

**DEVELOPMENT PROGRAMS AND BENEFICIARIES FINANCIAL STATUS IN  
RWANDA  
A CASE OF VISION 2020 UMURENGE PROGRAM (VUP), GASHANDA SECTOR,  
2008 – 2011**

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**ABSTRACT**

This study is on an analysis of development projects on beneficiaries' economic and financial status in Rwanda a case of Vision 2020 umurenge Programme (VUP), Gashanda Sector. Extremely poor people have no access to financial services, VUP link them to; financial services thus financial literacy, financial institutions partnerships and helps them do the savings. This made the researcher, curious to find out whether the beneficiaries of Vision 2020 Umurenge program (VUP) access the banking services and whether they are able to survive even after the VUP fund. The specific objectives of the research is to determine the Economic and financial status of beneficiaries of VUP viz à vis credit, Aid and employment, to assess the extent to which VUPs have affected the beneficiaries' financial status, to ascertain the level of beneficiaries under each VUP component that is to say Public Works (PW), Financial Services (FS) and Direct Support (DS) and to find out the beneficiaries views on the way out of financial dependency. These study findings are useful to different people and institutions for different purposes and to different users. The sample size is 90 beneficiaries of VUP The researcher used both Systematic random sampling and purposive methods. The Systematic random sampling method gave an equal chance of being selected to every individual beneficially listed randomly. While quantitative and qualitative research designs has been used in order to assess the study's general intent, also used self-administered questionnaires to collect Primary data. While for secondary information, it was, collected from the documentary, thus; the archives of VUP and other related sources. Collected data was presented in form of text, tables, graphs and charts, then analyzed and interpreted. Basing on the study findings, the researcher has recommended the necessary measures to the respective authorities in the area of study covered. Some of the recommendations put forward; The Government should facilitate close collaboration between Top fund management, decentralized entities and beneficiaries for every entity should full fill its task. The local government with VUP should plan and give seminars together with training to the local authorities in order for them to take this fund serious and make sure they own the program. Executive secretaries at sectors should work with the VUP employees and Ubudehe staff at sector level; it is the basis for better performance.