks to the Norwegian Peoples Aid (NPA) financial support through PPIMA project, TI-Rwanda resolved to conduct a Public Expenditure Tracking Survey on Transparency and accountability in Vision 2020 Umurenge Programme (VUP), as an activity planned under its Five year strategic plan.

2.2 Objectives and scope of the study

This study aimed at assessing the level of transparency and compliance in the use and management of VUP funds. Specifically, it endeavoured to:

- Examine the awareness of VUP beneficiaries with regard to the eligibility criteria, benefits they are entitled to;
- Analyse the extent to which members of the community are involved in selecting VUP beneficiaries
- Examine the extent to which funds disbursement are consistent with the requests done, and the extent to which funds requests match the actual needs and budget
- Identify accountability mechanisms available for the beneficiaries of VUP benefits and how those mechanisms (if any) are actually used;
- Identify challenges faced by both beneficiaries and providers of VUP benefits in relation to accountability and transparency in the use and management of VUP funds;
- Formulate operational recommendations to improve transparency and accountability in VUP implementation. It focuses on beneficiaries who were in VUP between 2008 (the beginning of EDPRS 1) and 2012 (nearly a year before the study). This was done with the purpose of including respondents who are supposed to be enough knowledgeable of the programme and who can therefore assess it as objectively as possible.

2.3 Methodology

This section covers the methodology used to conduct this study. It covers issues such as methods to be used for data collection, sampling strategy, quality control, ethical considerations and data analysis tools.

2.3.1 Approaches and data collection instruments

This study was conducted using Public Expenditure Tracking Survey (PETS) and Quantitative Service Delivery Survey (QSDS) tools. It was conducted on beneficiaries of the VUP programme. The quantitative approach was largely used, and was supplemented by the qualitative one. From a quantitative viewpoint, the data collection methods included a questionnaire. A structured questionnaire for each VUP component was designed and administered to VUP beneficiaries based on its three components namely Direct Support (DS), Public Works (PW) and Financial Services (FS). Data was collected from these beneficiaries on issues related to both transparency and accountability in the implementation of VUP.

As regards the qualitative approach, it involved a desk research which consisted in the review of existing laws, policy documents, procedures manuals and other reports on VUP. In addition, this method was vital in checking relevant documents related to district financial management of VUP such as meeting reports, financial reports, internal audit reports, etc. The Rwanda Local Development Support Fund RLDSF is responsible for, among other things, to put in

place mechanisms of distributing financial support in local administrative entities, and monitor the use of funds allocated by this institution to development activities in the local administrative entities¹. It is in this regard that the desk research was conducted on the request, disbursement and use of the VUP funds at the level of the beneficiaries, sector, district and (RLDSF). Although the Ministry of Finance and Economic Planning (MoF) constitutes an important source of funding for VUP, the tracking of VUP funds started from RLDSF downward to beneficiaries.

A specific desk research template² was designed to collect quantitative data about VUP, based on reports, minutes and other financial records. Moreover, the collection of data through a desk research entailed a set of interviews which were conducted mainly with VUP coordinators at sector level.

¹ *Law n°41/2010 of 25/11/2010 establishing the rwanda local development support fund (RLDSF) and determining its responsibilities,organisation and functioning*

² Annex I

2.3.2 Sampling strategy

The study population is the total number of VUP beneficiaries of the three components. This is drawn from the 2011 – 2012 Annual Report of RLDSF. According to the report, the study population is above 100,000 households. The sample size is calculated using the Raosoft formula with a margin error of four percent (4%) and confidence level of 95%. With this condition, the sample size is equal to 1200.

The selection of districts was made purposively taking into consideration the number of beneficiaries by VUP components (especially public works) in each district. The process of determining the number of respondents who were interviewed also took into account the proportion of each component in the entire number of VUP beneficiaries. The table below displays the distribution of the samples by province, district and VUP components.

Table 1 Geographical distribution of respondents

| Province | District | Direct Support | | Public Works | | Financial Services | |
|--------------|------------|----------------|---------------|--------------|---------------|--------------------|----------------|
| | | Freq. | % | Freq. | % | Freq. | % |
| Kigali City | Nyarugenge | 12 | 5.3% | 38 | 6.13% | 18 | 5.30% |
| South | Gisagara | 21 | 9.2% | 65 | 10.48% | 29 | 9.20% |
| | Kamonyi | 19 | 8.3% | 40 | 6.45% | 31 | 8.30% |
| | Nyaruguru | 31 | 13.6% | 113 | 18.23% | 50 | 13.60% |
| East | Gatsibo | 23 | 10.1% | 104 | 16.77% | 34 | 10.10% |
| | Kayonza | 42 | 18.4% | 36 | 5.81% | 46 | 18.40% |
| | Ngoma | 25 | 11.0% | 55 | 8.87% | 47 | 11.00% |
| North | Gicumbi | 13 | 5.7% | 59 | 9.52% | 15 | 5.70% |
| West | Karongi | 17 | 7.5% | 54 | 8.71% | 61 | 7.50% |
| | Ngororero | 25 | 11.0% | 56 | 9.03% | 82 | 11.00% |
| Total | | 228 | 100.0% | 620 | 100.0% | 413 | 100.00% |

As shown in the table above, three districts per province and one from Kigali city were considered for this survey. Respondents are unequally distributed in all districts selected, given that the distribution of respondents in each district was proportional to the number of VUP beneficiaries of its direct support and public works components. For each of VUP components, the sample size which was desired initially was actually met and researchers covered slightly higher number than expected. Actual samples compared to expected ones were 228 out of 200 for DS, 620 out of 600 for PW and 413 out of 400 for FS.

2.3.3 Data collection

The data collection was carried out by skilled interviewers and team leaders who were recruited and trained to this end. The training covered issues such as survey methods, questionnaire structure and content, interviewers/supervisors' responsibilities, as well as on survey ethics.

Regarding interviews, they were facilitated by researchers who have outstanding experience in this area.

- **Pilot Survey**

Before starting the data collection process a “pilot survey” was organized in a sector other than those to be covered by the actual survey. The pilot survey allowed testing both the questionnaire and the desk research template, with regard to the clarity, wording, coherence and consistency of the questions. In addition, it provided an opportunity for interviewers and supervisors to get used to the questionnaire they were called to use during the actual survey.

After this stage, research tools and methodology were submitted to an *ad hoc* workshop for review and validation.

- **Fieldwork supervision**

In a bid to ensure data quality, the data collection activity was supervised by skilled supervisors and team leaders. Supervisors included researchers while team leaders were recruited based on their experience in carrying out such exercise.

2.3.4 Data processing and analysis

For the purpose of data processing, a specific data entry template was designed using Statistical Package for Social Sciences (SPSS). After the data collection, quantitative data were captured by data entry clerks under the supervision of the IT specialist recruited for this task. After the data entry, and data cleaning by the IT specialist, graphs and tables were generated based on the tabulation plan and the analysis therefore followed. In addition to this, the scoring method was used to analyze data from scale-questions. The formula to be used to calculate questions’ score is as follows:

A weighted average mean was used to calculate the questions score which is an average in which each quantity to be averaged is assigned a weight. These weightings determine the relative importance of each quantity on the average as indicated in the formula below:

$$\bar{x} = \frac{\sum_{i=1}^n x_i w_i}{\sum_{i=1}^n w_i}$$

Where $x_1, x_2 \dots x_n$ are quantitative scores (0, 2, 3, 4) and $w_1, w_2 \dots w_n$ are frequency scores corresponding to respective qualitative scores.

The first step in the scoring process was to construct a score for each question using the above mentioned formula. As a second step, question scores are aggregated into a score for each sub-indicator. The sub-indicator score was computed as a simple mean of associated question scores (Qscores). The same process is used to calculate the indicator score and the overall score as indicated in the following formula:

| |
|---|
| $\text{Sub - Indicator Score } X_i = \frac{\sum Q \text{ Score } X_i}{n}$ |
|---|

| |
|--|
| $\text{Indicator Score } X_i = \frac{\sum SI \text{ Score } X_i}{n}$ |
|--|

Concerning the analysis of data collected through desk research, the data were captured in excel and were analysed accordingly. Tables were therefore generated. A focus was put on frequencies of occurrence of specific items or records of some documents deemed important in assessing transparency in VUP service delivery process.

2.3.5 Quality control

For the purpose of data quality control, the following measures will be taken:

- ✓ Recruitment of skilled enumerators and supervisors
- ✓ Training of enumerators and supervisors
- ✓ Testing of the questionnaire
- ✓ Approval of inception report by some local government stakeholders
- ✓ Evaluation of research tools and methodology by the NISR which resulted in granting the research visa
- ✓ Supervision of data collection activity
- ✓ Use of SPSS software for data analysis

2.3.6 Ethical considerations

Assessments on transparency and accountability in service delivery may involve politically sensitive questions. The following ethical measures were observed throughout this study. Interviewees' confidentiality was granted to all respondents. Verbal informed consent was ensured for all participants in the questionnaire survey. It involved the provision of respondents with all necessary information regarding reasons for the research before they could give their consent.

In addition, research ethics requires objectivity in research design, data collection, analysis and interpretation. An attempt was made to ensure that the whole research process complies with this requirement.

2.4 Indicator framework for PETS in VUP

The development of the indicator framework below was based on existing policy documents and manuals on VUP and other assessment reports on this programme. It proves instrumental in developing the questionnaire³ and interview guides and desk review template for this study.

Table 2 Indicator Framework

| Objective | Indicator |
|---|--|
| Examining the awareness of VUP beneficiaries with regard to the eligibility criteria | Beneficiaries' awareness of eligibility for VUP services |
| Examining the awareness of VUP beneficiaries with regard to benefits they are entitled to | Beneficiaries' awareness of people responsible for selecting VUP beneficiaries |
| | Beneficiaries' awareness of the content of benefits that they are entitled to |
| | Beneficiaries' awareness of regularity of receiving VUP benefits they are entitled to |
| | Beneficiaries' awareness of channels/ways through which VUP benefits are received |
| Analyse the extent to which members of the community are involved in selecting VUP beneficiaries | Community participation in determining beneficiaries of VUP |
| | Community participation in determining public works (projects) to be supported by VUP |
| | Community participation in determining wages for people involved in public works under VUP |
| | Beneficiaries' perception of transparency in selecting VUP beneficiaries |
| Examine the extent to which funds disbursement are consistent with the requested funds and those disbursed | Consistency of requested funds and those disbursed in the direct support component |
| | Consistency of requested funds and those disbursed in the public works component |
| | Consistency of requested funds and those disbursed in the Financial services component |
| Examine the extent to which disbursed funds match those received by beneficiaries | Consistency of disbursed funds and those received by direct support beneficiaries |
| | Consistency of disbursed funds and those received by public works beneficiaries |
| | Consistency of disbursed funds and those received by Financial services beneficiaries |
| Identify accountability mechanisms available for the beneficiaries of VUP benefits | Awareness of accountability mechanisms for VUP |
| | Personal experience with infringement of VUP implementation guidelines |
| | Reporting of cases of infringement/abuse |
| | Persons/institutions the abuse was reported to |
| | Responsiveness in cases of abuse reported |
| | Satisfaction with the response |
| Identify challenges faced by beneficiaries of VUP benefits in relation to compliance and transparency in the use and management of VUP funds; | Challenges in selecting VUP beneficiaries |
| | Challenges in community involvement in selecting VUP beneficiaries |
| | Challenges in selecting projects for public works |
| | Challenges in meeting deadlines for payments of VUP benefits |
| | Challenges in the usage of VUP funds/benefits by beneficiaries |
| | Challenges in VUP related procurement process |
| | Challenges in VUP related reporting |
| | Challenges in holding VUP managers accountable |
| Recommendations | Operational actions to address the identified challenges and weaknesses (if any) |

³ AnnexII

3 PRESENTATION OF FINDINGS

While the previous chapter covers the study background, objectives and methodology, this chapter focuses on findings from these PETS. In addition to the respondents' demographics, it presents the findings on the three components of VUP.

3.1. Demographics

The demographics of the respondents selected to participate in the survey are presented in the following tables with a distribution according to sex, age, type of residence and level of education.

Table 3 : Distribution of respondents by sex, type of residence, age and education level

| Variable | | Direct Support | | Public Works | | Financial Services | |
|-----------------|---------------------|----------------|---------------|--------------|---------------|--------------------|---------------|
| | | Frequency | % | Frequency | % | Frequency | % |
| Sex | Male | 61 | 26.8% | 236 | 38.1% | 214 | 51.8% |
| | Female | 167 | 73.2% | 384 | 61.9% | 199 | 48.2% |
| | Total | 228 | 100.0% | 620 | 100.0% | 413 | 100.0% |
| Residence | Urban | 11 | 4.8% | 35 | 5.6% | 15 | 3.6% |
| | Rural | 217 | 95.2% | 585 | 94.4% | 398 | 96.4% |
| | Total | 228 | 100.0% | 620 | 100.0% | 413 | 100.0% |
| Age group | 18-24 | 5 | 2.2% | 86 | 13.9% | 25 | 6.1% |
| | 25-29 | 1 | 0.4% | 57 | 9.2% | 37 | 9.0% |
| | 30-34 | 7 | 3.1% | 83 | 13.4% | 59 | 14.3% |
| | 35-39 | 9 | 3.9% | 82 | 13.2% | 68 | 16.5% |
| | 40-44 | 14 | 6.1% | 70 | 11.3% | 65 | 15.7% |
| | 45-49 | 26 | 11.4% | 57 | 9.2% | 54 | 13.1% |
| | 50-54 | 16 | 7.0% | 64 | 10.3% | 46 | 11.1% |
| | 55-59 | 19 | 8.3% | 59 | 9.5% | 23 | 5.6% |
| | 60+ | 131 | 57.5% | 62 | 10.0% | 36 | 8.7% |
| | Total | 228 | 100.0% | 620 | 100.0% | 413 | 100.0% |
| Education level | None | 140 | 61.4% | 236 | 38.1% | 87 | 21.1% |
| | Primary School | 77 | 33.8% | 324 | 52.3% | 251 | 60.8% |
| | Technical Schools | 6 | 2.6% | 24 | 3.9% | 42 | 10.2% |
| | High School Degree | 5 | 2.2% | 35 | 5.6% | 29 | 7.0% |
| | Bachelor's Degree | | | 1 | 0.2% | 4 | 1.0% |
| | Total | 228 | 100.0% | 620 | 100.0% | 413 | 100.0% |
| Marital status | Single | 6 | 2.6% | 105 | 16.9% | 33 | 8.0% |
| | Married | 58 | 25.4% | 287 | 46.3% | 288 | 69.7% |
| | Unofficial Marriage | 30 | 13.2% | 113 | 18.2% | 39 | 9.4% |
| | Widowed | 115 | 50.4% | 86 | 13.9% | 48 | 11.6% |
| | Divorced | 19 | 8.3% | 29 | 4.7% | 5 | 1.2% |
| | Total | 228 | 100.0% | 620 | 100.0% | 413 | 100.0% |

The table above shows that the majority of respondents in the category of beneficiaries of direct support and public works are females, while the proportion of male proves slightly higher than that of females in financial support. Based on these proportions, one can assume that the widespread belief that women are poorer than men holds true in Rwanda.

Around 9 in 10 respondents in all VUP beneficiaries' components live in rural areas while the remaining minority are residents of urban districts. This is largely explained by the fact that the majority of districts and sectors with higher proportions of VUP beneficiaries are rural.

Unlike in most of studies that are often conducted in Rwanda, the table above indicates that the majority (close 6 in 10) are aged 60 or above for those benefiting the VUP direct support. Here, age determines vulnerability as these are the elderly whose physical capacity to work goes manifestly weakening. However, it emerges from the same table that respondents who are beneficiaries of other 2 remaining components are younger. The majority of them are aged between 18 and 45. They therefore have labour force capacity. The latter looks instrumental in contributing to the alleviation of poverty both at the household level and that of the community at large.

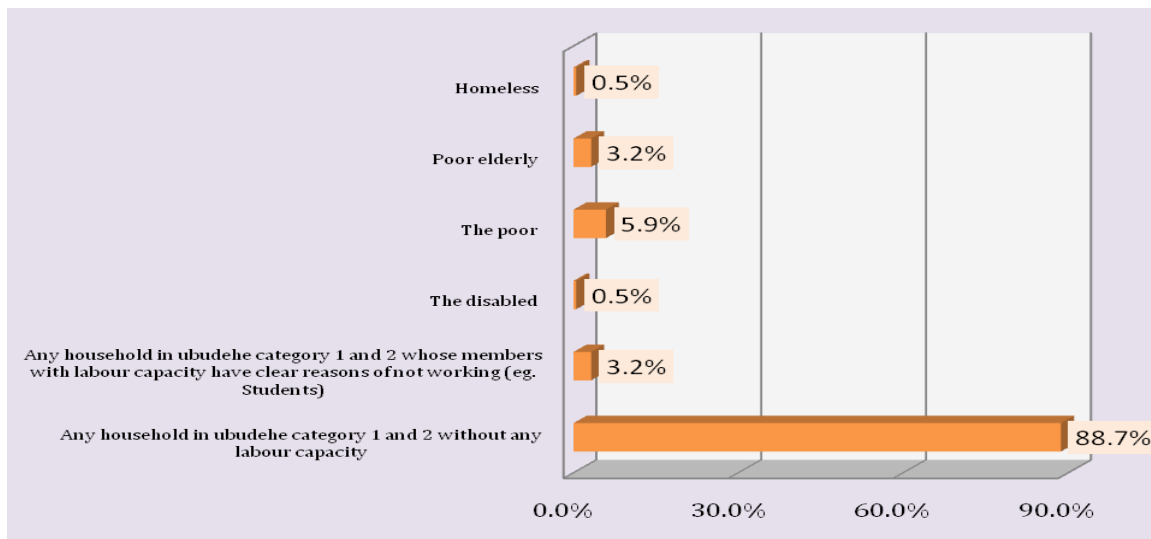
As far as the education level is concerned, close to 9 in 10 respondents have attended primary school at most. It is worth noting that around 6 in 10 of those under the direct support have never attended school. Both age and level of education may justify their economic vulnerability and the reason why they are under this component.

3.1. Direct support (DS)

3.1.1 Awareness of VUP related DS aspects

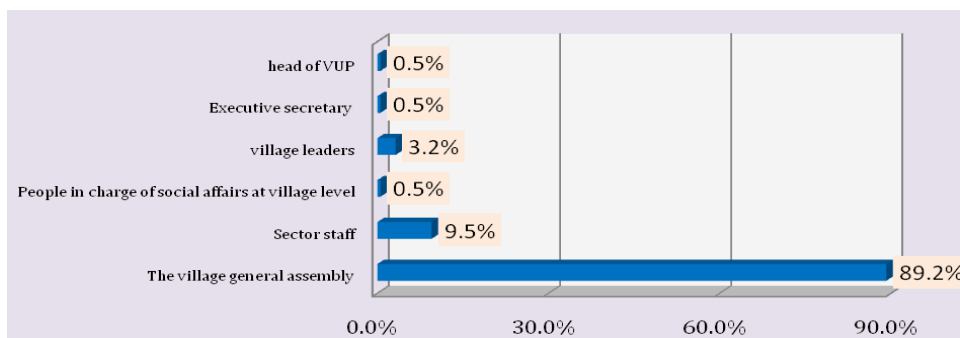
This section assesses the awareness of respondents on some DS related aspects. These involve some basic information that DS beneficiaries should have with regard to the benefit they are entitled to. Such awareness proves vital in that having such information predisposes the beneficiaries to be able to complain should their rights be infringed or should they see any irregularity in the use and the management of the VUP funds.

Figure 1: Awareness of eligibility criteria for the DS



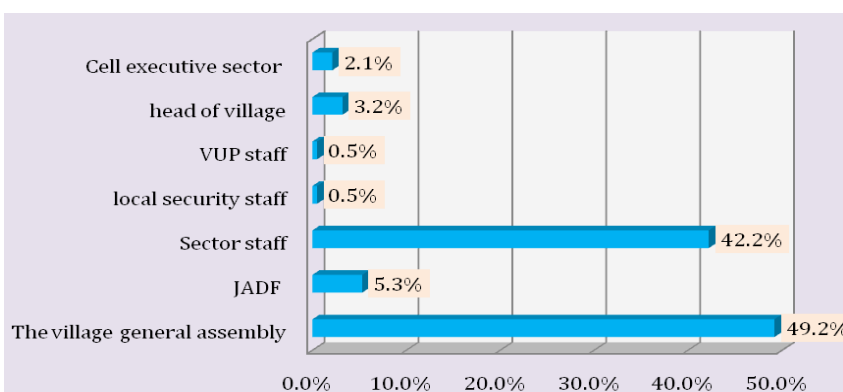
As shown in the figure above, the large majority of DS beneficiaries are aware of the eligibility criteria for this component. Close to 9 in 10 prove to be aware of the most important criterion. However, nearly all respondents seem not to be aware of the fact that any household in ubudehe category 1 and 2 whose members with labour capacity have reasons (e.g. students) of not working are also eligible for this component. In addition, few respondents (around 10%) refer to individual criteria while actual criteria relate to households rather than individuals. This implies that those in the latter category are likely to lose the benefit they are entitled to should no one else draw their attention or advocate for them.

Figure 2: Awareness of people meant to select households eligible for the DS



It emerged from the figure above that the large majority of DS beneficiaries are aware of the fact that eligible households should be selected by the village general assembly. Close to 9 in 10 are aware of this fact, while 10% of beneficiaries ignore it. They believe largely that the selection is done by the sector staff or local authorities. The Rwanda Local Development support Fund (RLDSF) believes that “community involvement in the “ubudehe” process and thus in VUP targeting is valued very highly, as it is able to empower communities, increase transparency around decision making and build community cohesion”⁴.

Figure 3: Awareness of people/organ meant to approve households eligible for the direct support



If the study reveals a high proportion (88.7%) of DS beneficiaries who are aware of the eligibility criteria and instance that is meant to select beneficiaries for this VUP component, the data in the table above indicate a different trend when it comes to the awareness of

the instance that should approve the lists of DS beneficiaries. It rather shows that the large majority of respondents ignore that such an approval is in the competence of the Joint Action Development Forum (JADF) as provided for by the related guidelines⁵. Only 5.3% of respondents mentioned this forum as competent to approve those lists. Close to 5 in 10 believe that the lists are approved by the community (village assembly), while around 4 in 10 think that the approval power is entrusted in the sector staff.

Table 4: Monthly amount allocated to eligible households

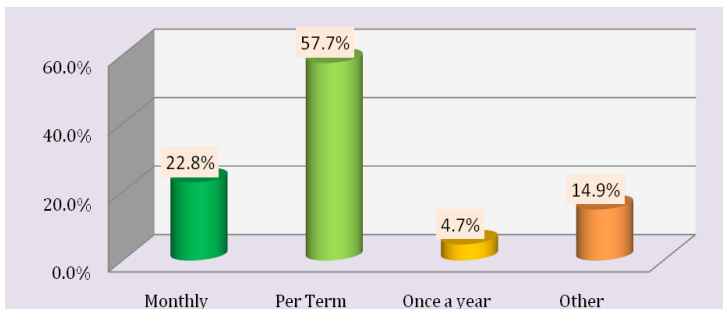
| | RWF 7500 | Other | Don't Know | Total |
|------------------------------|-----------|-------|------------|-------|
| One household member | 68 | 21 | 57 | 146 |
| two household members | RWF 12000 | Other | Don't Know | Total |
| | 19 | 20 | 55 | 94 |
| Three household members | RWF 15000 | Other | Don't Know | Total |
| | 11 | 15 | 62 | 88 |
| four household members | RWF 18000 | Other | Don't Know | Total |
| | 10 | 2 | 62 | 74 |
| above four household members | RWF 21000 | Other | Don't Know | Total |
| | 15 | 12 | 70 | 97 |

⁴ Rwanda Local Development support Fund (RLDSF), (2012) *Guidelines on VUP targeting, exit and graduation*, p.11

⁵ Rwanda Local Development support Fund, *op.cit.*p.12

This survey also endeavoured to assess whether or not DS beneficiaries are aware of the monthly amount that eligible households are entitled to. The table above suggests that the majority of respondents ignore the exact amount in this regard. Those who know it remain in low proportions and this proves surprising in that they are meant to have been benefiting from this component for relatively a long time. The most plausible explanation for this is, as will be shown later in this report, that the due monthly payment of DS benefits proves to be irregular, and people therefore seem to ignore how much they are entitled to. This raises the question of understanding whether or not they would complain should this amount be cut down by providers.

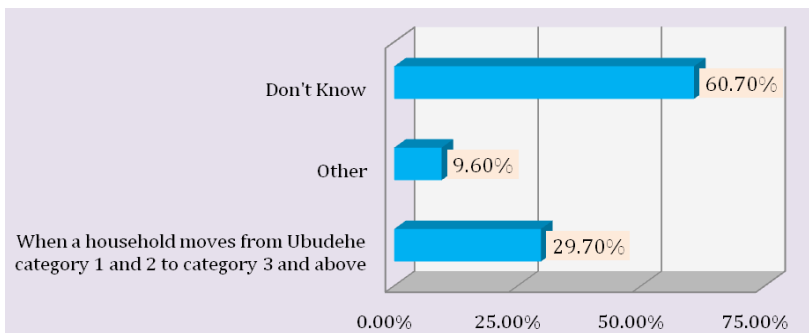
Figure 4: Frequency of provision of the direct support



The data suggests that the majority of DS beneficiaries ignore the frequency of provision of the benefit they are entitled to. Only around 2 in 10 respondents are aware of the fact that DS is provided on a monthly basis, while the majority of them believe that the frequency is

quarterly, the rest thinking that it is annual or other. Once again, one can argue that this reality is explained by high level of irregularity in actual provision of the DS benefit, as will be shown below.

Figure 5: Time for exit and graduation from the direct support benefit



The guidelines on VUP targeting and exit provide that a household entitled to DS graduates when it moves from the ubudehe category 1 and 2 to category 3 and above, when it is no longer labour constrained or when it has the capacity to take advantage of

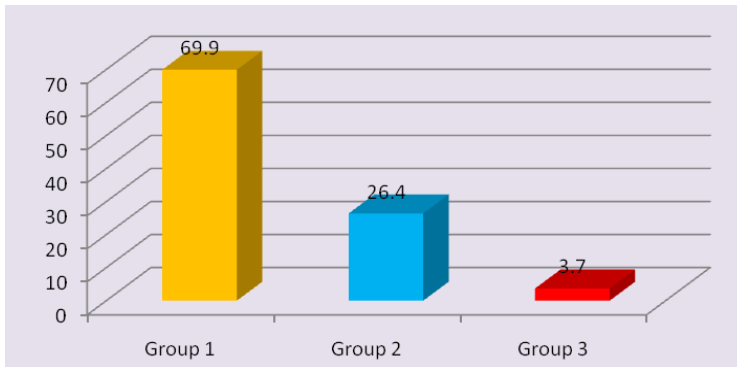
the training/sensitisation, as well as the VUP credit scheme, but has not made any effort to do so⁶. The data suggests however that 6 in 10 respondents are not aware of the graduation period. Only 3 in 10 of respondents are aware of the fact that when they will move to category 3 or above it will be an exit time. This situation might have two big consequences. On the one hand, one can argue that ignorance of the possibility for graduation and its period is likely to refrain beneficiaries from making relevant effort to leave their status and therefore remain dependent forever. On the other hand, such ignorance can lead some beneficiaries to not complain should they be illegally removed from the DS.

⁶ Rwanda Local Development support Fund, *op.cit.* p.13

3.1.2 Transparency and compliance in selecting and approving households eligible for the direct support

This section examines the extent to which the selection and approval of the DS beneficiaries are transparent. The analysis is based on data from both the questionnaire and the desk research.

Figure 6: The ubudehe category the household was in at the time of approval as beneficiary of DS

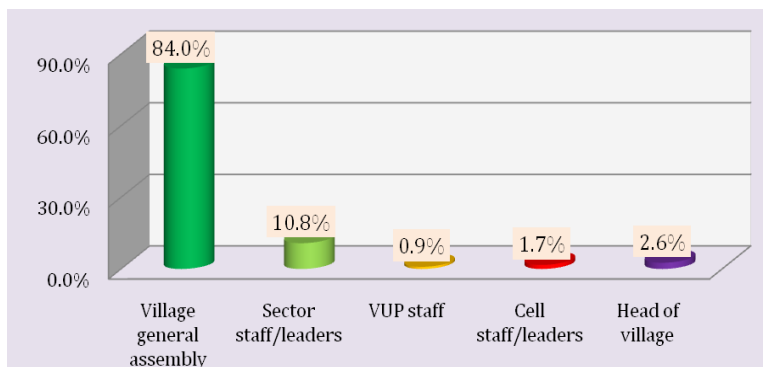


The figure above indicates that nearly all DS beneficiaries were in ubudehe category 1 or 2. The majority of them (7 in 10) were in category 1. This suggests a high level of compliance with the guideline on eligibility to DS.

However, it is revealed that in few cases (3.7%), non-eligible households are approved and therefore enjoy the beneficiary status. This situation is also backed by the data from desk research where some cases on non-compliance were observed. This proves to be infringing guidelines on the eligibility for DS given that no ubudehe category 3 households can be entitled to DS. Although in a very small proportion, this data calls for more vigilance in selecting and approving the lists of DS beneficiaries.

However, it is revealed that in few cases (3.7%), non-eligible households are approved and therefore enjoy the beneficiary status.

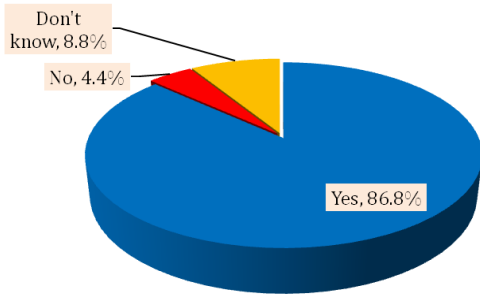
Figure 7: Instance that selected the households to benefit from the VUP direct support



As shown in this figure, the selection of DS proves largely consistent with the Guidelines on VUP targeting, exit and graduation as mentioned by respondents.

A very high proportion (84%) declared that they were selected by community members in the village assembly. However, the remaining proportion maintained that they were selected by local leaders, which is not a procedure provided for by the related guidelines. The responses from this minority proportion leads one to wonder whether respondents were actually selected by local leaders or whether they simply have confusion between the community and local leaders who facilitated the meeting that selected them.

Figure 8: Publication of approved direct support beneficiary households at village/cell/sector level



It is also provided that the lists of approved VUP beneficiaries be publicly communicated and posted. The data in the table above suggests that the lists were actually very largely posted (86.8%).

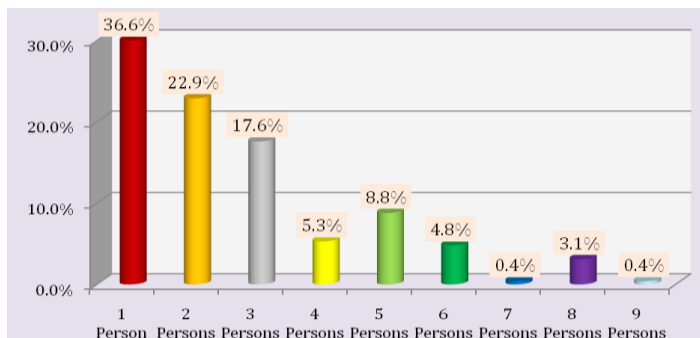
However, although the large majority of beneficiaries suggested that those lists are posted, the desk research was not able to show any evidence that this is done at cell office except in one sector (Kigembe sector) out of ten which were visited. Given the vulnerability of those in extreme poverty and the geographic size of the sector, some members of eligible households are unlikely to reach sector offices and therefore miss the chance or the possibility to complain should they be not considered for the DS. This calls for the need to ensure that approved lists are also posted at cell office or simply in venues that are really closer to people. Accessing these lists stands to be a key factor opening the way to file complaint in case of need to appeal for the decision made.

Table 5: compliance with guidelines for selecting and approving VUP beneficiaries (desk data)

| Dimension | Kiziguro | Muhororo | Ngera | Nyaniramba | Nyanirama | Nyarubaka | Rugabano | Zaza | Kigembe | Rubaya | Comments |
|---|----------|----------|-------|------------|-----------|-----------|----------|------|---------|--------|--|
| Minutes of the meeting in which community selected DS beneficiaries | No | No | No | No | No | No | No | No | Yes | No | Only Kigembe had evidence on the indicator (see annex) |
| Minutes of JADF meeting to approve the DS beneficiaries | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | |

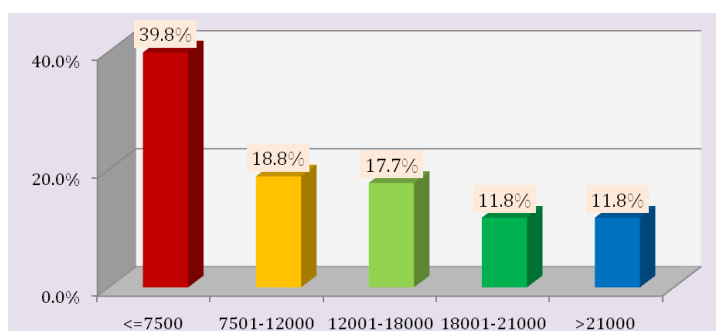
The data in figures 7 and 8 above suggested that the large majority of DS beneficiaries were selected by the community members and that their lists were posted at the local government offices. However, the desk research was not able to see minutes of the community meetings which selected DS beneficiaries, except in 1 out of 10 sectors that were sampled. It is in Kigembe sector of Gisagara district that such minutes were found.

Figure 9: Household members that are currently benefiting from the direct support



The majority of the households benefiting from the DS have 3 members at most considered for this component. Cumulatively, nearly 60% of the households have 2 members at most in this programme, while close to 20% of households have more than 4 members in the same programme.

Figure 10: Amount received by the household as a DS benefit



The data suggests that nearly 4 in 10 households in DS receive Rwf 7,500 per month, implying one eligible person in the household. The remaining proportion (the majority) receives more than Rwf 7,500 per household depending on the number of eligible household's members.

3.1.3 Consistency of funds requested, those disbursed and those received by beneficiaries in selected sectors

The table below examines the extent to which requested funds match those disbursed by relevant authority/instance. It also checks whether disbursed funds match those received by beneficiaries in 6 administrative sectors.

Table 6: Consistency of funds requested, those disbursed and those received by beneficiaries in selected sectors (desk data)

| Province | District | Sector | Fund requested by Umurenge 2011-2012 | Fund disbursed by District 2011-2012 | Fund disbursed by RLDSF 2011-2012 / MoF ⁷ | Amount paid to beneficiaries at UMURENGE SACCO |
|-------------|------------|------------|--------------------------------------|--------------------------------------|--|--|
| East | Gatsibo | Kiziguro | 8,595,000 | 8,595,000 | 8,595,000 | 8,595,000 |
| West | Ngororero | Muhororo | 10,273,500 | 10,273,500 | 10,273,500 | 9,984,000 Source : transfers to SACCO on 18 Jan 2012, 24 Feb 2012, 28 Feb 2012 |
| South | Nyaruguru | Ngera | 29,175,000 | 29,280,000 | 29,175,000 | 29,280,000 Source: 25 May 2012 and 20 June 2012 , transfer BPR ⁸ to SACCO ⁹ |
| Kigali City | Nyarugenge | Nyamirambo | 23,904,000 | 23,904,000 | 23,904,000 | 23,904,000 |
| South | Kamonyi | Nyarubaka | 14,040,000 | 14,040,000 | 14,040,000 | 14,040,000 Source; SACCO 14/Feb /2012 . |
| West | Karongi | Rugabano | 27,186,000 | 27,186,000 | 20,512,000 | 27,186,000 source: transfers to SACCO on 18/May 2012 |

The data in the table suggests that there seems to be consistency between funds disbursed and those paid to beneficiaries. This is shown by desk data from 5 sectors out of 6 examined, the exception being with Muhororo sector where the amount paid proves slightly lower than the one disbursed by RLDSF. It emerged from interviews with some VUP managers that cases like this one do occur generally when some beneficiaries (say elderly or sick people) pass away, or were removed from the list after appeal filed by any interested person.

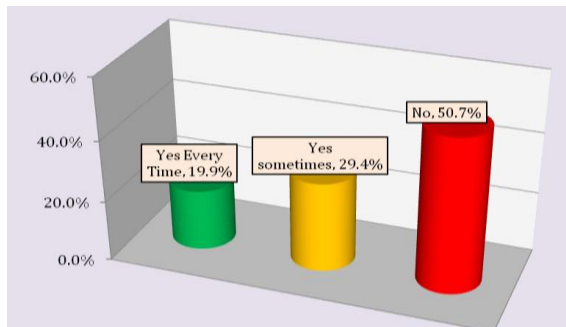
⁷ Ministry of Finance and Economic Planning

⁸ Banque Populaire du Rwanda

⁹ Saving and Credit Cooperative

Moreover, the data shows a discrepancy between funds requested by sector and those disbursed by RLDSF, as is the case for Rugabano sector. Some VUP managers maintained that it happens that RLDSF do not disburse the total amount requested due to funds insufficiency or unavailability at the request time. Compensation is generally done when money is available or simply lent from other VUP component.

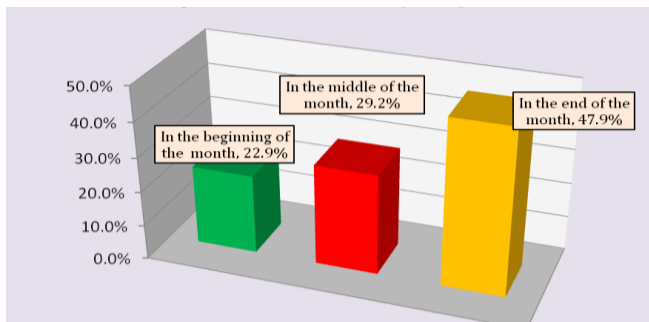
Figure 11: Whether or not the direct support is paid monthly



The figure indicates a small proportion of DS beneficiaries who receive the monthly benefit on a regular basis. Only close to 2 in 10 respondents receive it regularly, 3 in 10 receive it sometimes per month, while a half of them do not get regularly at all. This finding is backed by the desk research (see table 7 below) which revealed serious delays in the payment of

the DS. From a social protection viewpoint, such delays prove surprising given that any support to those in extreme poverty should reach them in time for fear of seeing their economic and social situation worsening.

Figure 12: Period of the month in which the direct support is generally provided to beneficiaries



For the DS fund to be useful to beneficiaries, it is meant to be paid in the beginning of the month, in order to enable them cover minimum household expenditures throughout the month. However, as shown in the table above, a small proportion of beneficiaries maintain that they get it in the beginning of the

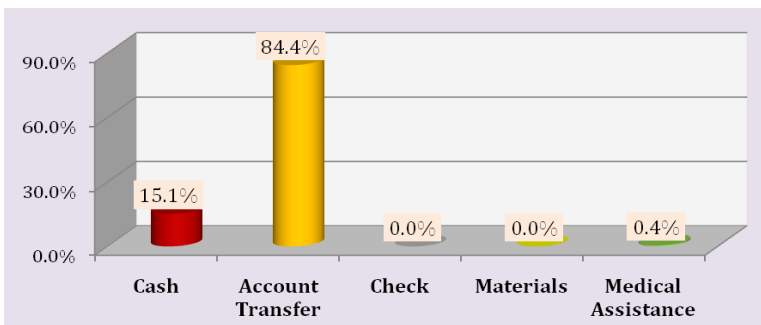
month, at least when they get it. This finding supports the one in the preceding table on delays in the provision of the DS to beneficiaries.

Table 7: Delays in DS funds disbursement and payment to beneficiaries (desk data)

| Province | District | Sector | Amount requested | Date of DS fund request by the sector | Date of disbursement by the district | Date of receipt of by beneficiaries | Delay |
|-------------|------------|------------|------------------|---------------------------------------|--------------------------------------|-------------------------------------|---------------------------------------|
| East | Gatsibo | Kiziguro | 8.595.000 | 22 Dec 2011 | 27 Dec 2011 | 29 Dec 2011 | 6 months (Since July 2011- Dec 2011) |
| West | Ngororero | Muhororo | | 24/12/2011 | 24/02/2012 | 24/02/2012 | 8 months (July 2011 to Feb 2012) |
| Kigali City | Nyarugenge | Nyamirambo | | - | 17/Feb. 2012 | 20 March 2012 | 8months (July 2011 to March 2012) |
| South | Kamonyi | Nyarubak | 14.040.000 | 05 Jan 2012 | 04 Feb 2012 | 14 Feb 2012 | 7 months (July 2011 to Feb. 2012) |

It emerges from this table that the payment of DS funds to beneficiaries generally is done with high delays. For all sectors above, delays were found. The shortest delay is 6 months (in Kiziguro sector) while the longest took 8 months (Nyamirambo and Muhoro sectors). It is hard to believe that this can really happen for a support that is meant to reach the poor on a monthly basis. Interview with a RLDSF official suggested that delays in DS benefits payment are due to two major factors. They include late submission of funds requests by district authorities, and the fact that MoF cash flow plan does not allow the disbursement of any further funds if no proof of total use of funds previously disbursed to the same district.

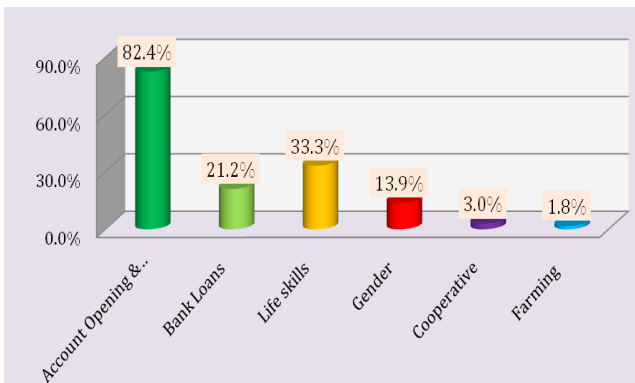
Figure 13: Channels/ways through which the direct support is provided



The figure above shows that the provision of the DS is largely consistent with the guidelines as it is done through transfer to beneficiaries' bank accounts. Although 15.1% of respondents suggested that they receive DS benefit by cash, the desk research

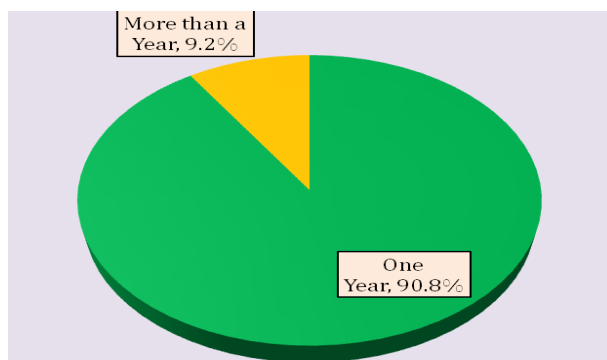
revealed that the payment is totally done through account transfer. This may presumably mean that some people are not able to distinguish cash payment and account transfer.

Figure 14: Issues covered in VUP related trainings



This survey reveals that some beneficiaries are provided with trainings aimed to instil in them innovation and creativity and therefore enable them to move forward from poverty. Trainings covered issues such as banking culture, life skills, gender, etc. Such trainings are provided for by VUP related guidelines. However, the number of those who received those trainings need to be increased in such a way that most of them are covered.

Figure 15: Time spent in VUP as the beneficiary of the direct support



The data suggests that the large majority (90.8%) of respondents have just spent one year in VUP as beneficiaries of the DS, while 9.2% of them have been in the programme for 2 years. The data below show whether or not these household members has exited from DS.

Figure 16: Whether or not any household member has exited from DS



This figure indicates that only around 1 in 10 households of respondents have a DS beneficiary who has now acquired labour force to be involved in economic activities to support the household through, for instance, public works. As argued above, the data leads to assume that DS beneficiaries may take a time longer than two years to exit to higher categories of ubudehe that is less poor or well-off households.

Table 8: Perception of the level of transparency in the selection of DS beneficiary households

| Not Transparent at all | Not Transparent | Transparent | Very Transparent | Total | Score | Percent | Don't know |
|------------------------|-----------------|-------------|------------------|--------|-------|---------|------------|
| 7 | 15 | 118 | 75 | 215 | 3.2 | 80.3% | 13 |
| 3.3% | 7.0% | 54.9% | 34.9% | 100.0% | | | 13 |

DS beneficiaries seem to have a very high level of satisfaction with the transparency in the selection of households to be entitled to this VUP component. The level of transparency is perceived to stand at 80.3%. This proves enough to conclude that DS beneficiaries are very satisfied with the selection for the DS benefit. It is worth reminding that the survey targeted DS beneficiaries, that is those already in the programme.

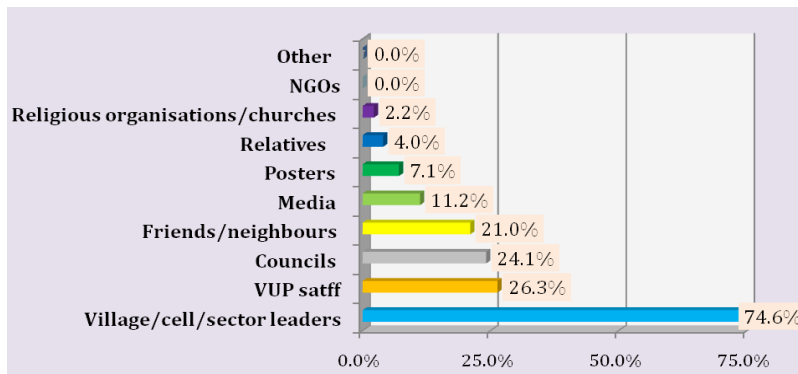
Table 9: Perception of the level of transparency in the approval of DS beneficiary households by local leaders

| Not Transparent at all | Not Transparent | Transparent | Very Transparent | Total | Score | Percent | Don't know |
|------------------------|-----------------|-------------|------------------|--------|-------|---------|------------|
| 7 | 16 | 126 | 63 | 212 | 3.2 | 78.9% | 14 |
| 3.3% | 7.5% | 59.4% | 29.7% | 100.0% | | | 14 |

The level of transparency in approving DS beneficiaries' lists proves almost similar to that of transparency in selecting those beneficiaries. This level stands at 78.9% as perceived by DS beneficiaries.

3.1.4 Complaint mechanisms

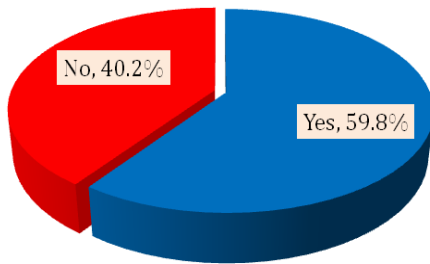
Figure 17: Channels through which respondents receive VUP related information



This figure reveals that local leaders, VUP staff, local councilors, friends and neighbours constitutes key channels of information on VUP. Local leaders alone emerged as channel for information on VUP for 74.6% of DS beneficiaries. One can

therefore wonder whether or not the main channels of information are also considered as key mechanisms/instances people can complain to or report potential cases or irregularities in VUP implementation process. This is examined in the figure below.

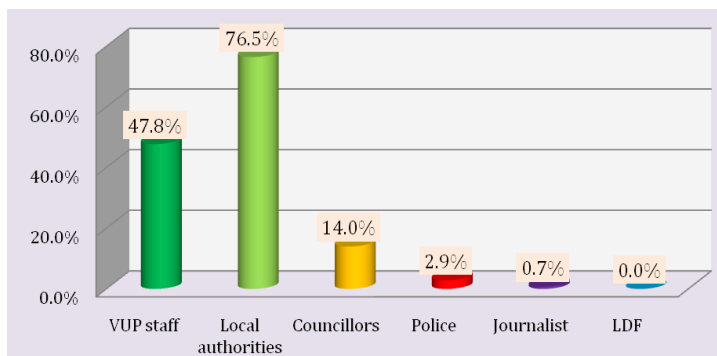
Figure 18: Knowledge of people/instances to which respondents would report cases of irregularities in the use/management of VUP funds



The survey indicates that close to 6 in 10 respondents are aware of people or instances to which they would report cases of irregularities in the use or management of VUP funds. It also shows that 4 in 10 are not aware of those instances/people. This proportion proves to be significant and challenges the ability of this part of the population to contribute to holding

accountable those involved in the management of VUP funds. Moreover, it implies that those in this proportion may not know how to appeal for their rights as beneficiaries should they be infringed by the VUP staff or any local authority.

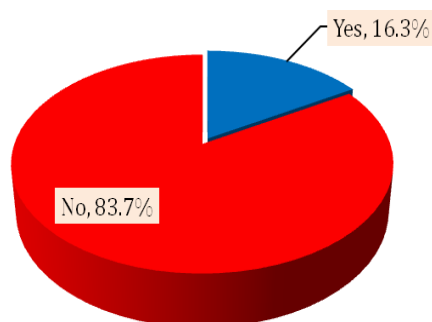
Figure 19: Whom beneficiaries would turn to in the case of irregularities in the use of VUP funds



It emerges from this figure that important proportion of beneficiaries who know which instance they would turn to in case of misuse of VUP funds, would be to local leaders in first instance and VUP staff in the second one. The data shows therefore that they would tend to go to those from whom they get VUP related

information so often. Very few would turn to councillors and the police. This proves very surprising in that most studies covering issues of irregularities in the use of public funds usually mention the police among main instance they would report to.

Figure 20: Have you ever heard of a case of irregularity in the provision and the management of DS in your location?



As shown in this graph, a very small proportion of respondents (16.3%) have heard of case allegedly related to irregularity in the provision or/and management of DS fund in their location. This data would mean that such cases are not common. This was also confirmed by the desk research, although an independent auditing would yield more reliable evidence. Few cases raised by respondents include delays in the provision of DS benefits (monthly

pay), alleged embezzlement and favoritism in selection of beneficiaries. Also the study revealed that very few of those who witnessed or heard of alleged DS related irregularities were able to report them. Fear of individualised consequences was reported as the main reason for not reporting such cases.

3.1.5 Major DS related limitations or challenges

Table 10: Major DS related limitations or challenges

| | Frequency | Percent |
|---------------------------------------|-----------|---------|
| Delays in the provision of DS benefit | 51 | 34.5 |
| The amount of the benefit | 72 | 48.6 |
| Unfairness selecting beneficiaries | 18 | 12.2 |
| Other | 7 | 4.7 |
| Total | n=148 | 100 |

The survey also investigated major limitations or challenges in implementing VUP programme especially its DS component. Three problems were identified and are in relation with the amount of DS, the delay in DS provision and the selection of its beneficiaries. Some DS beneficiaries, while commending the government for VUP as a whole and DS in particular, argue that for the latter to yield better results, the amount of this benefit should be raised. The delay in the provision stands among biggest challenges in implementing the DS.

The data in table 7 showed that in all sectors assessed, the provision of DS to beneficiaries delayed from 6 to 11 months. It was also highlighted that despite the fact that respondents perceive the level of transparency in selecting beneficiaries as very high, some feel that transparency is not optimal yet. To back this opinion, the desk research came up with a case whereby a VUP manager in one of the visited sectors wrote to JADF to declare that a ghost beneficiary was appearing on the beneficiaries' list, and advised them to replace the latter with another person without a prior selection by the community members. Last but not least, the study revealed that in some cases, local leaders deduct some amount contributions (education, construction of SACCO office, etc.), without any consent by DS beneficiaries. This was verified in some beneficiaries' bank books.

3.2. Public works (PW)

As mentioned earlier in introductory chapter, beside the DS, public works (PW) is another component of VUP. It is implemented with the aim of contributing to alleviating poverty among households in ubudehe category 1 and 2 with adults who have labour force, through involvement in paid public works. The aim of this component is therefore twofold. First and foremost, it enables beneficiaries to earn income through the provision of the labour force to public works. Secondly, it contributes to the development of infrastructures in poor sectors, which again impacts positively the lives of people living there. This section therefore examines the level of compliance with VUP guidelines, with a particular focus on transparency and accountability.

3.2.1 Awareness of PW related aspects

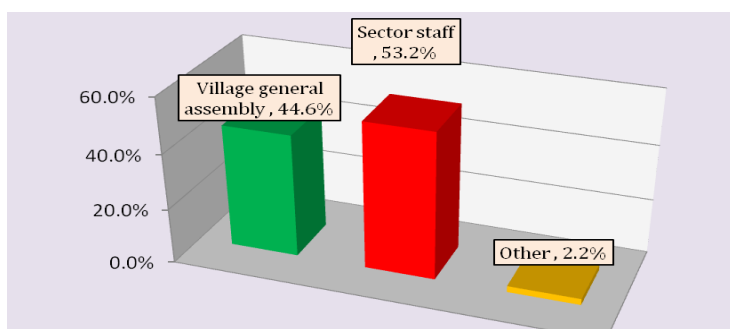
This section focuses on the respondents' awareness of some PW related aspects. They include some basic information that beneficiaries need to know about this VUP component. Being aware of those PW aspects proves important given that it predisposes the beneficiaries to be able to complain should they see any irregularity in the use of or the management of the VUP funds, or simply in case their related rights are abused.

Table 11: Awareness of instances meant to select PW beneficiaries

| | Frequency | Percent |
|------------------|-----------|---------|
| Village assembly | 501 | 81.7% |
| Cell staff | 64 | 10.4% |
| Sector staff | 41 | 6.7% |
| VUP managers | 32 | 5.2% |
| | n=613 | |

The survey suggests that the large majority of PW beneficiaries (around 8 in 10) are aware of the instance that is in charge of selecting beneficiaries of public works. This is the village community. However, close to 2 in 10 respondents seem to ignore it as they mentioned other instances that are not entrusted to select beneficiaries.

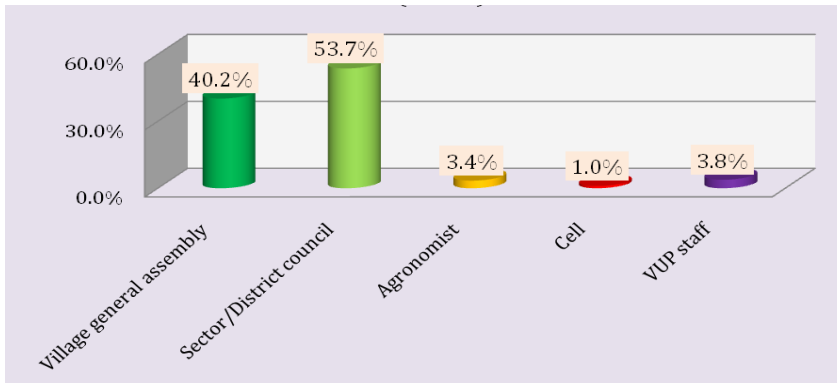
Figure 21: Awareness of instances responsible for the approval of PW beneficiaries



Unlike for the awareness of the instance in charge of selecting beneficiaries for PW, the survey reveals a lower proportion of respondents who know the instance responsible for the approval of PW beneficiaries.

Nearly a half of respondents (45.9%) believe that the approval comes from the community, while it is the responsibility of local leaders at both cell and sector levels.

Figure 22: Awareness of instances responsible for the selection of PW projects

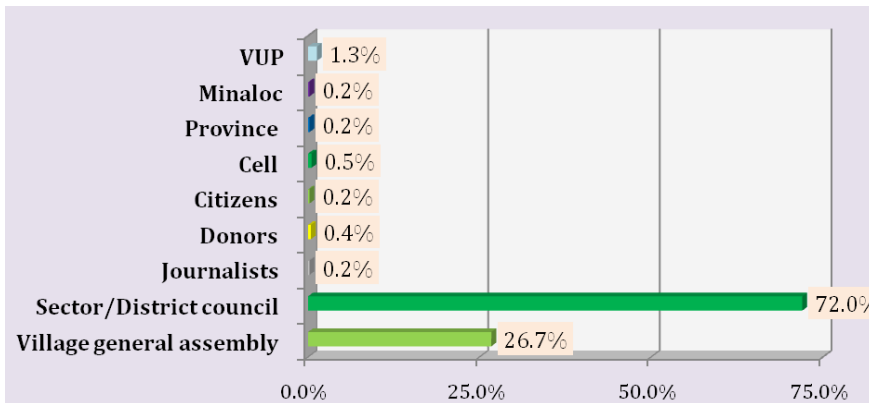


The survey suggests that the majority of PW beneficiaries (close to 6 in 10) are not aware of the instance that is responsible for the selection of projects for public works. While it is the village community that is responsible for this task; the majority of

respondents mentioned other instances that in fact are not responsible for it.

However, around to 4 in 10 respondents know the responsible instance. This implies that in many cases, PW projects are selected by an organ other than community members. The desk research data supports this argument in that no evidence was found for almost 9/10 projects that community members were involved. In other words, no minutes of community meetings to select those projects were found except in Kigembe sector.

Figure 23: Awareness of instances responsible for the approval of PW projects



The data suggests a high proportion of respondents who at least know that the lists of PW projects are approved by local leaders higher than the village.

This was asserted by 72% of respondents;

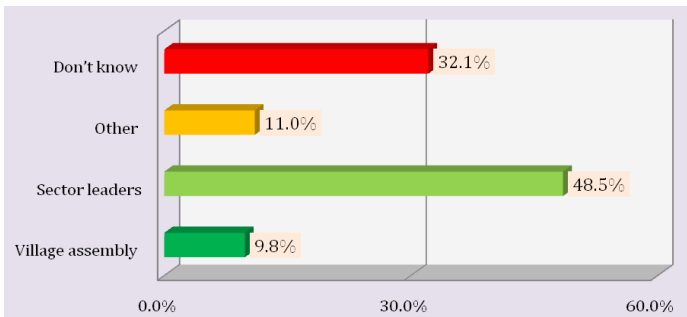
while close to 3 in 10 (i.e. 26.7%) believe that the village assembly is responsible for this exercise. It is actually the responsibility of the cell leaders to consolidate the lists of projects proposed at the village level and eventually send them to the sector. All projects are then discussed and integrated into the sector Development Plan, according to a reprioritization performed at sector level. A final list of approved projects, which depend on the budget available, are posted at sector offices and communicated to villages. The sector then sends the final list of approved projects to the District.

Figure 24: Awareness of eligibility criteria for PW projects



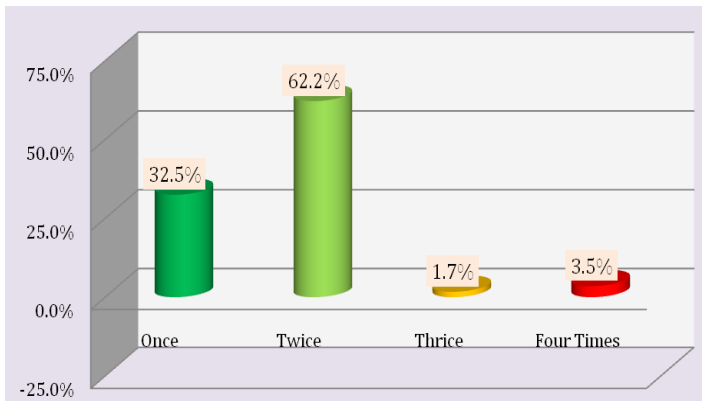
The data in this figure suggests that nearly all respondents are aware of the eligibility criteria for PW. The awareness of such criteria proves to be an important factor of rights of eligible households and thus a condition for beneficiaries involvement in filing complaints/appeals or and holding leaders accountable over the implementation of VUP.

Figure 25: Awareness of instances responsible for determining the wage for PW beneficiaries



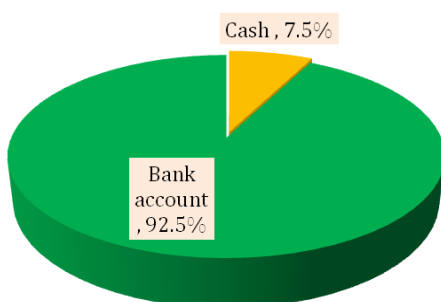
The majority of respondents seem to ignore the instance that is responsible for the determination of the wage for PW beneficiaries. Only 48.5% of respondents referred to sector leaders that are competent to establish the wage for unskilled labour based on rates in the local unskilled labour market.

Figure 26: Awareness of number of times the payment of wage for PW beneficiaries is done per month



It emerges from this figure that the majority of respondents (around 6 in 10) are aware of the fact that the wage should be paid twice a month (two weekly basis). An important proportion of respondents (close to 4 in 10) do not know this frequency. Again, this proves surprising for beneficiaries who are in the programme for a couple of months.

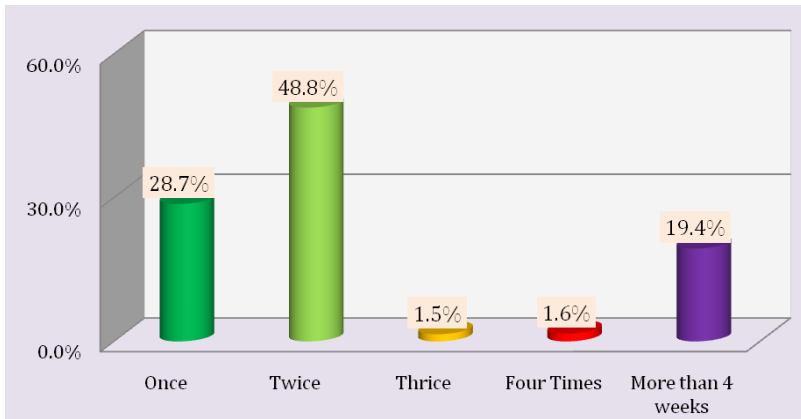
Figure 27: Awareness of channels through which wage for PW is paid



In a bid to instil the culture of banking among the beneficiaries, VUP guidelines make it compulsory to pay wages through bank transfer. The figure above reveals that the large majority (around 9 in 10) of PW beneficiaries are aware of this fact. Very few think the payment can be done by cash (out of bank).

3.2.2 Transparency in public works

Figure 28: Frequency for the payment of PW related wage.



This figure indicates that to a big extent, the VUP guideline on the frequency of payment for PW wage is not observed. The two-weekly frequency of wage payment is abided by for close to a half of respondents, while it takes a month for close to 3 in 10 of respondents to get their wage.

Worse than this is that nearly 2 in 10 of them receive their remuneration even after a month as shown in the table below. Another proportion of around 20% of respondents received their wage more than twice a year as a result of arrears. As a matter of fact, in some cases, when arrears are to be paid, the payment is sometimes done in instalment and more than once a week. One can argue that any assistance rendered to the poor for subsistence purposes, and which is offered in a delayed manner is unlikely to help them very usefully, and thus improve properly their economic status. Efforts need therefore to be made to ensure that the payment is done timely.

This situation proves very challenging in that these poor people do provide their labour force in exchange for wage. One can make a simple deduction maintaining that PW beneficiaries work for wage and therefore make a basic living. If the wage is paid with such a long delay, the aim of the wage is likely to fail. As one participant revealed *“the delay in PW payment has been so long that some people no longer feel interested in offering their labour to VUP and tend to other casual works with less pay. The little money you actually receive on a daily basis proves useful and salutary than the big amount you keep impatiently waiting for”*.

Table 12: The time taken (beyond four weeks) to get the monthly wage

| | Frequency |
|--------------------|-----------|
| More than a month | 33 |
| More than 2 months | 25 |
| More than 3 months | 40 |
| More than 4 months | 20 |
| Total | 118 |

The delays in paying PW wage is confirmed also by desk data in the table below.

Table 13: Delays in PW wage payment (desk data)

| Province | Sector | Amount requested | Date of Fund request by Umurenge | Date of amount received by sector | Date of amount paid to beneficiaries | Delay |
|----------|-----------|---|----------------------------------|-----------------------------------|--------------------------------------|--|
| South | Ngera | 23.624.000 (first installment) ¹⁰ | 15/02/2012 | 09/04/2012 | 16/05/2012 | 3 months |
| East | Zaza | 22,026,400 ¹¹ | | 17/04/2012 | 09/05/2012 | N.B. A big number of PW beneficiaries claimed to not have been paid since 09/05/2012 (1 year and 7 months) |
| North | Rubaya | 37.200.000 | 02/08/2011 | 24/01/2012 | 24/01/2012 | 6 months + |
| South | Kigembe | 17.155.500 | 20/01/2011 | 11/10/2011 | 11/10/2011 | 9 months+ |
| East | Nyamirama | 15.984.000 | 30/June /2011 | 27/July/2011 | 27/July/2011 | No delay |

As shown in the table above of five sectors assessed, there have been delays in paying PW wages in 4 sectors. The shortest delay took 3 months while the longest took 1 year and 7 months. Out of 4 sectors in which delays were reported, it took at least six months to have the arrears paid. Such delays prove too long for a poor person who offered his/her labour, expecting remuneration.

Again, according to RLDSF official, major reasons for delays include late submission of requests by districts, failure to include PW in the district budget as was the case in Gicumbi district (Rubaya sector), and the fact that MoF cash flow plan does not allow sending more money to districts unless the latter have finished using the funds received previously.

Table 14: Channels through which the PW wage is paid

| | Frequency | Percent |
|------------------|-----------|---------|
| Cash | 37 | 6.1% |
| Account transfer | 567 | 93.9% |
| | n=604 | |

The data suggests that the PW wage is almost paid through beneficiaries bank accounts. Around 9 in 10 respondents asserted this fact. This is therefore consistent with the PW guidelines. However, a small proportion of respondents (6.1%) declared getting paid cash. However, the desk research revealed that the payment is totally done through account transfer. This may presumably mean that some people are not able to distinguish cash payment and account transfer.

¹⁰ projet de FAE et plantation de pennisetum Nyamirama-Nyanza-Yaramba

¹¹ Teracess progressives(680Ha)

Table 15: Perceived level of transparency in selecting PW beneficiaries

| Not Transparent at all | Not Transparent | Transparent | Very Transparent | Total | Score | % | Don't know |
|------------------------|-----------------|-------------|------------------|--------|-------|-------|------------|
| 18 | 57 | 384 | 142 | 601 | 3.1 | 77.0% | 8 |
| 3.0% | 9.5% | 63.9% | 23.6% | 100.0% | | | 8 |

The level of transparency in selecting PW beneficiaries as perceived by the latter proves to be high (77%). Such a level looks encouraging in that transparency is a core value of VUP implementation process. However, one can argue that those who were admitted in this component would hardly challenge the selection process that ended in considering them for this programme. The perception of non-beneficiaries would probably balance the one from beneficiaries. The selection of beneficiaries is meant to be done by community members at the village level. In any case, transparency in the selection of beneficiaries is factor of credibility of VUP at large and increases the feeling of fairness and equity in addressing the problems of vulnerable people. The value of transparency in implementing public policy and in service delivery proves to be a key strategy aimed at fighting corruption.

Table 16: Perceived level of transparency in approving PW beneficiaries by cell/sector leaders

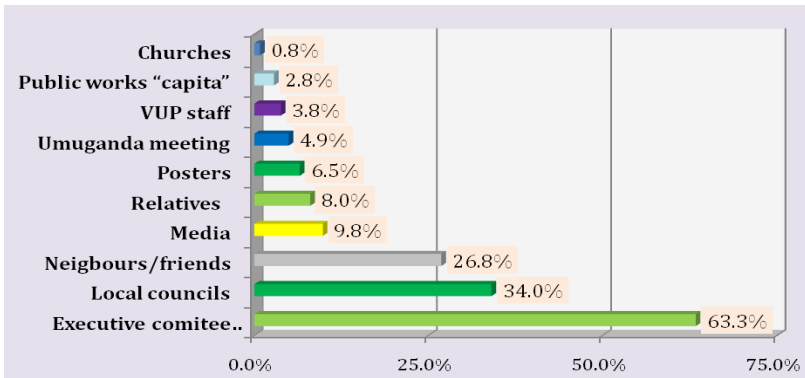
| Not Transparent at all | Not Transparent | Transparent | Very Transparent | Total | Score | % | Don't know |
|------------------------|-----------------|-------------|------------------|--------|-------|-------|------------|
| 24 | 72 | 362 | 140 | 598 | 3.0 | 75.8% | 19 |
| 4% | 12% | 60.5% | 23.5% | 100.0% | | | 3.2% |

Like for the transparency in the selection of PW beneficiaries, transparency in the approval of beneficiaries in the same VUP component stands at a high (75.8%). However, a nearly 25% level of non-transparency shown by the data above cannot be ignored and calls therefore for more efforts in this area.

3.2.3 Accountability and complaints mechanisms

In this section, a focus is put on the examination of existing complaints mechanisms that PW beneficiaries are aware of and the extent to which they resort to them when needed. In other words, it endeavours to understand whether or not beneficiaries know local instances they can complain to or report any irregularity found in the implementation or management of the PW component of VUP. Additionally, it examines whether or not PW beneficiaries do actually use those mechanisms should they need it.

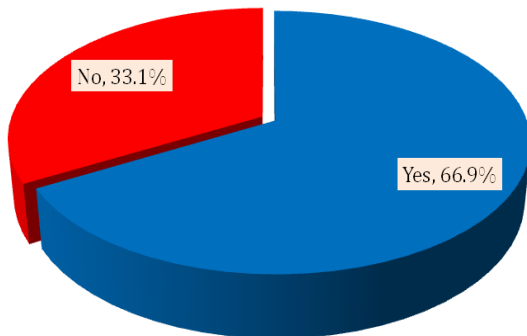
Figure 29: Channels through which beneficiaries get information on VUP



Local leaders (executive committees) emerged as the main channel of information for PW beneficiaries. They are followed by local councils, neighbours and friends. Other channels, though with less importance in channelling VUP related information include media, relatives,

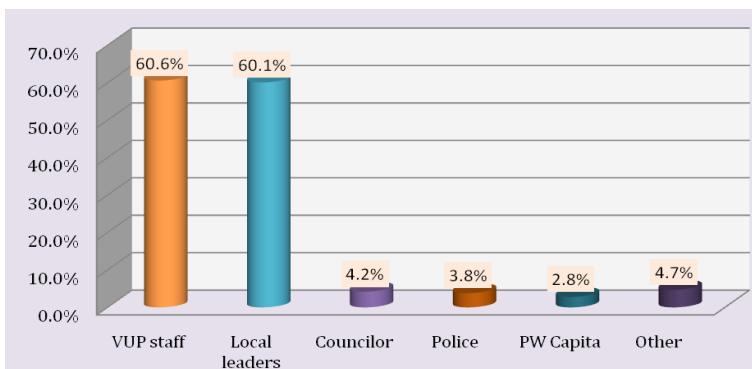
posters and *umuganda* meetings. Obviously, local authorities (both executive and councils) PW beneficiaries constitute key channels for beneficiaries' information. The data also shows that neighbours and friends, though not as in important proportion as local leaders) share information on VUP. One can argue that access to information is key aspect of transparency and is likely to enable people to complain about or report cases or irregularities or abuses in service delivery or management of public funds.

Figure 29: Awareness of complaint mechanisms to use in case of irregularity in PW



The data shows that the majority (67%) of respondents are aware of instances they can resort to report cases of misuse or embezzlement of VUP funds. However, an important proportion (33.1%) is not aware of any instance to report to. The table below examines existing instances PW beneficiaries think they can report or complain to.

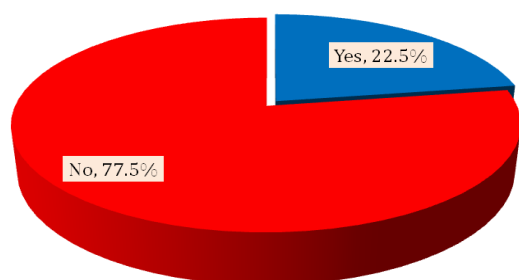
Figure 30: Instances PW beneficiaries can report or complain to



As shown in the figure above, VUP staff (60.6%) and local leaders (60.1%) come in the first position of people or instances PW beneficiaries would report to should they experience or hear about a case of irregularity in the provision of VUP funds.

The same instances also emerged as two primary instances beneficiaries of DS (discussed in earlier section above) would turn to in case of witnessing misuse of VUP funds. This can be interpreted as the level of confidence that VUP beneficiaries have in those two categories to do what is good for them.

Figure 31: Having heard of or experienced a case of irregularity in the provision and management of PW funds



The data suggests that only around to 2 in 10 respondents have heard of or experienced a case of irregularity in the provision of PW funds. The following tables examines the types of irregularities they heard of and what their behaviours were vis-à-vis those irregularities.

Table 17: Types of alleged irregularities respondents heard of or witnessed

| Irregularity | frequency | percent |
|---|-----------|---------|
| Late payment of wage | 77 | 62.60% |
| Payment of lower wage than agreed | 23 | 18.70% |
| Diversion of the public project destination | 20 | 16.26% |
| Embezzlement | 16 | 13.01% |
| Ghost PW workers | 5 | 4.07% |
| Unfair categorisation | 1 | 0.81% |
| Corruption demand | 1 | 0.81% |
| | n=123 | |

As shown the table above, the main alleged irregularity witnessed by the respondents is late payment of wage, as expressed by 62.6%). Others include payment of lower wage than agreed, diversion of the public project destination as well as embezzlement. Although the proportion of those who heard of or witnessed these alleged irregularities is low (22.5%), the data leads to suspect that there are some cases of misuse of the PW funds. Further empirical investigation was conducted through desk research on funds leakage and came up with the data in the table below.

Table 18: Consistency of funds requested, those disbursed and those received by beneficiaries in selected sectors (desk data)

| Province | Sector | Project cost | Fund requested by Umurenge 2011-2012 | Fund disbursed by District 2011-2012 | Fund disbursed by RLDSF 2011-2012 | Amount paid to beneficiaries at UMURENGE SACCO |
|-------------|------------|--------------------------|--------------------------------------|--------------------------------------|-----------------------------------|--|
| North | Rubaya | 37,200,000 ¹² | 33.000.000 | 33.000.000 | 33.000.000 | 33.181.100 |
| South | Ngera | 59,062,000 ¹³ | 47,248,000 | 47,248,000 | 47,248,000 | 47,248,000 |
| East | Nyamirama | 23,983,200 ¹⁴ | 15.984.000 | 15.984.000 | 19,994,400 | 14.188.000 |
| East | Zaza | 91.459.400 ¹⁵ | 22,026,400 | 20.732.100 | 22,026,400 | 22.045.900 |
| Kigali city | Nyamirambo | 72,525,000 ¹⁶ | 84,533,500 | 84,533,500 | 53,136,000 | 72,598,500 |

¹² Projet de terrasses radicales sur le site de Gihanga sur une superficie de 25 ha (Rubaya Sector)

¹³ PROJET DE FAE ET PLANTATION DE PENNISETUM NYAMIRAMA-NYANZA-YARAMBA

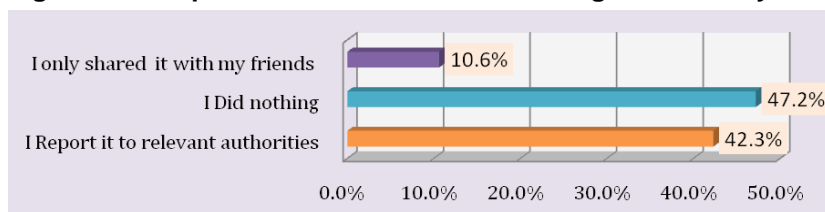
¹⁴ Project of creation of draining system on Musumba and Rurambi cells

¹⁵ Teraccess progressives (680Ha)

¹⁶ Progressive terracing

As shown in the table above, there seems to large consistency between funds requested, funds received and funds paid to beneficiaries. However, some discrepancies are observed in some sectors. The data shows a full consistency in two sectors while discrepancies are also observed in other sectors which were sampled for desk research. Discrepancies appear to be mainly where the amount disbursed exceeds the one requested (e.g. Nyamirama sector), while the second tends to include amounts paid for PW which tend to be lower or higher than those received. It emerged from interviews with some VUP managers that sometimes two installments are paid at ago when the disbursement of first one has delayed and that the release of the second is very approaching. It was also noted that in case of remainder (balance) from the previous PW installment, this money is used for the following payment, which therefore adds on the new installment received.

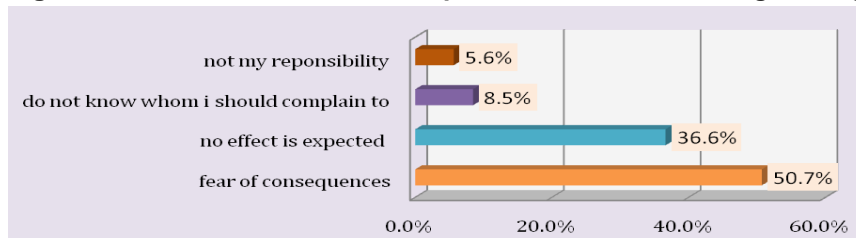
Figure 32: Respondents reactions to such irregularities they witnessed or heard of



The data shows that around 4 in 10 respondents who heard of or witnessed irregularities in the use of PW funds reported them to relevant instances, while nearly a

similar proportion (47, 2%) kept silent. The rest of them just discussed it with friends/relatives. This implies a low reporting or complaint rate among PW beneficiaries. Such attitude was also confirmed by previous PETS conducted by TI-Rwanda, and constitutes a big challenge to accountability in the use and management of public funds.

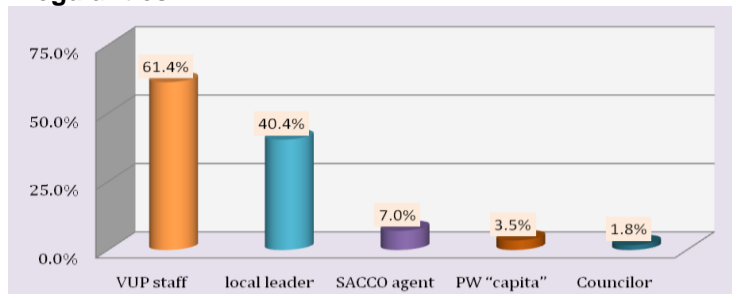
Figure 33: Reasons behind the respondents' silence to alleged irregularities



Fear of consequences and feeling that complaint or reporting would produce no effect emerge as major reasons for respondents' indifference to alleged

irregularities in the use/management of PW funds. Again, these are most reasons advanced by respondents in previous studies on issues of reporting and complaining about irregularities in the use/management of public funds.

Figure 34: Instances approached by respondents to report or complain about alleged irregularities



As shown in this figure above, the 2 major instances that the beneficiaries said they would report or complain about irregularities in alleged in the use/management of VUP funds are those actually that were approached by those did

complain. As argued above, this implies the confidence that beneficiaries have in those 2 instances to do what is good for them.

Table 19: Level of respondents' satisfaction with the feedback received from the instance they reported to

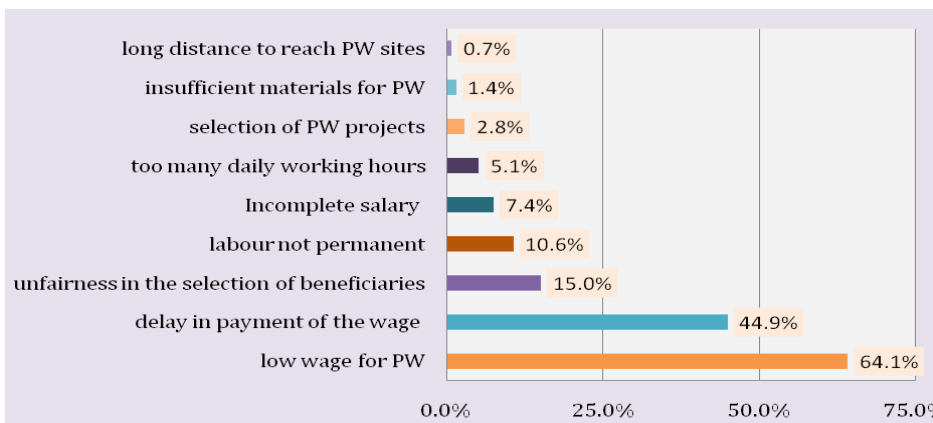
| Not satisfied at all | Not satisfied | Somewhat satisfied | Satisfied | Very satisfied | Total | Score | Percent |
|----------------------|---------------|--------------------|-----------|----------------|-------|-------|---------|
| 7 | 17 | 9 | 16 | 8 | 57 | 2.02 | 50.4% |
| 12.3% | 29.8 % | 15.8% | 28.1% | 14% | 100% | | |

The data in this table indicates a moderate level of satisfaction with the feedback they receive from the instances they had approached to report or complain about alleged irregularities. This level stands at 50.4% and thus proves challenging and justifies the reason why some respondents in the figure 35 feel that reporting would not believe that the complaint would lead to any change or effect and therefore opt for silence or simply indifference. One can also argue that unsatisfied respondents in this category would tend to lose confidence in those instances.

3.2.4 Challenges in implementation of PW

This section examines major challenges faced by PW beneficiaries in the execution of selected community projects. The results are summarised in the table below.

Figure 35: Major challenges faced by PW beneficiaries



It emerges from the figure above that low wage and delay in the payment of wages prove to be major challenges experienced by PW beneficiaries.

Other challenges, though expressed by respondents, include unfairness in the selection of PW beneficiaries, the fact that PW labour is not permanent, as well as the feeling that the daily working hours (8) are too many.

Delay in the payment of the benefit was also expressed by the majority of respondents in the DS component. It proves to be a serious issue to be addressed urgently and permanently.

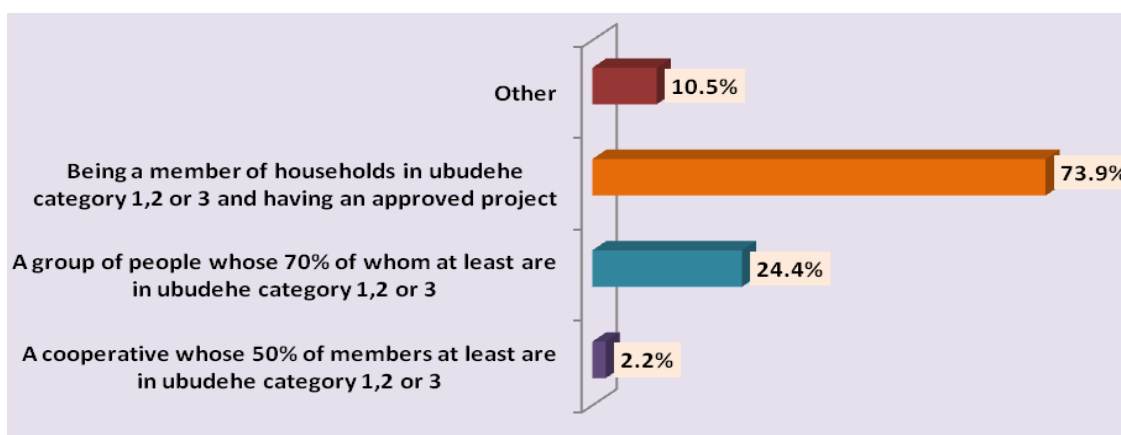
3.3. Financial services (FS)

The last but not least component of VUP is known as “financial services” (FS). It consists in supporting initiatives of poor people through the provision of loans to start up and run those initiatives or projects. It is meant for households in ubudehe categories 1, 2 and 3 as regards individual, group or cooperatives. However, households in higher ubudehe categories are also eligible provided that they form groups or cooperatives with households in the former categories. This chapter examines the extent to which major transparency and accountability guidelines in this component are observed.

3.3.1 Awareness of the financial services component

In this first section of this chapter we examine the awareness of respondents on some aspects of the third VUP component. The section covers awareness on aspects such as eligibility criteria for FS, amounts of loans that beneficiaries are allowed to get, limited period to service the loans as well as interest rate. The results are presented in the figures below.

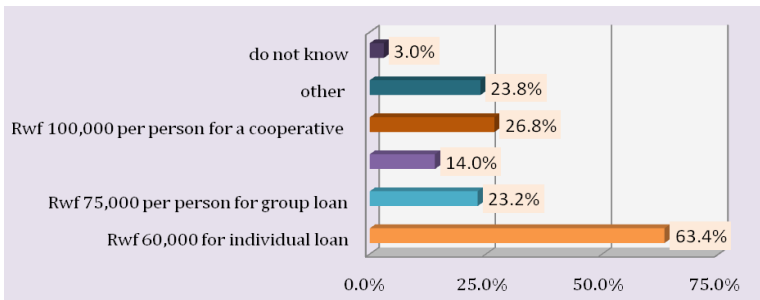
Figure 36: Awareness of eligibility criteria for FS



The large majority of respondents (73.9%) are aware of the core eligibility criteria for VUP financial services component. However, as shown in the figure above, very few of them are aware of the fact that citizens in relatively well-off ubudehe categories (4, 5, and 6) are also eligible under some conditions. The latter are that they should be part of groups or cooperatives where 70% and 50% members respectively come from ubudehe category 1, 2 or 3.

One can argue that the low level of awareness of this criterion is likely to restrict eligible people to enjoy their right. In the same vein, some beneficiaries in categories 1, 2 or 3 who ignore this criterion are likely to feel wrongly that loans they are entitled to are being misused.

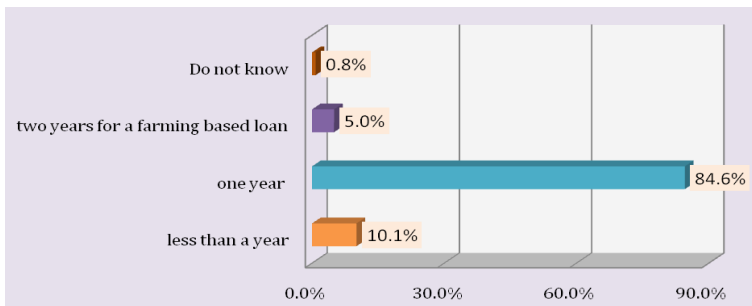
Figure 37: Awareness of amounts of loans FS beneficiaries are entitled to



It emerges from the figure above that the majority of respondents (63.4%) are aware of the legal amount for individual loan. However, awareness of amounts for other types of loans proves very low as shown in different proportions in the same figure. This

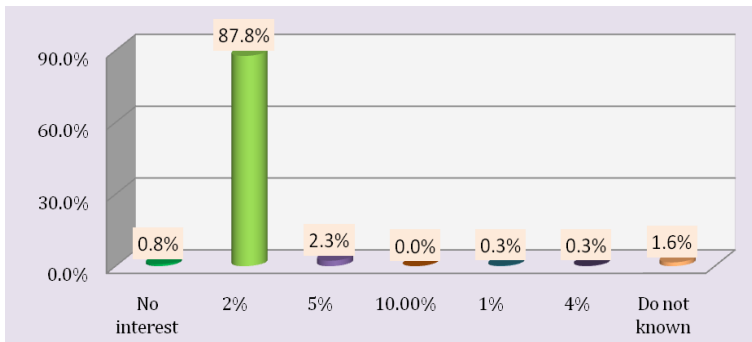
looks surprising given that the majority of respondents (70%), as indicated in the figure 44 below, received group loans.

Figure 38: Awareness of the required period for loan servicing



As shown in the figure above, the large majority of respondents (84.6%) are aware of the period required for loan servicing, which is one year. However, nearly all respondents have no idea about the period to service farming loans¹⁷.

Figure 39: Awareness of interest rate for FS loans



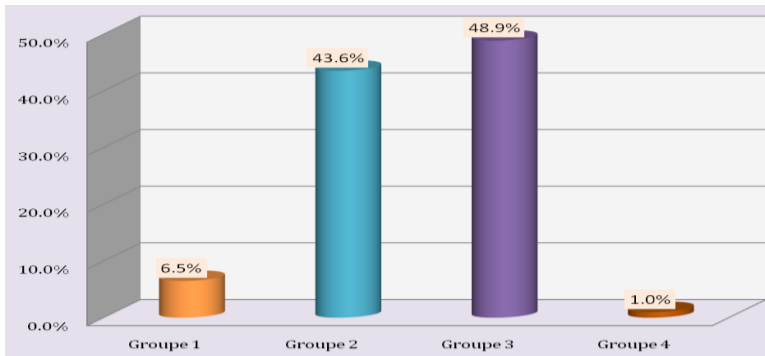
The large majority of respondents (87.8%) are aware of interest rate for FS which stands at 2%. This appears to be the FS area of which most of beneficiaries have awareness.

However, around 12% seem to ignore the interest rate. These are likely to be those who received loans as groups or cooperative where projects technicalities and information are often not owned by all members but the elite.

¹⁷ The required period for loan servicing is two years for a farming based loan

3.3.2 Compliance in VUP financial services component

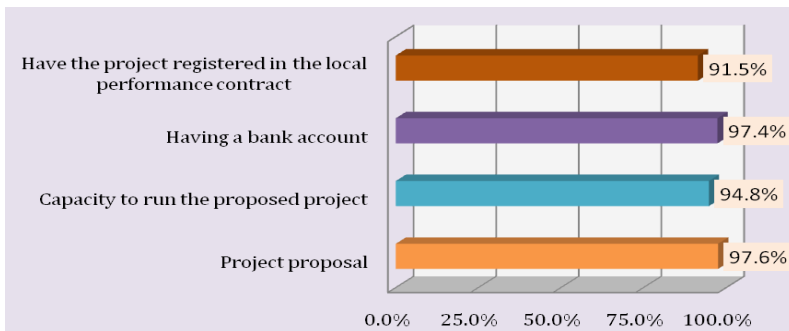
Figure 40 : Ubudehe category at the time of admission in the FS



Almost all respondents were in *ubudehe* categories 1, 2 and 3. This shows that the core eligibility criterion for FS is observed. One can argue that poor people are really being targeted by FS component. However, the data suggests that people in categories 4, 5 and 6

are not resorting to FS from VUP. Would this be interpreted as lack of interest in these FS? Would it mean that these categories are rare or absent in VUP targeted sectors or simply lack of interest for well-off people to run joint projects with the poor? This question goes beyond the scope of this survey.

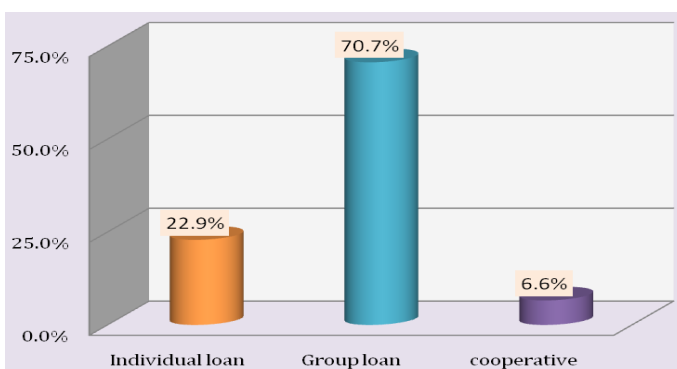
Figure 41: Requirements met by respondents at the time of FS loan application



The data in the figure above suggests very high proportions of respondents who met all requirements for FS. It is almost hundred percent of respondents who met the requirements. This would thus justify the reason why they were granted the loans they

applied for. This result implies therefore that FS loan committees are effective in assessing loans application and approve those that really qualify. However, it is worth highlighting that qualification does not necessarily mean success of the project.

Figure 42: Type of FS loan received by respondents



This figure indicates that the 7 in 10 respondents received group loans, while individual loans stand at 22.9% only. Cooperative loans prove to be rare as shown in the same table. Again, this shows a high level of consistency with VUP guidelines governing types of FS

loans. In selected sectors the desk research investigated the compliance with regard to the ceiling of amount allocated to each type of loan. It was found that compliance is almost optimal

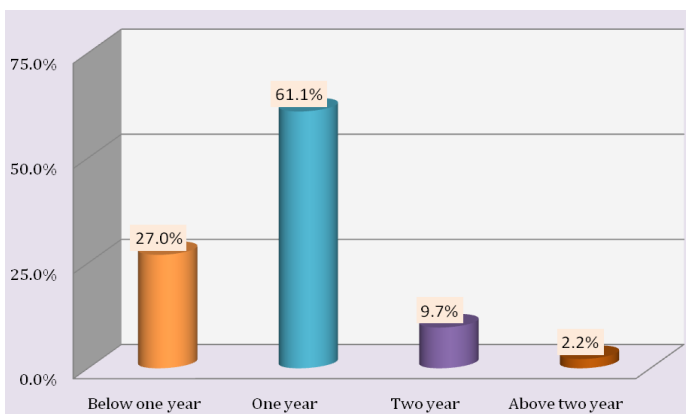
in that no case was found whereby the amount of loan granted to either individuals or group exceed the ceiling provided for by the guidelines.

Table 20: Destination/purpose of the loans requested

| | Frequency | Percent |
|--------------|-----------|---------|
| Farming | 229 | 66.2% |
| Construction | 1 | 0.3% |
| Joinery | 2 | 0.6% |
| Sewing | 9 | 6.6% |
| Teaching | 2 | 0.6% |
| Commerce | 103 | 29.8% |
| | n=346 | |

The table above reveals that the majority of loans are intended for farming projects (66.2%), while another important proportion of them are meant to support commercial projects (29.8%). It implies that FS are mainly targeting the poor in rural area.

Figure 43: The time so far spent in servicing the FS loan



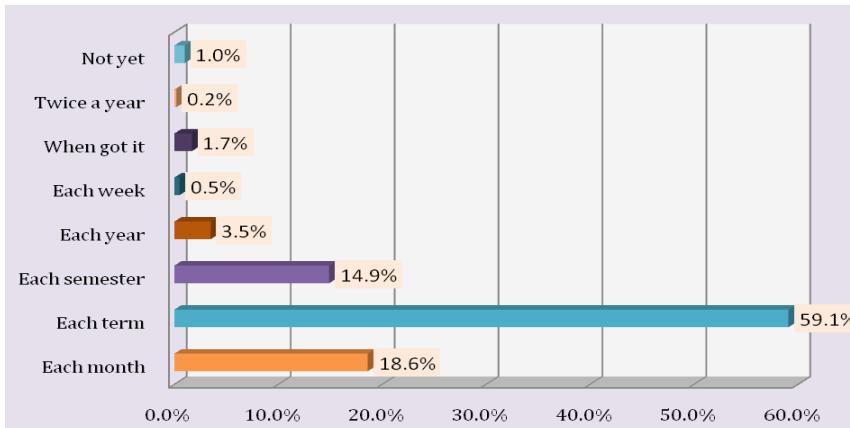
The data indicates that the large majority of respondents (close to 90%) have been paying the loan for one year or less. Assuming that the majority of respondents are still servicing the loans, it is probable that some of those whose loans are not intended for farming projects have already gone beyond the time limit (one year) for final payment of FS loans they received.

However, loans for farming focused projects are meant to be paid in a maximum of two years, which means that, based on data in the table 20 above, majority of them are still due time for loan servicing. For purposes of triangulation, the desk review also covered the loan payment issue and revealed the following:

The desk research conducted in sectors of Muhororo (Ngororero District), Nyamirambo (Nyarugenge District) and Nyarubaka (Kamonyi District) revealed that in the three sectors, the loan recovery rate stands between 63% and 70%. Interviews conducted with VUP managers in these sectors revealed some critical challenges to loan recovery. The first one is that in some cases, loans granted to groups are not effectively recovered given that after receiving the second loan instalment, members share the money, break away and each starts operating individually. This makes the recovery very difficult in that the group ceases to exist, and some money gets misused. The second challenge in loan recovery is that some loan beneficiaries “do take FS as a free gift offered by President Kagame and that no repayment should thus be done at all, or simply a social protection support for which no repayment should be expected”. The

last challenge is in relation with the diversion of the loan destination whereby money is not used for the project was applied for. Such a malpractice results in the use of the loan for a business which was not assessed by the loan committee and whose profitability is therefore questionable. The table below examines the frequency for loan repayment among respondents.

Figure 44: Frequency of FS loan repayment



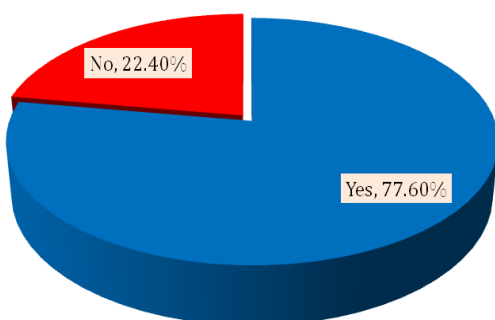
The survey indicates that the majority of respondents (close to 6 in 10) repay their loan on a quarterly basis while close to 2 in 10 do it monthly. Other 2 in 10 (21.8%) repay twice-a-year or above.

Table 21: Interest rate paid for FS loans received

| | Frequency | Percent |
|-------|-----------|---------|
| 2% | 360 | 95.7% |
| 5% | 10 | 2.7% |
| 10.0% | 1 | 0.3% |
| Other | 5 | 1.4% |
| | n=376 | |

Nearly all respondents received FS loans for a 2% interest rate as indicated by 95.7% of them. Very small proportions reveal rates which prove to be irregular. Overall, the annual interest rate for FS loan is observed. Other interest rates indicated by respondents seem to be wrong as respondents are assumingly group or cooperative members without clear information on the rate. The figure below examines whether or not loans are conditioned to collaterals.

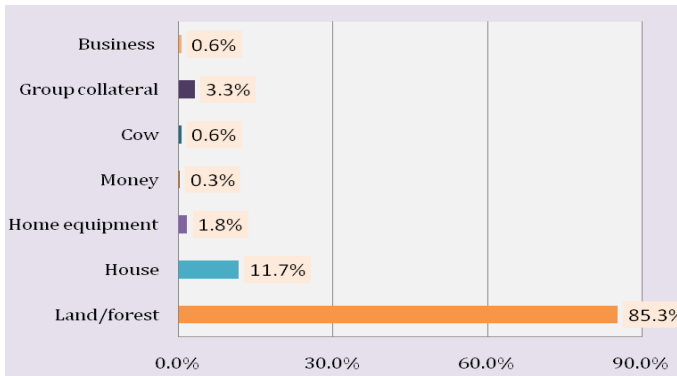
Figure 45: Existence of collaterals for FS loans



The majority of respondents (close to 8 in 10) granted collateral to VUP as a condition to get loans. Only around 2 in 10 were granted the loan without prior collateral. Initially, collaterals were not compulsory according to FS guidelines, although they are required from those who can provide them. However, interviews with VUP managers suggested that in case of insolvency, collaterals cannot be sold by VUP as the

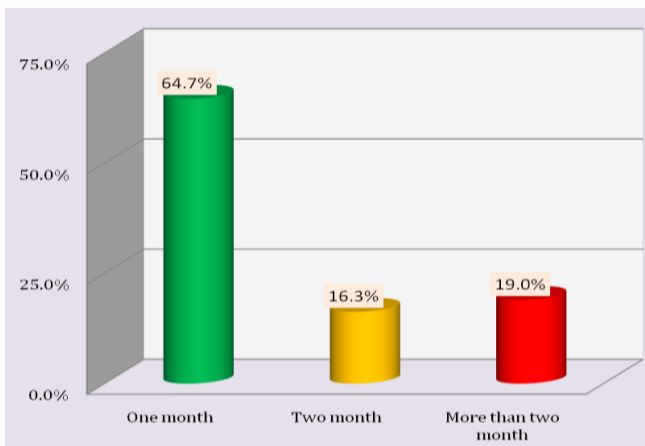
latter is meant to empower the poor, but not to disempower them. This proves quite paradoxical and raises the question of the relevance of taking collaterals from loan beneficiaries if nothing can be done on them (collaterals) in case of insolvency. Which types of collaterals that poor people have and that can be granted for the loan? This is examined in the figure below.

Figure 46: Types of collaterals offered for FS loans



The data suggests that land or forests and houses constitute principal collaterals offered for FS loans. This is evidenced by the majority of FS beneficiaries. In few cases houses are offered for the same purpose. Group collaterals are also rarely granted.

Figure 47: Time taken to receive the loan after meeting all loan application requirements



It emerges from the figure above that the majority of respondents (64.7%) received the requested FS not later than a month since the application date. However, the data also indicates that it took two months or above for an important proportion of respondents (close to 35% cumulatively) to get the loans since duly made application was done.

This proves to be a relatively long time for people who applied for the loan with a specific business plan they want to start up as soon as possible. For example if the loan is requested for a farming project, such a long time is likely to lead them having the intended money after the farming season. In such a case, the money can be used in unintended businesses with the risk of bankruptcy.

Table 22: Perceived level of transparency in processing loans applications

| Not Transparent at all | Not Transparent | Transparent | Very Transparent | Total | Score | Percent | Don't know |
|------------------------|-----------------|-------------|------------------|--------|-------|---------|------------|
| 4 | 20 | 289 | 94 | 407 | 3.2 | 79.1% | 2 |
| 1.0% | 4.9% | 71.0% | 23.1% | 100.0% | | | 0.5% |

Beneficiaries of FS loans prove to be satisfied with transparency in the processing their applications. The level of transparency stands at 79.1%. This result is encouraging and highlights the professionalism of Loan committees.

Table 23: Perception of the extent to which loans are well used by recipients

| Very Bad | Bad | Good | Very Good | Total | Score | Percent | Don't Know |
|----------|------|-------|-----------|--------|-------|---------|------------|
| 5 | 28 | 315 | 54 | 402 | 3.0 | 76.0% | 3 |
| 1.2% | 7.0% | 78.4% | 13.4% | 100.0% | | | 3 |

Overall, the level of proper use of FS loans by recipients is perceived to be high (76%). This result also appears to be encouraging. However, as discussed earlier, interviews with some VUP managers revealed that in some cases, projects are diverted, while some recipients in group projects, break away, share the money they received and start working individually with the risk of bankruptcy. For others, it was reported, not abide by the repayment guideline and simply take the loan as a gift offered by the Head of State.

3.3.3 Complaint mechanisms in FS

Table 24: Channels through which FS recipients get VUP related information

| | Frequency | Percent |
|--|-----------|---------|
| Village/cell/sector executive committees | 311 | 77.2% |
| Local councils | 144 | 35.7% |
| friends and neighbours | 107 | 26.6% |
| media | 50 | 12.4% |
| Relatives | 39 | 9.7% |
| posters | 25 | 6.2% |
| other | 16 | 4.0% |
| | n=403 | |

Executive committees emerge as the main channel of information for FS beneficiaries on VUP related issues. Other channels include local councils, friends and neighbours and media.

Table 25: Awareness of complaint mechanisms in case of irregularities in the use and management of VUP funds

| | Frequency | Percent |
|-------|-----------|---------|
| Yes | 293 | 72.7% |
| No | 110 | 27.3% |
| Total | 403 | 100% |

The majority of respondents are aware of mechanisms / instances or people they can report to about cases of irregularities in the use of VUP funds. However, 27.3% declare that they ignore any instance they can report. Those types of people or instances FS beneficiaries can report to about irregularities in the use and management of VUP funds are examined in the table below.

Table 26: Types of instances/people FS beneficiaries would report to

| | Frequency | Percent |
|---------------|-----------|---------|
| local leaders | 231 | 77.3% |
| VUP staff | 158 | 52.8% |
| Councillors | 17 | 5.7% |
| Police | 4 | 1.3% |
| Media | 4 | 1.3% |
| TI-Rwanda | 2 | 0.7% |
| | n=299 | |

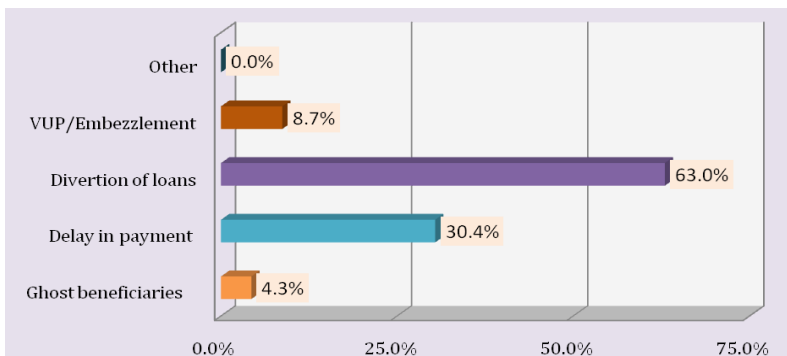
As for DS and PW, local leaders and VUP staff emerge as key instances/people they can report to about cases of irregularities in the use of VUP funds. The consistency of this result throughout this study highlights our argument that VUP beneficiaries have a high level of confidence in those instances. The following sections examine the extent to which those instances or people are actually used to this end.

Table 27: Whether or not respondents witnessed or experienced cases of irregularities in the use and management of VUP funds

| | Frequency | Percent |
|-------|-----------|---------|
| Yes | 52 | 13.6% |
| No | 330 | 86.4% |
| Total | 382 | 100% |

Close to 14% of respondents have either witnessed or experienced alleged cases of irregularities in the use and management of VUP funds. The figure below identifies those alleged cases of irregularities.

Figure 48: Types of irregularities in the VUP funds usage or management that FS beneficiaries witnessed



Diversion of loan destination/purpose and delays in wage payment stand as main irregularities observed by beneficiaries. This was backed by interviews with VUP managers.

Table 28: Respondents' behaviours' vis-à-vis the alleged irregularities in the use and management of VUP funds

| | Frequency | Percent |
|----------------------------------|-----------|---------|
| Reported it to relevant instance | 17 | 30.9% |
| Did nothing | 32 | 58.2% |
| Just discussed it with relatives | 10 | 18.2% |
| | n=55 | |

The survey reveals that only 3 in 10 respondents who witnessed alleged cases of irregularities in the use and management of VUP funds did report it to relevant instances. The majority of respondents who witnessed similar cases remained rather silent while others just shared the information with relatives. Such a low reporting/complaint attitude was also observed in beneficiaries of other VUP components and corroborated what other TI-Rwanda studies revealed on this issue.

Table 29: Reasons for not reporting about cases of irregularities in the use and management of VUP funds

| | Frequency | Percent |
|---------------------------|-----------|---------|
| I felt not concerned | 13 | 39.4% |
| fear of consequences | 9 | 27.3% |
| No effect/change expected | 7 | 21.2% |
| Other | 4 | 12.1% |
| | n=33 | |

The feeling that reporting is not one's responsibility, fear of consequences and the feeling that reporting would not produce any effect emerged as major reasons behind which refrain to report about cases of alleged irregularities in the management of VUP resources. This proves not surprising as other studies covering similar issues revealed the same. VUP staff and local leaders emerged as major people to whom beneficiaries reported the alleged irregularities.

3.3.4 Challenges in implementation of FS

Table 30: Challenges in implementation of FS

| | Frequency | Percent |
|--|-----------|---------|
| Lack of fairness in selecting projects for loans | 25 | 9.9% |
| Loan repayment period | 89 | 35.3% |
| Time taken to get the loan | 41 | 16.3% |
| Requirements for loan | 38 | 15.1% |
| Interest rate | 12 | 4.8% |
| Other | 99 | 39.3% |
| | n=252 | |

The survey reveals that loan repayment period constitute the biggest challenge to handle on behalf of FS beneficiaries. Other challenges include the time taken to get the loan, requirements for loan granting as well as lack of fairness in selecting projects eligible for FS loans. The time taken to get the benefit (or simply delays) was cited under all VUP components as a critical problem to tackle. It is case also for lack of fairness (though in low proportion) in selecting beneficiaries.

3. Conclusion and recommendations

This study investigated the level of transparency and compliance in the use and management of VUP funds. Specifically it aimed to:

- Examine the awareness of VUP beneficiaries with regard to the eligibility criteria, benefits they are entitled to;
- Analyse the extent to which members of the community are involved in selecting VUP beneficiaries
- Examine the extent to which funds disbursement are consistent with the requests done, and the extent to which funds requests match the funds received by beneficiaries
- Identify complaint mechanisms available for the beneficiaries of VUP benefits and how those mechanisms (if any) are actually used;
- Identify challenges faced both by beneficiaries and providers of VUP benefits in relation to accountability and transparency in the use and management of VUP funds;
- Formulate operational recommendations to improve transparency and accountability in VUP implementation.

The study relied largely on questionnaires administered to beneficiaries of VUP components in 15 districts. A sample of 1261 households was covered. In addition, the desk research method was used on the basis of an appropriate template. Few interviews were organised with local leaders and VUP managers and RLDSF officials to supplement the latter methods.

The study revealed high proportions of beneficiaries who are aware of number critical aspects of VUP under their respective components. However, it also highlighted that important proportions of them are not aware of those aspects including eligibility criteria, the amount of the benefits, the frequency of provision of benefits, graduation from the programme, to name but a few.

Furthermore, it was revealed that the large majority of beneficiaries know a relevant instance to whom/which they would report cases of irregularities should they witness or hear about them. However, important proportions of those who witness such irregularities do not report or complain about them.

It also indicated that some beneficiaries are not satisfied with the selection process. This was backed by the desk research which, in 9 sectors, found only one minutes of meeting convened to carry out that selection. This challenges transparency in the selection process.

Moreover, it emerged from this study that VUP benefits are often provided with delays, some taking even 11 months. It also revealed that local leaders and VUP staff are major instances to which beneficiaries report to (at least those who do it) about irregularities observed in the use or management of VUP funds.

Compliance in fund requests, disbursement and provision to beneficiaries proves to be very high. However, the use of funds by some beneficiaries especially those under Financial Services was questioned as some of them consider loans as mere gift from the President of the Republic and that they should not repay them. In the same vein, it emerged that some beneficiaries divert the purpose of the loan as approved by loan committees' while others, right after receiving a group loan break away and start operating individually.

In order to tackle some of the above challenges, the following action are recommended:

- Local leaders and VUP managers use community meetings to inform the community as a whole and VUP beneficiaries in particular , on a regular basis, about their rights and duties with regard to this programme and its benefits;
- VUP managers and local leaders should endeavour to avoid delays in providing VUP benefits to beneficiaries especially those under Direct Support and Public works components. Regarding the latter component, effort should be made to start implementing the public works projects only when funds have already been disbursed from MoF or RLDSF to the districts;
- VUP managers and local leaders should abide by the VUP guidelines highlighting the role of community members in selecting beneficiaries for Direct Support and Public works;
- District authorities should consider VUP beneficiaries report's only when minutes of village assembly are attached. All funds requests done by VUP at sector level without such minutes should not be accepted by district authorities;
- District authorities should take disciplinary measures for local leaders who deduct contributions from VUP beneficiaries for any other purpose;
- In order to ensure proper use of financial services, RLDSF should increase the number of loan instalments for loan provision as this will allow enough time to monitor the use of previous instalments;
- Group loans should be encouraged in order to engage beneficiaries in cooperative culture and increase the chance for loan repayment;
- Set up clear strategies to ensure optimal loan repayment and instil banking culture among VUP beneficiaries
- Increase the loan ceiling for FS beneficiaries who have well used and repaid their loans;
- Local leaders and VUP managers should ensure, right after the selection and approval, that lists of VUP beneficiaries are posted to both sector and cell offices in order to allow eligible households to know their status and probably file their complaint if not satisfied with the approval made.
- VUP managers and local leaders should set up a clear mechanism to organise regular visits (at least on a quarterly basis) to beneficiaries to monitor the use of VUP benefits and provide advice for proper use of those benefits.

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Special documents consulted

- Minutes of beneficiaries selection meetings
- Minutes of beneficiaries approval meetings by JADF
- Funds request letters
- Public Work Pay Rolls
- Financial services contracts (loans)
- VUP Beneficiaries Account books
- VUP Beneficiaries Targeting Lists
- Lists of beneficiaries
- Funds disbursement and receipt slips

Annexes

Annex 1: Desk Review Questionnaire

| A. District and Sector Identification | |
|--|--|
| District | |
| Sector | |

| DIRECTIVE | |
|--|---|
| Source of Information Values | |
| District Mayor/VMAS | 0 |
| Sector Executive Secretary | 1 |
| VUP Manager at Sector level | 2 |
| Umurenge SACCO or other microfinance Institution | 3 |
| Minutes | 4 |
| Reports | 5 |
| DDP | 6 |
| Payroll | 7 |
| Beneficiaries accounts at Umurenge SACCO | 8 |
| Approval letters | 9 |

| B Public works in the last 12 months/Imirimo Rusange | | | | |
|---|--|-----------------|---------------|---|
| B.1 | Requests for funds/Gusaba amafaranga | Yes/Yego | No/Oya | Source&Means of verification |
| Q1 | Did the community identify projects to be implemented before the district requested for funds for public works? /Mbere y'uko Akarere gasaba amafaranga, abaturage batoranyije imishinga yashyizwe mu bikorwa mu rwego rw'imirimo rusange? | 1 | 2 | |
| Q2 | If yes, when? Niba ari yego, ryari? | | | |
| Q3 | Did the district approve the projects and determine the budget for the projects for which funds were requested?/Akarere kemeje imishinga kanategura ingengo y'imari y'imishinga yasabirwaga amafaranga? | 1 | 2 | |
| Q4 | Date of approval. Itariki yemerejweho. | | | |
| Q5 | Were the VUP Public works projects in the District Development Plan? Imishinga ya VUP y'imirimo rusange yari mu igenamigambi ry'iteramere ry'Akarere? | 1 | 2 | |
| Q6 | Were the projects and budget approved by the RLDSF?/Imishinga n'ingengo y'imari byemejwe na RLDSF? | 1 | 2 | |
| Q7 | If yes, after how long?Niba ari yego ni nyuma y'igihe kingana iki? | | | |
| Q8 | Was the request for funds made to MINECOFIN?/Amafaranga yasabwe muri MINECOFIN? | 1 | 3 | |
| Q9 | Was the request for funds made to MINALOC?/ Amafaranga yasabwe muri MINALOC? | 1 | 2 | |
| Q10 | If yes, date of request/ Niba ari yego, ku yihe tariki? | | | |
| Q11 | How much? Ni angahe? | | | |
| Q12 | Was the amount requested equal to the total amount budgeted for all the VUP projects in all the sectors where VUP is being implemented? Amafaranga yasabwe na VUP y'Akarere yanganaga n'ayarateganyijwe mu mishinga yose ya VUP yemejwe mu mirengwe itandukanye? | 1 | 2 | |
| Q13 | How much?Yari angahe? | | | |
| Q14 | Was the amount requested by VUP at the sector level equal to the amount budgeted for all the VUP projects approved by the sector?Amafaranga yasabwe na VUP ku rwego rw'umurenge yanganaga n'ayarateganyijwe mu mishinga yose ya VUP yemejwe muri uwo murenge? | 1 | 2 | |
| Q15 | If yes, how much? Niba ari yego, ni angahe? | | | |

| B.2 | Funds Disbursement/Koherezwa amafaranga | Yes/Yego | No/Oya | Source&Means of verification |
|------------|---|-----------------|---------------|---|
| Q16 | Were funds disbursed by MINECOFIN to the District Account in BNR as requested by the district?/Amafaranga yoherejwe na MINECOFIN kuri konte y'Akarere iri muri BNR nk'uko byari byasabwe? | 1 | 2 | |
| Q17 | If yes, how much?Niba ari yego, yari angahe? | | | |
| Q18 | After how long from the date of receiving the request were funds disbursed? Nyuma y'igihe kingana iki MINECOFIN imaze kwacyira ubusabe yohereje amafaranga? | | | |
| B.3 | Transparency in Public Works Utilisation/Gukoresha amafaranga ya akazi kuri benshi mu mucyo | Yes/Yego | No/Oya | Source&Means of verification |
| Q19 | Did the VUP Manager prepare a list of beneficiaries with the amount to be paid to each and pay each directly? <i>Ushinzwe gukurikirana ibikorwa bya VUP ku Murenge ategura urutonde rw'abagenerwabikorwa bakoze akazi akabishyura kashi?</i> | 1 | 2 | |
| Q20 | If yes, how much was each beneficiary paid? Niba igisubizo ari yego, buri umwe yahembwaga angahe? | | | |
| Q21 | For how long was one set of beneficiaries supposed to work on a VUP Public works project?Itsinda rimwe ry'abagenerwabikorwa bimirimo rusange bagenerwaga gukora igihe kingana iki? | | | |
| Q22 | How many were in one set of beneficiaries? Abagenerwabikorwa bari bangahe mu itsinda rimwe? | | | |
| Q23 | How many men and how many women? Abagabo ni bangahe n'abagore ni bangahe ? | | | |
| Q24 | How much were they paid altogether? Bose hamwe bahembwe amafaranga angina iki? | | | |
| Q25 | Was the total amount paid as wages to workers equal to the total amount approved by the district/sector?/Amafaranga y'imishahara yishyuwe abakoze imirimo rusange yanganaga n'ayemejwe n'Akarere/Umurenge? | 1 | 2 | |
| Q26 | Were they paid cash direct? Bahembwaga mu ntoki? | 1 | 2 | |
| Q27 | Were there any savings each beneficiary was supposed to make? Hari amafaranga buri mugenerwabikorwa yasabwaga kuzigama? | 1 | 2 | |
| Q28 | If yes, how much? Niba ari yego, yari angahe? | | | |
| B.4 | Accountability & Reporting mechanism | Yes/Yego | No/Oya | Source&Means of verification |
| Q29 | Did the Sector prepare both narrative and financial reports?/Umurenge utegura raporo y'ibikorwa n'imikoreshereze y'amafaranga? | 1 | 2 | |
| Q30 | If yes, did the Sector submit those reports to the district/Niba ari yego, Umurenge watanze izo raporo ku Karere? | 1 | 2 | |
| Q31 | Were these reports approved by the district? Raporo z'imishinga yemejwe n'Akarere zirahari? | | | |
| Q32 | If yes, on which date/Niba ari yego, ku yahe matariki? | | | |
| Q33 | Did the district consolidate all the VUP reports and submit the consolidated report to MINECOFIN?orRLDSF/Akarere kegeranyije raporo za VUP kazohereza muri MINECOFIN cg RLDSF ? | 1 | 2 | |
| Q34 | If yes, on which date? Niba ari yego, ku yihe tariki? | | | |

| C Financial Services in the last 12 months/Gutanga inguzanyo | | | | |
|---|---|-----------------|---------------|---|
| C.1 | Requests for funds/Gusaba amafaranga | Yes/Yego | No/Oya | Source&Means of verification |
| Q35 | Did the sector identify those who qualify for financial services before approaching the Microfinance institutions to extend credit to them? Mbere y'uko umurenge usaba ibigo by'imari iciriritse kubemerera inguzanyo Umurenge wari wamaze gutoranya abayemerewe? | 1 | 2 | |
| Q36 | If yes, when? Niba ari yego, ni ryari ? | | | |
| Q37 | Did the microfinance institutions extend credit to all approved financial services projects | 1 | 2 | |
| Q38 | If not, what % of approved projects was given loans by the MFIs? | | | |
| Q39 | Did the Sector approve the VUP Financial Services projects and determine the budget for the financial services support?/Umurenge wemeje imishinga kanategura ingengo y'imari izafasha mu kwishingira abahawe inguzanyo? | 1 | 2 | |
| Q38 | Date of approval./ Itariki byemerejwe. | | | |
| Q39 | Were the VUP Financial Services projects and budget approved by the RLDSF?/Imishinga n'ingengo y'imari byemejwe na RLDSF? | 1 | 2 | |
| Q40 | If yes, after how long?Niba ari yego ni nyuma y'igihe kingana iki? | | | |
| Q41 | Was the request for the VUP insurance Scheme funds made to MINECOFIN?/Amafaranga yasabwe muri MINECOFIN? | 1 | 2 | |
| Q42 | If yes, date of request/ Niba ari yego, ku yihe tariki? | | | |
| Q43 | How much?Yari angahe? | | | |
| Q44 | Was the amount requested by VUP at the sector level for loans equal to the amount given for all the VUP projects approved by the sector? Amafaranga yasabwe nkinguzanyo na VUP ku rwego rw'umurenge angana n'ayo MFIs zatanze mu mishinga yose ya VUP yemejwe muri uwo murenge? | 1 | 2 | |
| Q45 | If yes, how much? Niba ari yego, ni angahe? | | | |
| Q46 | Date of request for the loans | | | |
| C.2 | Funds Disbursement/Koherezwa amafaranga | Yes/Yego | No/Oya | Source&Means of verification |
| Q47 | Did the MFIs readily provide credit to the beneficiaries?/Ibigo by'Imari Iciriritse byatanze inguzanyo nta mananiza? | 1 | 2 | |
| Q48 | If yes, how much?Niba ari yego, yari angahe? | | | |
| Q49 | After how long from the date of receiving the request?Ibigo byatanze inguza nyuma y'igihe kingana iki inguzanyo isabwe? | | | |
| Q50 | Did the MFIs require security for the loans? Ibigo by'imari iciriritse byasabaga ingwate? | 1 | 2 | |

| | | | | |
|------------|---|-----------------|---------------|---|
| Q51 | Was the loan money deposited on beneficiaries accounts? Amafaranga yashyirwaga kuri konte y'abagenerwabikorwa? | 1 | 2 | |
| C.3 | Transparency in Financial Services Utilisation/Gukoresha amafaranga y'inguzanyo neza | Yes/Yego | No/Oya | Source&Means of verification |
| Q52 | Had the beneficiaries opened accounts with Umurenge SACCO or any other MFI? Abagenerwabikorwa bari bafite konte mu Murenge SACCO? | 1 | 2 | |
| Q53 | Did the beneficiaries use the money direct from the accounts? Abagenerwabikorwa bakoresheje amafaranga bayakuye kuri konte zabo? | 1 | 2 | |
| Q54 | Did the beneficiaries use the loans for what they were applied for? Abagenerwabikorwa bakoresheje amafaranga icyo bayasabiye? | 1 | 2 | |
| Q55 | Did the beneficiaries service their loans as planned? Abagenerwabikorwa bishyuye nk'uko byaribiteganyijwe? | 1 | 2 | |
| Q56 | How many were the beneficiaries? Abagenerwabikorwa bari bangahe? | | | |
| Q57 | How many were men and how many were women? Abagabo bangahe n'abagore bangahe? | | | |
| Q58 | Did the Sector involve the community to identify beneficiaries basing on their skills and capacity to use the loans profitably?/Umurenge wabatoranyije ukurikije ubumenyi ngiro bari bafite n'ubushobozi bwo kuyabyaza inyungu? | 1 | 2 | |
| Q59 | Was the total amount given for VUP Financial Services equal to the total amount approved by the sector?/Amafaranga yose yatanze nk'inguzanyo yanganaga n'ayemejwe n'Umurenge? | 1 | 2 | |
| Q60 | Did the Financial Services loan bear an interest? Amafaranga y'inguzanyo yishyuye hariho n'inyungu? | 1 | 2 | |
| Q61 | If yes, how much per cent? Niba ari yego, angahe ku ijana? | | | |
| C.4 | Accountability & Reporting mechanism | Yes/Yego | No/Oya | Source&Means of verification |
| Q62 | Were there reports of the VUP Financial Services projects approved by the sector? Raporo z'imishinga yatewe inkunga mu rwego rw'inguzanyo yemejwe n'Umurenge zirahari? | 1 | 2 | |
| Q63 | Did the Sector prepare both narrative and financial report?/Umurenge wateguye raporo y'ibikorwa n'imikoreshereze y'amafaranga? | 1 | 2 | |
| Q64 | If yes, did the Sector submit those reports to the district/Niba ari yego, Umurenge watanze izo raporo ku Karere. | | | |
| Q65 | If yes, on which date/Niba ari yego, ku yahe matariki? | | | |
| Q66 | Did the district consolidate all the VUP reports and submit the consolidated report to MINECOFIN?/Akarere kegeranyije raporo za VUP kazohereza muri MINECOFIN? | 1 | 2 | |
| Q67 | If yes, on which date? Niba ari yego, ku yihe tariki? | | | |

| D Direct Support in the last 12 months/Inkunga y'Ingoboka | | | | |
|--|--|----------------------|--------------------|---|
| D.1 | Requests for funds/Gusaba amafaranga | Yes/ Yego | No/ Oya | Source&Means of verification |
| Q68 | Was the community involved in identifying the direct Support beneficiaries before the district made request for the funds? Abaturage bagize uruhare mu gutoranya abagenerwa inkunga y'ingoboka mbere yuko akarere kayisaba? | 1 | 2 | |
| Q69 | If yes, when? Niba ari yego, ni ryari? | | | |
| Q70 | How many beneficiaries were selected? Hatoranyijwe abagenerwabikorwa bangahe? | | | |
| Q71 | How many men and how many women? Abagabo bangahe n'abagore bangahe? | | | |
| Q72 | Did the sector determine and approve the budget for Direct Support beneficiaries before requesting for funds? umurenge kagennye kanemezaingengo y'imari y'inkunga y'ingoboka mbere y'uko gasaba amafaranga? | 1 | 2 | |
| Q73 | Date of approval./Itariki yemejweho. | | | |
| Q74 | Was the request for Direct Support Funds made to MINECOFIN? Amafaranga y'inkunga y'ingoboka yasabwe MINECOFIN? | 1 | 2 | |
| Q75 | If yes, when ? | | | |
| Q76 | How much money was requested? Amafaranga yasabwe yari angahe? | | | |
| Q77 | Was the amount requested by VUP at the sector level equal to the amount budgeted for all the VUP requirements as approved by the sector? Amafaranga yasabwe na VUP ku rwego rw'umurenge angana n'ayarateganyijwe mu inkunga y'ingoboka nk'uko yariyemejwe mu murenge?? | 1 | 2 | |
| Q78 | How much? Angahe? | | | |
| D.2 | Funds Disbursement/Koherezwa amafaranga | Yes/ Yego | No/ Oya | Source&Means of verification |
| Q79 | Were funds disbursed by MINECOFIN to the District Account in BNR as requested/Amafaranga yoherezwa na MINECOFIN kuri konte y'Akarere ir muri BNR | 1 | 2 | |
| Q80 | If yes, how much? Niba ari yego, yari angahe? | | | |
| Q81 | After how long from the date of receiving the request? Nyuma y'igihe kingana iki MINECOFIN imaze kwacyira ubusabe? | | | |
| Q82 | Were funds disbursed by MINECOFIN to the Sector directly/Amafaranga yoherezwa na MINECOFIN ku murenge bitanyuze ku Karere. | 1 | 2 | |
| Q83 | How much? Angahe? | | | |
| Q84 | After how long? Nyuma y'igihe kingana iki? | | | |
| D.3 | Transparency in Direct Support Utilisation/Gukoresha amafaranga ya akazi kuri benshi mu mucyo | Yes/ Yego | No/ Oya | Source&Means of verification |
| Q85 | After funds were received, did the VUP Manager prepare a list of beneficiaries with the amount to be paid to each and give it to them in cash? /Amafaranga iyo amaze kwacyirwa, ushinzwe gukurikirana ibikorwa by'VUP ku Murenge yateguye urutonderw'abagenerwabikorwa n'amafaranga buri umwe agomba guhabwa akayabaha mu ntoke? | 1 | 2 | |
| Q86 | If yes, how much was each given? Niba igisubizo ari yego, buri umwe yahawe angahe? | | | |

| | | | | |
|------------|--|------------------|----------------|---|
| Q87 | How many were the beneficiaries? Abagenerwabikorwa bari bangaha? | | | |
| Q88 | Did the Sector involve the community to identify beneficiaries/ Umurenge wakoreshije abaturage mu gutoranya abagenerwabikorwa? | 1 | 2 | |
| Q89 | Was the total amount given to beneficiaries equal to the total amount approved by the sector?/Amafaranga yahawe abagewe inkunga y'ingoboka yanganaga n'ayemejwe n'umurenge? | 1 | 2 | |
| D.4 | Accountability & Reporting mechanism | Yes/ Yego | No/ Oya | Source&Means of verification |
| Q90 | Were there reports of the selection and approval of the beneficiaries by the sector? Raporo z'itoranya n'iyemeza ry'abagenewe inkunga y'ingoboka zatanzwe n'umurenge zirahari? | 1 | 2 | |
| Q91 | Did the Sector prepare both narrative and financial report on Direct Support?/Umurenge wateguye raporo y'ibikorwa n'imikoreshereze y'amafaranga y'inkunga y'ingoboka? | 1 | 2 | |
| Q92 | If yes, did the Sector submit those reports to the district/Niba ari yego, Umurenge watanze izo raporo ku Karere? | | | |
| Q93 | If yes, on which date/Niba ari yego, ku yahe matariki? | | | |
| Q94 | Did the district consolidate all the VUP reports and submit the consolidated report to MINECOFIN?/Akarere kegeranyije raporo za VUP karazohereza muri MINECOFIN? | 1 | 2 | |
| Q95 | If yes, on which date? Niba ari yego, ku yihe tariki? | | | |

ENUMERATOR'S NAMES:.....

SIGNATURE:

ANNEX 2: QUESTIONNAIRES

URUTONDE RW'IBIBAZO BIGENEWE ABAGENERWABIKORWA BA GAHUNDA YA VUP/ INKUNGA Y'INGOBOKA (DIRECT SUPORT)

| | | | | | | | | | | |
|----------|---------------|---|----------------|---|-----------|---|--------------|---|------------------|---|
| Intara | Iburasirazuba | 1 | Iburengerazuba | 2 | Amajyepfo | 3 | Amajyaruguru | 4 | Umujyi wa Kigali | 5 |
| Akarere | | | | | | | | | | |
| Umurenge | | | | | | | | | | |

Muraho. Nitwa,,,ndi umushakashatsi ukorera Umuryango witwa Transparency Rwanda ufite icyicaro i Kigali.Turakora ubushakashatsi bugamije kumenya icyo abanyarwanda batekereza ku mikoreshereze y'amafaranga ashirwa muri gahunda ya VUP. Ubu bushakashatsi bukorerwa mu turere dutandukanye mu Rwanda. Urugo rwanyu rwatoranyijwe mu buryo bwa tombola kandi turifuzaga kugirana ikiganiro n'umwe mu bagize urugo rwanyu uri muri gahunda ya VUP. Ibyo tunganira ntibizigera bitangazwa kw'izina ryawe, ahubwo bizashyirwa hamwe n'iby'abandi banyarwanda babazwa hatitawe kumazina y'ababitanze, Bityo rero ntugire impungenge zo kutubwiza ukuri ku byo utekereza.

Nihagira ikibazo wumva udashaka gusubiza wacyihorera, nanone uramutse wumvise utagishaka gukomeza gusubiza, ntiwitinye nta ngaruka nimwe byakugiraho.

Icyitonderwa: Uwemerewe kubazwa uru rutonde rw'ibibazo ni umukuru w'urugo. Usanze uwo watoranije atujye ibi bimaze kuvugwa, reka kumubaza uru rutonde rw'ibibazo, umusezere mu kinyabupfura maze ujye k'ukurikiyeho mubo watoranije.

SECTION A: Ibiranga ubazwa

| | | | | |
|--------------|------|---|------|---|
| A.1 Igitsina | Gabo | 1 | Gore | 2 |
|--------------|------|---|------|---|

| | | | | |
|---------------|--------|---|--------|---|
| A.2 Aho atuye | Umujyi | 1 | Icyaro | 2 |
|---------------|--------|---|--------|---|

A.3 Ufite imyaka ingaha? [Uzuza mu cyiciro cy'imyaka y'amavuko ye muri ibi bikurikira]

| | | | | | |
|-------|---|-------|---|-------|---|
| 18-24 | 1 | 25-29 | 2 | 30-34 | 3 |
| 35-39 | 4 | 40-44 | 5 | 45-49 | 6 |
| 50-54 | 7 | 55-59 | 8 | 60+ | 9 |

| | |
|-------------------------------------|---|
| A.4. icyiciro cy'amashuri warangije | |
| Amashuri abanza gusa | 1 |
| Amashuri y'imyuga akurikira abanza | 2 |
| Amashuri yisumbuye | 3 |
| Kaminuza/amashuri makuru | 4 |
| ntabwo nize | 5 |

A.5. icyiciro cya VUP arimo

| | |
|--|---|
| Inkunga y'ingoboka yonyine | 1 |
| Inkunga y'ingoboka & Ibikorwa rusange bitanga umushahara | 2 |
| Inkunga y'ingoboka & Serivisi y'imari iciriritse | 3 |
| Ikindi (kivuge) | 4 |

A 6. Irangamimerere

| | | | | | |
|------------|---|--------------------------------|---|--------------------------------|---|
| Ingaragu | 1 | Uwashatse byemewe n'amategeko | 2 | Uwashatse bitemewe n'amategeko | 3 |
| Umupfakazi | 4 | Uwatandukanye n'uwo bashakanye | 5 | | |

B. Kugira amakuru kuri gahunda ya VUP/ INKUNGA Y'INGOBOKA

B.1. Ni bande bemerewe guhabwa inkunga y'ingoboka muri Gahunda ya VUP ?

1. Urugo ruri mu cyiciro cya 1 na 2 cy'ubudehe kandi nta muntu ushoboye gukora uri mu rugo (imyaka 18 kuzamura):
2. Kuba urugo ruri mu cyiciro cya 1 na 2 cy'ubudehe rufite abashoboye gukora ariko hakaba hari impamvu yemewe na VUP ituma babona inkunga y'ingoboka
3. Abandi (Bavuge).....

B.2. Ni bande bagomba kugira uruhare mu gutoranya abagenerwa inkunga y'ingoboka ya VUP?

1. Abaturage mu nama rusange
2. Abakozi b'umurenge
3. Abandi (abandi)

B.3. Ni bande bagomba kugira uruhare mu kwemeza burundu urutonde rw'abatoranijwe nk'abagenerwa inkunga y'ingoboka ya VUP?

1. Abaturage mu nama rusange
2. Abagize Jafu (JADF)
3. Abakozi b'umurenge
4. Abandi (abandi)

B.4. Urugo rwemerewe inkunga y'ingoboka ya VUP rugenerwa amafaranga angaha mu kwezi?

- | | | |
|--|--------------|-----------------|
| 1. Urugo rugizwe n'umuntu umwe: 1. RWF 7500 | 2. Andi..... | 3. Simbizi..... |
| 2. Urugo rugizwe n'abantu babiri: 1. RWF 12000 | 2. Andi..... | 3. Simbizi..... |
| 3. Urugo rugizwe n'abantu batatu: 1. RWF 15000 | 2. Andi..... | 3. Simbizi..... |
| 4. Urugo rugizwe n'abantu bane : 1. RWF 18000 | 2. Andi..... | 3. Simbizi..... |
| 5. Urugo rugizwe n'abantu batanu no kuzamura: 1. FRW 21000 | 2. Andi..... | 3. Simbizi..... |

B.5. Iyo nkunga y'ingoboka iteganijwe gutangwa kangaha mu mwaka?

1. Buri kwezi
2. Muri gihembwe
3. Rimwe mu mwaka
4. Ikindi

B.6. Iyo nkunga y'ingoboka ireka kongera gutangwa ryari?

1. Iyo urugo ruvuye mu cyiciro cya 1 na 2
2. Ikindi
3. Simbizi

C. GUKORERA MUMUCYO

C.1. Urugo rwanyu rwari mu kihe cyiciro cya VUP igihe mwatangiye guhabwa inkunga y'ingoboka?

1. Icy a 1
2. Icy a 2
3. Icy a 3
4. Icy a 4
5. Icy a 5
6. Icy a 6

C.2. Ni bande bagize uruhare mu gutoranya urugo rwanyu mu habwa inkunga y'ingoboka?

1. Inteko rusange y'abaturage
2. Abakozi/abayobozi b'umurenge
3. Abandi (bavuge)

C.3. Urutonde rw'ingo zemejwe nk'abagenerwabikorwa b'inkunga y'ingoboka rwashyizwe ahagaragara (ku murenge, akagari, umudugudu)

1. Yego
2. Oya
3. Simbizi

C.4. Urugo rwanyu rurimo abantu bangahe bagenerwa inkunga y'ingoboka?

C.5. Muri rusange urugo rwanyu ruhababwa amafaranga angahe y'inkunga y'ingoboka ku kwezi?

C.6. Ese iyo nkunga muyihabwa buri kwezi?

1. Yego buri gihe
2. Yego rimwe na rimwe
3. Oya

C.7. Inkunga y'ingoboka y'ukwezi gushize wayihawe ryari? **MUSOMERE**

1. Mu ntangiriro z'ukwezi
2. Mu kwezi hagati
3. Mu mpera z'ukwezi

C.8. Iyo nkunga muyihabwa mu buhe buryo ? **MUSOMERE**

1. Amafaranga mu ntoki
2. Amafaranga anyuze kuri konti
3. Sheki
4. Ibiribwa/ibikoresho
5. Ikindi (kivuge)

C.9. Wowe ubwawe cyangwa undi mubana mu rugo hari amahugurwa mwahawe na gahunda ya VUP muri izi ngingo zikurira?

1. Kubitsa muri banki
2. Inguzanyo za banki
3. Ingingo zijyanye n'ubuzima
4. Uburinganire bw'abagore n'abagabo
5. Ibindi

C.10. Umaze igihe kingana iki uhabwa inkunga y'ingoboka?

1. Umwaka
2. hejuru y'umwaka

C.11. Hari umwe mu bagize urugo rwanyu wamaze kubona imbaraga zatuma ashobora gukora imirimo rusange ya VUP?

1. Yego
2. Oya

C.12. Ese uburyo abaturage bahitamo urutonde rw'abababwira inkunga y'ingoboka bukorwa bute? **MUSOMERE**

| | | | | |
|----------------|----------|----------|----------------|---------|
| Mu mucyo cyane | Mu mucyo | Mu bwiru | Mu bwiru cyane | Simbizi |
| 4 | 3 | 2 | 1 | 99 |

C.13. Ese uburyo inzego z'ubuyobozi zemeza urutonde rw'abababwira inkunga y'ingoboka bukorwa bute?

MUSOMERE

| | | | | |
|----------------|----------|----------|----------------|---------|
| Mu mucyo cyane | Mu mucyo | Mu bwiru | Mu bwiru cyane | Simbizi |
| 4 | 3 | 2 | 1 | 99 |

D. IBIJYANE NO KUBAZWA NO GUSOBANURA IBYO UKORA (ACCOUNTABILITY)

D1. : Ni hehe ukura amakuru ajyanye na gahunda za VUP? (Andika aho ayakura hose)

| | |
|---|----|
| Komite nyobozi y'umudugudu/akagari/Umurenge | 1 |
| Inama nyanama | 2 |
| Umukozi wa VUP | 3 |
| Abaturanyi/inshuti | 4 |
| Umuvandimwe (uwo tubana mu rugo) | 5 |
| Inyandiko zimanitse/amatangazo | 6 |
| itangazamakuru | 7 |
| Amadini | 8 |
| Imiryango itegamiye kuri Leta | 9 |
| Ahandi(hagaragaze) _____ | 10 |

| | | | | | | |
|---|-------------|----------|------------|----------|----------------|-----------|
| D.2. Uramutse ubonye ikibazo kijyanye n'imikoreshereze y'amafaranga ya VUP, ubona ufite abantu cyangwa inzego wakigezaho? | Yego | 1 | Oya | 2 | Simbizi | 99 |
|---|-------------|----------|------------|----------|----------------|-----------|

D.3. Niba ari yego. ni bande? [andika abashoboka bose] **NTUMUSOMERE**

| | |
|-------------------------------|---|
| Umukozi wa VUP | 1 |
| Umuyobozi mu nzego z'ibanze | 2 |
| Umujyanama | 3 |
| Umupolisi | 4 |
| Umunyamakuru | 5 |
| Lokolo difensi/inkeragutabara | 6 |
| Urundi (rugaragaze) | 7 |

| | | | | |
|---|-------------|----------|------------|----------|
| D.4. Wigeze wumva cyangwa uhura n'ikibazo kijyanye n'imitangire y'amafaranga ya VUP agenewe inkunga y'ingoboka mu gace mutuyemo? Niba ari Oya, jya ku kibazo cya D6 | Yego | 1 | Oya | 2 |
|---|-------------|----------|------------|----------|

D.5. Niba ari Yego ni ibihe?

| | |
|---|---|
| Kunyereza inkunga y'ingoboka | 1 |
| Kudatangira igihe inkunga y'ingoboka | 2 |
| Gusabwa ruswa ngo ushyirwe ku rutonde rw'abahabwa inkunga | 3 |
| Gukoresha ikimenyane mu gukora urutonde rw'abahabwa inkunga | 4 |
| Ikindi (kigaragaze) | 5 |

D.6. Wakoze iki umaze kumva/guhura n'icyo kibazo?

| | |
|---------------------------------------|---|
| Nagishyikirije inzego zibishinzwe | 1 |
| Ntacyo nakoze | 2 |
| Nakiganiriyeho na bagenzi banjye gusa | 3 |
| Ikindi (kivuge)..... | 4 |

D.7. Niba utaragishyikirije inzego zibishinzwe vuga impamvu

| | |
|---|---|
| Numvise bitandeba/Atari inshingano zanjye | 1 |
| Gutinya ingaruka | 2 |
| Ntacyo byamara/ntacyo byahindura | 3 |
| Indi (yivuge) | 4 |

D.8. Niba waragishyikirije inzego zibishinzwe, ni izihe?

| | |
|-------------------------------|----|
| Umukozi wa VUP | 1 |
| Umuyobozi mu nzego z'ibanze | 2 |
| Umujyanama | 3 |
| Umupolisi | 4 |
| Umunyamakuru | 5 |
| Lokolo difensi/inkeragutabara | 6 |
| Urundi (rugaragaze) | 97 |

D.9. Wavuga ko wanyuzwe ute n'igisubizo wahawe n'uwo washyikirije icyo kibazo? Ese wavuga ko wanyuzwe cyane, waranyuzwe, ntiwanyuzwe cyangwa ntiwanyuzwe na gato?

| Naranyuzwe cyane | Naranyuzwe | Sinanyuzwe | Sinanyuzwe na gato | Nta gisubizo nahawe | Don't know Simbizi |
|------------------|------------|------------|--------------------|---------------------|--------------------|
| 4 | 3 | 2 | 1 | 0 | 99 |

E. IMBOGAMIZI N'INGAMBA ZAFASHA KUNOZA GAHUNDA YO GUTANGA AMAFARANGA Y'INGOBOKA

E1. N'izihe mbogamizi wavuga zibangamiye gahunda yo gutanga amafaranga y'ingoboka. Vuga 3 z'ingenzi

.....
.....
.....

E2. Ingamba zafasha kunoza gahunda yo gutanga amafaranga y'ingoboka. Vuga 3 z'ingenzi

.....
.....

URUTONDE RW'IBIBAZO BIGENEWE ABAGENERWABIKORWA BA GAHUNDA YA VUP/ IBIKORWA RUSANGE BITANGA UMUSHAHARA (PUBLIC WORKS)

| | | | | | | | | | | |
|----------|---------------|---|----------------|---|-----------|---|--------------|---|------------------|---|
| Intara | Iburasirazuba | 1 | Iburengerazuba | 2 | Amajyepfo | 3 | Amajyaruguru | 4 | Umujyi wa Kigali | 5 |
| Akarere | | | | | | | | | | |
| Umurenge | | | | | | | | | | |

Muraho. Nitwa,,,ndi umushakashatsi ukorera Umuryango witwa Transparency Rwanda ufite icyicaro i Kigali.Turakora ubushakashatsi bugamije kumenya icyo abanyarwanda batekereza ku mikoreshereze y'amafaranga ashirwa muri gahunda ya VUP. Ubu bushakashatsi bukorerwa mu turere dutandukanye mu Rwanda. Urugo rwanyu rwatoranyijwe mu buryo bwa tombola kandi turifuza kugirana ikiganiro n'umwe mu bagize urugo rwanyu uri muri gahunda ya VUP. Ibyo tunganira ntibizigera bitangazwa kw'izina ryawe, ahubwo bizashirwa hamwe n'iby'abandi banyarwanda babazwa hatitawe kumazina y'ababitanze, Bityo rero ntugire impungenge zo kutubwiza ukuri ku byo utekereza.

Nihagira ikibazo wumva udashaka gusubiza wacyihorera, nanone uramutse wumvise utagishaka gukomeza gusubiza, ntiwitinye nta ngaruka nimwe byakugiraho.

Icyitonderwa: Uwemerewe kubazwa uru rutonde rw'ibibazo ni umwe mu bagize urugo ufite nibura imyaka 18 y'amavuko kandi w'umugenerwabikorwa wa VUP. Usanze uwo watoranije atujuje ibi bimaze kuvugwa, reka kumubaza uru rutonde rw'ibibazo, umusezere mu kinyabupfura maze uje ku ukurikiyeho mubo watoranije.

SECTION A: Ibiranga ubazwa

| | | | | |
|--------------|------|---|------|---|
| A.1 Igitsina | Gabo | 1 | Gore | 2 |
|--------------|------|---|------|---|

| | | | | |
|---------------|--------|---|--------|---|
| A.2 Aho atuye | Umujyi | 1 | Icyaro | 2 |
|---------------|--------|---|--------|---|

A.3 Ufite imyaka ingaha? [Uzuza mu cyiciro cy'imyaka y'amavuko ye muri ibi bikurikira]

| | | | | | |
|-------|---|-------|---|-------|---|
| 18-24 | 1 | 25-29 | 2 | 30-34 | 3 |
| 35-39 | 4 | 40-44 | 5 | 45-49 | 6 |
| 50-54 | 7 | 55-59 | 8 | 60+ | 9 |

| | |
|-------------------------------------|---|
| A.4. Icyiciro cy'amashuri warangije | |
| Amashuri abanza gusa | 1 |
| Amashuri y'imyuga akurikira abanza | 2 |
| Amashuri yisumbuye | 3 |
| Kaminuza/amashuri makuru | 4 |
| ntabwo nize | 5 |

A.5. Icyiciro cya VUP arimo

| | |
|-------------------------------------|---|
| Inkunga y'ingoboka | 1 |
| Ibikorwa rusange bitanga umushahara | 2 |
| Serivisi y'imari iciriritse | 3 |

A 6. Irangamimerere

| | | | | | |
|------------|---|--------------------------------|---|--------------------------------|---|
| Ingaragu | 1 | Uwashatse byemewe n'amategeko | 2 | Uwashatse bitemewe n'amategeko | 3 |
| Umupfakazi | 4 | Uwatandukanye n'uwo bashakanye | 5 | | |

B. Kugira amakuru kuri gahunda ya VUP/ Ibikorwa rusange bitanga Umushahara

B.1. Ni bande bemerewe kugira uruhare mu guhitamo abagenerwabikorwa b'ibikorwa rusange bitanga umushahara mu rwego rwa VUP? NTUMUSOMERE

1. Inteko rusange y'umudugudu
2. Abakozi b'akagari
3. Abakozi b'umurenge
4. Abakozi b'umurenge bashinzwe VUP
5. Abandi (bavuge)

B.2. Ni bande bemerewe kwemeza burundu urutonde rw'abagenerwabikorwa b'ibikorwa rusange bitanga umushahara mu rwego rwa VUP? NTUMUSOMERE

1. Inteko rusange y'umudugudu
2. Ubuyobozi bw'umurenge/Akarere
3. Abandi (bavuge)

B.3. Ni bande bemerewe guhabwa akazi mu bikorwa rusange bitanga umushahara mu rwego rwa VUP ?

1. Abagore batwite mumezi atandatu ya mbere
2. Abagore bonsa bamaze amezi icumi babyaye
3. Ingo zikuriwe n'abagore
4. Abandi, bavuge

B.4. Ni bande bemerewe kubanza guhitamo ibikorwa rusange VUP yatera inkunga umurenge? NTUMUSOMERE

1. Inteko rusange y'umudugudu
2. Inama Nyjanama umurenge/Akarere
3. Abandi (bavuge)

B.5. Ni bande bemerewe kwemeza burundu ibikorwa rusange VUP yatera inkunga umurenge? NTUMUSOMERE

1. Inteko rusange y'umudugudu
2. Inama nyjanama umurenge/Akarere
3. Abandi (bavuge)

B.6. Ni bande bemerewe guhabwa akazi mu bikorwa rusange bitanga umushahara mu rwego rwa VUP ?

1. Ingo ziri mu cyiciro cya 1 na 2 harimo nibura umuntu umwe ushoboye gukora
2. Ikindi
99. Simbizi

B.7. Ni nde ugomba kugena umushahara uhabwa abakora ibikorwa rusange mu rwego rwa VUP badafite ubumenyi/ubushobozi bwihariye?

1. Inteko rusange y'umudugudu
2. Inama nyjanama umurenge/Akarere
3. Abandi (bavuge)
99. Simbizi

B.8. Umushahara w'abakora ibikorwa rusange mu rwego rwa VUP ugomba gutangwa kangahe mu kwezi?

1. Rimwe
2. Kabiri
3. Gatatu
4. Kane

B.9. Umushahara w'abakora ibikorwa rusange mu rwego rwa VUP ugomba gutangwa ute? **MUSOMERE**

1. Amafaranga yishyurwa mu ntoki
2. Konti ya banki
3. Sheki
4. ikindi

C. GUKORERA MU MUCYO /IBIKORWA RUSANGE BITANGA UMUSHAHARA

C.1. Urugo rwanyu rwari mu kihe cyiciro cya VUP igihe mwatangiye kuba abagenerwabikorwa muri gahunda y'ibikorwa rusange bitanga umushahara?

1. Icy a 1
2. Icy a 2
3. Icy a 3
4. Icy a 4
5. Icy a 5
6. Icy a 6

C.2. Umushahara wanyu muwuhabwa kangahe mu kwezi?

1. Rimwe
2. Kabiri
3. Gatatu
4. Kane

C.3. Umushahara muwuhabwa mu buhe buryo murubu bukurikira?

1. Amafaranga yishyurwa mu ntoki
1. Konti ya banki
2. Sheki ya banki
3. ikindi

C.4. Murugo rwanyu uri muri gahunda y'ibikorwa rusange bya VUP bitanga umushahara, ese wavuga ko uwo umushahara uwuhabwa: (**MUSOMERE**)

1. Ku gihe,
2. Ukererewe,
3. Ukererewe cyane

C.5. Ese wavuga ko uburyo abaturage bahitamo urutonde rw'abakora ibikorwa rusange bitanga umushahara bikorwa? **MUSOMERE**

| Mu mucyo cyane | Mu mucyo | Mu bwiru | Mu bwiru cyane | Simbizi |
|----------------|----------|----------|----------------|---------|
| 4 | 3 | 2 | 1 | 99 |

C.6. Ese wavuga ko uburyo ubuyobozi bw'Umurenge/Akarere bwemeza abakora ibikorwa rusange bitanga umushahara bikorwa....? **MUSOMERE**

| Mu mucyo cyane | Mu mucyo | Mu bwiru | Mu bwiru cyane | Don't know Simbizi |
|----------------|----------|----------|----------------|-----------------------|
| 4 | 3 | 2 | 1 | 99 |

C.7. Ese abagenerwabikorwa batoranywa hashingiwe ku buremere n'urwego rw'ubushobozi buke bwabo ?

1. Yego
2. Oya

D. IBIJYANYE NO KUBAZWA NO GUSOBANURA IBYO UKORA (ACCOUNTABILITY)

D1. : Ni hehe ukura amakuru ajyanye na gahunda za VUP? (Andika aho ayakura hose)

| | |
|--|---|
| Komite nyobozi y'umudugudu/akagari/umurenge /akarere | 1 |
| Inama nnyanama Akagari/Umurenge/Akarere | 2 |
| Abaturanyi/inshuti | 3 |
| Umuvandimwe (uwo tubana mu rugo) | 4 |
| Inyandiko zimanitse/amatangazo | 5 |
| itangazamakuru | 6 |
| Ahandi(hagaragaze) _____ | 7 |

| | | | | | | |
|--|------|---|-----|---|---------|----|
| D.2. Uramutse ubonye ikibazo kijyanye n'imikoreshereze y' amafaranga ya VUP, ubona ufite abantu cyangwa inzego wakigezaho? | Yego | 1 | Oya | 2 | Simbizi | 99 |
|--|------|---|-----|---|---------|----|

D.3. Niba ari yego ni bande? [andika abashoboka bose]

| | |
|-------------------------------|---|
| Umukozi wa VUP | 1 |
| Umuyobozi mu nzego z'ibanze | 2 |
| Umujyanama | 3 |
| Umupolisi | 4 |
| Umunyamakuru | 5 |
| Lokolo difensi/inkeragutabara | 6 |
| Urundi (rugaragaze) | 7 |

| | | | | |
|--|------|---|-----|---|
| D.4. Wigeze wumva cyangwa uhura n'ikibazo kijyanye n'imikoreshereze y'amafaranga ya VUP mu gace mutuyemo? Niba ari Oya, jya ku kibazo cya D6 | Yego | 1 | Oya | 2 |
|--|------|---|-----|---|

D.5. Niba ari Yego ni ibihe? (NTUMUSOMERE)

| | |
|--|---|
| Guhemba abatakoze (batari kurutonde) | 1 |
| Gutinda kwishyura abagenerwabikorwa kandi amafaranga ahari | 2 |
| Gukoresha amafaranga ibikorwa rusange binyuranye n'umushinga wemejwe | 3 |
| Kurigisa/kwiba amafaranga ya VUP | 4 |
| Ikindi (kigaragaze) | 5 |

D.6. Wakoze iki umaze kumva/guhura n'icyo kibazo? (NTUMUSOMERE)

| | |
|---------------------------------------|----|
| Nagishyikirije inzego zibishinzwe | 1 |
| Ntacyo nakoze | 2 |
| Nakiganiriyeho na bagenzi banjye gusa | 3 |
| Yanze gusubiza | 98 |

D.7. Niba utaragishyikirije inzego zibishinzwe vuga impamvu

| | |
|---|---|
| Numvise bitandeba/Atari inshingano zanjye | 1 |
| Gutinya ingaruka | 2 |
| Ntacyo byamara/ntacyo byahindura | 3 |
| Indi (yivuge) | 4 |

D.8. Niba waragishyikirije inzego zibishinzwe, ni izihe?

| | |
|-------------------------------|----|
| Umukozi wa VUP | 1 |
| Umuyobozi mu inzego z'ibanze | 2 |
| Umujyanama | 3 |
| Umupolisi | 4 |
| Umunyamakuru | 5 |
| Lokolo difensi/inkeragutabara | 6 |
| Urundi (rugaragaze) | 97 |

D.9. Wavuga ko wanyuzwe ute n'igisubizo wahawe n'uwo washyikirije icyo kibazo? (*MUSOMERE*)

| Naranyuzwe cyane | Naranyuzwe | Sinanyuzwe | Sinanyuzwe na gato | Nta gisubizo nahawe | Don't know Simbizi |
|------------------|------------|------------|--------------------|---------------------|--------------------|
| 4 | 3 | 2 | 1 | 0 | 99 |

E. IMBOGAMIZI N'INGAMBA ZAFASHA KUNOZA GAHUNDA YO GUTANGA AKAZI MU MIRIMO RUSANGE

E1. N'izihe mbogamizi wavuga zibangamiye gahunda yo gutanga akazi mu mirimo rusange kuri ibi bikurikira.

Gutoranya abahabwa imirimo
Gutoranya ibikorwa rusange/imishinga bikorwa
Igihe bisaba ngo tubone umushahara
Uko umushahara ungana
Izindi

E2. Ingamba zafasha kunoza gahunda yo gutanga akazi mu mirimo rusange Vuga 3 z'ingenzi

.....
.....
.....

URUTONDE RW'IBIBAZO BIGENEWE ABAGENERWABIKORWA BA GAHUNDA YA VUP YA SERVISI Y'IMARI ICIRITSE (FINANCIAL SERVICES)

| | | | | | | | | | | |
|----------|---------------|---|----------------|---|-----------|---|--------------|---|------------------|---|
| Intara | Iburasirazuba | 1 | Iburengerazuba | 2 | Amajyepfo | 3 | Amajyaruguru | 4 | Umujyi wa Kigali | 5 |
| Akarere | | | | | | | | | | |
| Umurenge | | | | | | | | | | |

Muraho. Nitwa,,,ndi umushakashatsi ukorera Umuryango witwa Transparency Rwanda ufite icyicaro i Kigali.Turakora ubushakashatsi bugamije kumenya icyo abanyarwanda batekereza ku mikoreshereze y'amafaranga ashirwa muri gahunda ya VUP. Ubu bushakashatsi bukorerwa mu turere dutandukanye mu Rwanda. Urugo rwanyu rwatoranyijwe mu buryo bwa tombola kandi turifuzza kugirana ikiganiro n'umwe mu bagize urugo rwanyu uri muri gahunda ya VUP. Ibyo tunganira ntibizigera bitangazwa kw'izina ryawe, ahubwo bizashyirwa hamwe n'iby'abandi banyarwanda babazwa hatitawe kumazina y'ababitanze, Bityo rero ntugire impungenge zo kutubwiza ukuri ku byo utekereza.

Nihagira ikibazo wumva udashaka gusubiza wacyihorera, nanone uramutse wumvise utagishaka gukomeza gusubiza, ntiwitinye nta ngaruka nimwe byakugiraho.

Icyitonderwa: Uwemerewe kubazwa uru rutonde rw'ibibazo ni umwe mu bagize urugo ufite nibura imyaka 18 y'amavuko kandi w'umugenerwabikorwa wa VUP. Usanze uwo watoranije atujuje ibi bimaze kuvugwa, reka kumubaza uru rutonde rw'ibibazo, umusezere mu kinyabupfura maze uje ku ukurikiyeho mubo watoranije.

SECTION A: Ibiranga ubazwa

| | | | | |
|--------------|------|---|------|---|
| A.1 Igitsina | Gabo | 1 | Gore | 2 |
|--------------|------|---|------|---|

| | | | | |
|---------------|--------|---|--------|---|
| A.2 Aho atuye | Umujyi | 1 | Icyaro | 2 |
|---------------|--------|---|--------|---|

A.3 Ufite imyaka ingaha? [Uzuza mu cyiciro cy'imyaka y'amavuko ye muri ibi bikurikira]

| | | | | | |
|-------|---|-------|---|-------|---|
| 18-24 | 1 | 25-29 | 2 | 30-34 | 3 |
| 35-39 | 4 | 40-44 | 5 | 45-49 | 6 |
| 50-54 | 7 | 55-59 | 8 | 60+ | 9 |

| | |
|-------------------------------------|---|
| A.4. icyiciro cy'amashuri warangije | |
| Amashuri abanza gusa | 1 |
| Amashuri y'imyuga akurikira abanza | 2 |
| Amashuri yisumbuye | 3 |
| Kaminuza/amashuri makuru | 4 |
| ntabwo nize | 5 |

A.5. icyiciro cya VUP arimo

| | |
|---|---|
| Serivisi y'imari iciriritse yihariye | 1 |
| Serivisi y'imari iciriritse n'ibikorwa rusange bitanga umushahara | 2 |
| Serivisi y'imari iciriritse n'inkunga y'ingoboka | 3 |

A 6. Irangamimerere

| | | | | | |
|------------|---|--------------------------------|---|--------------------------------|---|
| Ingaragu | 1 | Uwashatse byemewe n'amategeko | 2 | Uwashatse bitemewe n'amategeko | 3 |
| Umupfakazi | 4 | Uwatandukanye n'uwo bashakanye | 5 | | |

B. Kugira amakuru kuri gahunda ya VUP/ GAHUNDA YA SERVISI Y'IMARI ICIRIRITSE

B.1. Ni bande bemerewe guhabwa service y'Imari iciriritse? (**NTUMUSOMERE**)

1. Umutungurage uri mu cyiciro cya 1, icya 2 ni cya 3 by'ubudehe ufite umushinga wemejwe
2. Ishyirahamwe cyangwa itsinda rifite nibura mirongo irindwi (70%) ry'abarigize bari mubyiciro by'ubudehe bitatu (3) bya mbere rifite umushinga wemejwe
3. Koperative ifite nibura 50% y'abarigize bari mu byiciro by'ubudehe bitatu bya mbere
4. Ikindi (kivuge)
99. Simbizi

B.2. Ni amafaranga angaha y'inguzanyo umutungurage ashobora guhabwa na VUP muri gahunda y'inguzanyo iciriritse?

1. Amafaranga 60,000 ku muntu kugiti cye (utari mw'itsinda)
2. Amafaranga 75,000 ku muntu wese uri mu itsinda
3. Amafaranga 85,000 kuri buri muntu, iyo umubare w'abagore bari muri iryo tsinda bagera nibura kuri 70%
4. Amafaranga 100,000 kuri buri muntu wese uri muri Koperative, ariko Koperative ntirenze miliyoni eshanu (5 000 000) keretse bitangiwe uburenganzira n'ikigo cya **RLDSF**
99. Simbizi

B.3. Ni ikihe gihe ntarengwa inguzanyo iciriritse ya VUP yishyurwamo? **ANDIKA UMUBARE**

1. Minsi y'umwaka
2. Mu mwaka umwe 1
3. Mu myaka ibiri 2 iyo ari umushinga w'ubuhinzi n'ubworozi
4. Ikindi (kivuge)
99. Simbizi

B.4. Inyungu ku nguzanyo ya VUP ingana ite?

1. Ntanyungu isabwa
2. 2%
3. 5%
4. 10. %
5. Ikindi
99. Simbizi

C. GUKORERA MU MUCYO

C.1. Urugo rwanyu rwari mu kihe cyiciro cy'Ubudehe ubwo wahabwaga inguzanyo iciriritse ya VUP?

1. Cya 1
2. Cya 2
3. Cya 3
4. Cya 4
5. Cya 5
6. Cya 6

C.2. Uhabwa inguzanyo iciriritse ya VUP ni ibihe wari wujuje muri ibi bikurikira? (*MUSOMERE*)

1. Gukora no gutanga umushinga w'icyo uzakoresha inguzanyo 1. Yego 2. Oya
2. Kugira ubushobozi bwo gucunga neza inguzanyo 1. Yego 2. Oya
3. Kugira konti muri banki/ikigo cy'imari 1. Yego 2. Oya
4. Kuba warahize umuhigo urebana n'iyi nguzanyo 1. Yego 2. Oya

C.3. Inguzanyo wayihawe muruhe rwego? (*MUSOMERE*)

1. ku giti cyawe
2. mw'itsinda/ishyirahamwe
3. muri koperative

C. 4. Niba uri mu istinda / koperative muri bangahe?

1. itsinda
2. Koperative

C.5. Niba uri mu itsinda/koperative inguzanyo mwahawe ingana ite?

1. itsinda
2. koperative

C.6. Inguzanyo uheruka guhabwa umaze igihe kingana iki uyishyura?

1. Minsi y'umwaka
2. Mu mwaka umwe 1
3. Mu myaka ibiri 2
4. Ikindi (kivuge)
99. Simbizi

C.7. Inguzanyo uyishyura kangahe mu mwaka?

1. Buri kwezi
2. Buri gihembwe
3. Buri mezi 6
4. Buri mwaka
5. ikindi

C.8. Inguzanyo wayihawe ku nyungu ingana ite ku mwaka?

1. Ntanyungu nishyuye
2. 2%
3. 5%
4. 10. %
5. Ikindi
99. Simbizi

C.9. Hari ingwate watanze kuri iyi nguzanyo?

1. Yego
2. Oya

C.10. Niba warayitanze, yivuge

1. Umurima/ishyamba
2. Inzu
3. Ibikoresho byo mu nzu
4. Ikindi (kivuge).....

C.11. Niba warahawe inguzanyo ya VUP, mwayihawe mu gihe kingana iki mumaze kuzuza ibisabwa?

1. Ukwezi
2. Amezi abiri
3. Hejuru y'amezi 2

C.12. Ese wavuga ko gutanga inguzanyo ya VUP bikorwa? **MUSOMERE**

| Mu mucyo cyane | Mu mucyo | Mu bwiru | Mu bwiru cyane | Simbizi |
|----------------|----------|----------|----------------|---------|
| 4 | 3 | 2 | 1 | 99 |

C.13. Ese wavuga ko uburyo inguzanyo abaturage bahabwa na VUP ikoreshwa? **MUSOMERE**

| Neza cyane | Neza | Nabi | Nabi cyane | Simbizi |
|------------|------|------|------------|---------|
| 4 | 3 | 2 | 1 | 99 |

D. IBIJYANE NO KUBAZWA NO GUSOBANURA IBYO UKORA (ACCOUNTABILITY)

D1. : Ni hehe ukura amakuru ajyanye na gahunda za VUP? (**Andika aho ayakura hose**)

| | |
|--|---|
| Komite nyobozi y'umudugudu/akagari/umurenge /akarere | 1 |
| Inama nnyanama Akagari/Umurenge/Akarere | 2 |
| Abaturanyi/inshuti | 3 |
| Umuvandimwe (uwo tubana mu rugo) | 4 |
| Inyandiko zimanitse/amatangazo | 5 |
| itangazamakuru | 6 |
| Ahandi(hagaragaze) _____ | 7 |

| D.2. Uramutse ubonye ikibazo kijyanye n'imikoreshereze y'amafaranga ya VUP, ubona ufite abantu cyangwa inzego wakigezaho? | Yego | 1 | Oya | 2 | Simbizi | 99 |
|--|-------------|----------|------------|----------|----------------|-----------|
| | | | | | | |

D.3. Niba ari yego ni bande? [**andika abashoboka bose**]

| | |
|-------------------------------|---|
| Umukozi wa VUP | 1 |
| Umuyobozi mu nzego z'ibanze | 2 |
| Umujyanama | 3 |
| Umupolisi | 4 |
| Umunyamakuru | 5 |
| Lokolo difensi/inkeragutabara | 6 |
| Urundi (rugaragaze) | 7 |

| | | | | |
|---|-------------|----------|------------|----------|
| D.4. Wigeze wumva cyangwa uhura n'ikibazo kijyanye n'imikoreshereze y'amafaranga ya VUP mu gace mutuyemo? Niba ari Oya, jya ku kibazo cya D6 | Yego | 1 | Oya | 2 |
|---|-------------|----------|------------|----------|

D.5. Niba ari Yego ni ibihe? (NTUMUSOMERE)

| | |
|--|---|
| Guhemba abatakoze (batari kurutonde) | 1 |
| Gutinda kwishyura abagenerwabikorwa kandi amafaranga ahari | 2 |
| Gukoresha amafaranga ibikorwa rusange binyuranye n'umushinga wemejwe | 3 |
| Kurigisa/kwiba amafaranga ya VUP | 4 |
| Ikindi (kigaragaze) | 5 |

D.6. Wakoze iki umaze kumva/guhura n'icyo kibazo? (NTUMUSOMERE)

| | |
|---------------------------------------|----|
| Nagishyikirije inzego zibishinzwe | 1 |
| Ntacyo nakoze | 2 |
| Nakiganiriyeho na bagenzi banjye gusa | 3 |
| Yanze gusubiza | 98 |

D.7. Niba utaragishyikirije inzego zibishinzwe vuga impamvu

| | |
|---|---|
| Numvise bitandeba/Atari inshingano zanjye | 1 |
| Gutinya ingaruka | 2 |
| Ntacyo byamara/ntacyo byahindura | 3 |
| Indi (yivuge) | 4 |

D.8. Niba waragishyikirije inzego zibishinzwe, ni izihe?

| | |
|-------------------------------|----|
| Umukozi wa VUP | 1 |
| Umuyobozi mu inzego z'ibanze | 2 |
| Umujyanama | 3 |
| Umupolisi | 4 |
| Umunyamakuru | 5 |
| Lokolo difensi/inkeragutabara | 6 |
| Urundi (rugaragaze) | 97 |

D.9. Wavuga ko wanyuzwe ute n'igisubizo wahawe n'uwo washyikirije icyo kibazo? (MUSOMERE)

| Naranyuzwe cyane | Naranyuzwe | Sinanyuzwe | Sinanyuzwe na gato | Nta gisubizo nahawe | Don't know Simbizi |
|------------------|------------|------------|--------------------|---------------------|--------------------|
| 4 | 3 | 2 | 1 | 0 | 99 |

E. IMBOGAMIZI N'INGAMBA ZAFASHA KUNOZA GAHUNDA YO GUTANGA INGUZANYO

E1. N'izihe mbogamizi wavuga zibangamiye gahunda yo gutanga inguzanyo iciriritse kuri ibi bikurikira.

Gutoranya abayihabwa

Igihe cyo kwishyura

Igihe bisaba ngo umuntu ayihabwe

Ibisabwa kugirango uyihabwe

Inyungu isabwa

E2. Ingamba zafasha kunoza gahunda yo gutanga inguzanyo Vuga 3 z'ingenzi

.....

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